

KNOWSLEY DISTRICT CITIZENS ADVICE BUREAU

England & Wales · Charity number 1049996

Details

Other names	KNOWSLEY DISTRICT CITIZENS ADVICE BUREAUX, CITIZENS ADVICE KNOWSLEY
Status	Registered
Legal form	Charitable company
Company number	03108844
Registered	1995-10-18
Register	View on the Charity Commission register

Contact

Address	142 Cherryfield Drive Kirkby Merseyside L32 8RX
Phone	01514776023
Email	advice@citizensadviceknowsley.org.uk
Website	www.citizensadviceknowsley.org.uk

Activities

Objects: To promote any charitable purpose for the public benefit by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress in particular, but without limitation, for the benefit of the community in Knowsley and surrounding areas.

Activities: We believe that "advice changes lives" and therefore we want to provide high quality advice, information and problem solving for Knowsley Residents - contributing to Knowsley Council's vision of "Improving People's Lives" and its objectives.

Classification

- **How:** Provides Advocacy/advice/information
- **What:** The Prevention Or Relief Of Poverty
- **Who:** The General Public/mankind

Geography

- **Area of benefit:** KNOWSLEY AND ENVIRONS
- Knowsley

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£1,221,256	£1,160,753	£889,188	33
2024-03-31	£1,166,974	£1,103,632	£828,685	31
2023-03-31	£949,672	£932,778	£765,343	27
2022-03-31	£1,138,945	£1,062,952	£748,449	30
2021-03-31	£1,024,973	£996,920	£672,456	32

Trustees

Name	Role	Appointed
Barry Molloy		2023-10-26
Chantelle Lunt		2024-07-25
Chistopher Robin Kelsall		2021-10-27
KARL PEARCE		2023-05-11
Michelle Wood		2025-10-23
UGOCHUKWU IKEM EZEANATA		2022-10-28

Accounts

Charity registration number 1049996 (England and Wales)

Company registration number 3108844

**KNOWSLEY DISTRICT CITIZENS ADVICE BUREAU
COMPANY LIMITED BY GUARANTEE
ANNUAL REPORT AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025**

**KNOWSLEY DISTRICT CITIZENS ADVICE BUREAU
COMPANY LIMITED BY GUARANTEE
LEGAL AND ADMINISTRATIVE INFORMATION**

Trustees	Mr C Kelsall Mr U Ezeanata Mr K Pearce Mr B Molloy Ms C Lunt	(Appointed 25 July 2024)
Secretary	Mr B Gouldson	
Charity number (England and Wales)	1049996	
Company number	3108844	
Registered office	142 Cherryfield Drive Kirkby Merseyside L32 8RX	
Auditor	Mitchell Charlesworth (Audit) Limited Suites C,D,E, & F 14th Floor The Plaza 100 Old Hall Street Liverpool L3 9QJ	
Solicitors	Maxwell Hodge 26 Sherborne Square Liverpool L36 9UR	

KNOWSLEY DISTRICT CITIZENS ADVICE BUREAU COMPANY LIMITED BY GUARANTEE CONTENTS

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**KNOWSLEY DISTRICT CITIZENS ADVICE BUREAU
COMPANY LIMITED BY GUARANTEE
TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT)
FOR THE YEAR ENDED 31 MARCH 2025**

The trustees present their annual report and financial statements for the year ended 31 March 2025.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charity's Memorandum and Articles of Association, the Companies Act 2006 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)" (as amended for accounting periods commencing from 1 January 2019)

Objectives and activities

The charity's purposes, as set out in the objects contained in the Company's Memorandum of Association, are to promote any charitable purpose for the benefit of the whole community of Knowsley ("the area of benefit") by the advancement of education, the protection of health and the relief of poverty, sickness and distress.

The charity's objects are defined as above. Our aims are focused on:

- To provide the advice people need for the problems they face, and
- To improve the policies and practices that affect people's lives

Our service provides free, independent, confidential and impartial advice to everyone on their rights and responsibilities. We value diversity, promote equality and challenge discrimination.

The charity has developed its own Mission Statement to reflect more accurately its purpose and role:

Citizens Advice Knowsley empower the Knowsley community to make informed choices by providing trusted advice and influencing positive change

We achieve this by:

Providing advice and advocacy to help people solve the problems they face

Campaigning to improve the policies and practices that affect people's lives

Ensuring that we remain relevant to the needs of the Knowsley community by maintaining strong stakeholder relationships and ensuring a focus on the sustainability of our charity

Ensuring our work delivers our aims

We review our aims, objectives and activities each year. The annual review seeks to examine our achievements and outcomes and to set key strategic targets for the coming three year period, with a focus on developing a 12 month strategic plan to be reviewed by trustees on an ongoing basis.

In carrying out the review we are ensuring that that our aims, objectives and activities are in line with our stated purpose.

Our main objectives on an annual basis focus on ensuring that our service meets the needs of the clients we support.

**KNOWSLEY DISTRICT CITIZENS ADVICE BUREAU
COMPANY LIMITED BY GUARANTEE
TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2025**

Key priorities have been:

- Providing clear development opportunities for all volunteers, staff and trustees, linked to the organisational vision statement and priorities
- Ensuring our clients can access multi-channel services
- Maintain high quality standards across the organisation, including performance management and grant/contract compliance
- Maintain sound financial practices in line with statutory requirements and good practice, and develop a more diverse and sustainable funding base
- Raise the overall profile of research and campaigns work across the organisation
- Improve the consistency of data collected through our case management systems and use this information to support campaign issues and the drive to end the disparities in access and experience for marginalised people
- Use our data to improve engagement/influence on local and national stakeholders, in particular elected officials

Public benefit

Our main activities and who we try to help are described above. All our charitable activities focus on providing the advice people need for the problems they face and are undertaken specifically to provide public benefit. The board of trustees have had due regard to the Charity Commission guidance on public benefit and have complied with the duty in section 4 of the Charities Act 2011.

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

Responsibility towards the environment

Knowsley District Citizens Advice Bureau aims to minimise its impact on the environment and has implemented an organisational environmental policy to ensure that all activities place an increased emphasis on the environmental impact of our actions.

Achievements and performance

Significant activities and achievements against objectives

During this year, we assisted 4,512 unique clients with 42,519 issues. Welfare Benefits accounted for 38% of all issues with money advice (Debt and Financial Capability) accounting for 33% of issues. During this period, we have seen a dramatic rise in the number of housing, consumer and family related issues, with more than 100% increases in the number of issues in each of these areas, evidencing that clients are receiving support with more diverse and complex matters, and being provided with a holistic advice service.

Through this year, we have continued to focus on the accessibility of our services, including the use of WhatsApp messaging to allow more efficient booking of telephone and face-to-face appointments. We have continued to develop our core services and adapt to the changing needs of Knowsley residents:

- We remained committed to supporting the twin aims of the Citizens Advice Service and ensuring that our work contributes to the strategic aims of Knowsley Council and other funders.
- We continued to lead Greater Merseyside Money Advice Partnership via funding from the Money and Pensions Service.

KNOWSLEY DISTRICT CITIZENS ADVICE BUREAU COMPANY LIMITED BY GUARANTEE TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

- We participated in research and campaigns work to highlight issues and to advocate on behalf of the residents of Knowsley.
- We provided general help outreach work at Stockbridge Village via funding from ForHousing and in Halewood with the support of Halewood Town Council.
- We provided energy advice through funding from Energy Redress, the Cadent Foundation and Citizens Advice Energy Advice Project.
- We helped clients to develop money skills through the LCR Mind and Money Programme.
- We assisted clients with energy advice and income maximisation advice supported by Scottish Power Energy Networks.
- We further expanded our network of approved referral partners to allow direct referrals for clients in need of advice services.

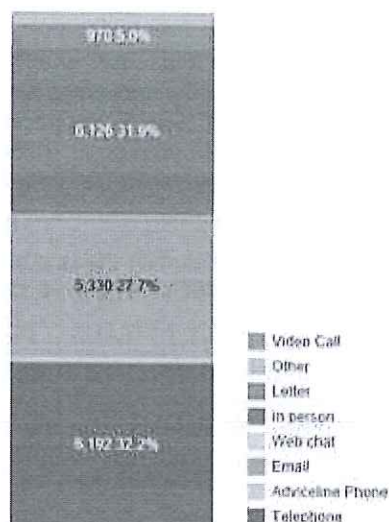
Summary

Clients	4,512
Quick client contacts	268
Issues	42,519
Activities	19,230
Cases	8,118

Outcomes

Income gain	£10,055,105
Re-imbursements, services, loans	£27,322
Debts written off	£102,049
Repayments rescheduled	£7,467
Other	£1,760,048

Channel



Issues

	Issues	Clients
Benefits & tax credits	12,901	2,34
Benefits Universal Credit	3,363	90
Charitable Support & Food Bank	861	61
Consumer goods & services	2,965	1,26
Debt	13,642	1,39
Education	37	2
Employment	241	14
Financial services & capability	266	24
GOVA & Hate Crime	39	2
Health & community care	116	8
Housing	2,027	66
Immigration & asylum	112	5
Legal	327	19
Other	48	2
Relationships & family	491	22
Tax	45	3
Travel & transport	100	8
Utilities & communications	4,905	1,07
Grand Total	42,519	

Top benefit issues

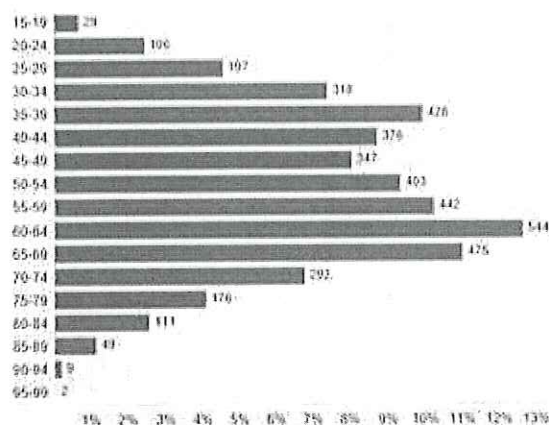


Top debt issues



**KNOWSLEY DISTRICT CITIZENS ADVICE BUREAU
COMPANY LIMITED BY GUARANTEE
TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2025**

Age



Gender



Female
Male

Disability / Long-term health



Long-Term Health Condition
Not disabled/no health problems
Disabled

Ethnicity



White
Black
Other
Asian
Mixed

**KNOWSLEY DISTRICT CITIZENS ADVICE BUREAU
COMPANY LIMITED BY GUARANTEE
TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2025**

Financial review

The charity recorded a surplus of the year of £60,503 (2024 – surplus £63,342). Working on a stable financial foundation, trustees have been able to invest in new technology and implement robust financial procedures as part of the business planning process.

During this year, Citizens Advice Knowsley received additional funds through the Knowsley Better Together Fund to assist Knowsley residents affected by the cost of living crisis with Welfare Benefits and General advice.

This additional funding has allowed face-to-face and outreach services to develop in order to reach all sectors of the Knowsley community.

As energy costs are impacting on Knowsley residents, additional funds have been secured to provide energy specific advice to complement debt and financial capability services.

Trustees were made aware of the growing need for housing advice in Knowsley and committed fund to support this work as part of their commitment to providing a service which adapts to the needs of Knowsley residents.

Trustees are aware that there will be increased pressure on resources and are working with senior management to secure new and existing funding to enable Citizens Advice Knowsley to continue to provide a much needed service despite the pressure on funding and resources.

Reserves policy

It is the policy of the charity that unrestricted funds which have not been designated for a specific use should be maintained at a level equivalent to six months, expenditure which based on the current turnover would be an equivalent of £610,000, providing a £45,000 surplus in free reserves which trustees will look to invest in service delivery in the coming year.

The trustees consider that reserves at this level will ensure that, in the event of a significant drop in funding, they will be able to continue the charity's current activities while consideration is given to ways in which additional funds may be raised. This level of reserves has been maintained throughout the year.

Restricted funds of £44,623 currently held will be used in 2025/26 to continue the activities for which they were intended.

Funds designated for future building works are expected to be spent within the next 3 years.

Trustees have endeavoured to make the reserves work for the organisation by implementing a low risk investment strategy.

Risk management

Systems and procedures have been established to identify, monitor and manage the risks that Knowsley Citizens Advice faces. Trustees and the senior management team periodically review and update risks and mitigating actions.

Citizens Advice Knowsley operates under a risk management strategy agreed by trustees and periodically reviews and updates a risk register to reflect the current risks we are exposed to with a view to monitoring and mitigating major risks.

The Board ideally would like to be able to call on a 6-month running costs in the event of the organisation ceasing operations. As required in its Memorandum paragraph 5.11, the organisation has the power to invest and deposit funds in any lawful manner whilst having regard to the suitability of investments and the need for diversification.

The Trustees have assessed the major risks to which the charity is exposed and are satisfied that systems are in place to mitigate exposure to the major risks.

**KNOWSLEY DISTRICT CITIZENS ADVICE BUREAU
COMPANY LIMITED BY GUARANTEE
TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2025**

Structure, governance and management

The charity is a company limited by guarantee (3108844) and is governed by its Memorandum and Articles of Association, as amended by special resolution dated 23 May 2024. The registered name of the charity is Knowsley District Citizens Advice Bureau (1049996) and from January 2004, the charity has used the operating name of Citizens Advice Knowsley.

The trustees, who are also the directors for the purpose of company law, and who served during the year and up to the date of signing were:

Mr C Kelsall	
Mr K Walsh	(Resigned 24 April 2024)
Mr U Ezeanata	
Mr K Pearce	
Miss O See	(Resigned 24 April 2024)
Mr B Molloy	
Ms K Markey	(Resigned 24 April 2024)
Ms I Templeman	(Appointed 25 July 2024 and resigned 30 January 2025)
Ms C Lunt	(Appointed 25 July 2024)

Trustees are recruited in line with the terms laid out in the Bureau's Articles of Association. A term of office is 3 years and trustees may be re-elected.

Knowsley Metropolitan Borough Council annually nominates an elected member to the Board of Trustees.

Cllr Frank Walsh to 24 April 2024
Cllr Chantelle Lunt from 25 July 2024

Trustees can be elected at the Annual General Meeting, nominated by member organisations or co-opted by the Board, provided that the total number of co-opted and nominated trustees does not exceed one third of the total number of trustees.

New trustees meet with the Chair and Chief Officer for an induction session and all trustees undertake ongoing training and development as appropriate to their role.

Citizens Advice provide support to Citizens Advice Knowsley trustees to ensure they are trained to carry out their roles in the interests of the organisation and in compliance with the requirements of charity and company law.

None of the trustees has any beneficial interest in the company. All of the trustees are members of the company and guarantee to contribute £10 in the event of a winding up. The trustees are covered by trustee indemnity insurance.

Remuneration of Key Management

Key management remuneration is set using information from the national association and through analysis of comparable roles within the charity and voluntary sector. Salaries are reviewed on an annual basis in line with roles and responsibilities.

**KNOWSLEY DISTRICT CITIZENS ADVICE BUREAU
COMPANY LIMITED BY GUARANTEE
TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2025**

Organisational structure

Citizens Advice Knowsley is a member of Citizens Advice, the operating name of the National Association of Citizens Advice Bureaux, which provides a framework for standards of advice and casework management as well as monitoring progress against these standards.

Knowsley District Citizens Advice Bureau is governed by the Board of Trustees who:

- Set the policy of the charity
- Are involved in determining corporate strategy, including setting key strategic objectives
- Make major decisions about the future of finances
- Set a framework for human resource policy

Responsibility for day to day management matters and implementation of policy is delegated to the Chief Officer, within a clearly understood framework for strategic control.

The following personnel attend trustee meetings in a non-voting capacity:

Brian Gouldson, Chief Officer

Trustee minutes are sent to Citizens Advice to ensure compliance with national membership requirements.

Contribution of Volunteers and Paid Staff

The charity's success could not have been achieved without the hard work and dedication of volunteers and staff. The Trustee Board and senior management recognise the tremendous contribution made by the charity's volunteers in advising the public and administering the service without which the service could not operate.

Volunteers represent the indispensable core of the service for without them there would not be a Citizens Advice service. Their value is inadequately expressed in monetary terms. Indeed, volunteers bring many skills to the service and very often the experience gained helps individuals return to full employment.

Our volunteers

Volunteers contributed the equivalent to 4.48 FTE members of staff during the year. This equates to £111,460 based on a paid staff equivalent receiving the Living Wage Foundation Real Living Wage.

All Trustees/Directors are volunteers

Equal opportunities

Knowsley District Citizens Advice Bureau recognises the positive value of diversity promotes equality and challenges discrimination. The charity welcomes volunteers and employees from all parts of the community, particularly under-represented groups.

We support the Citizens Advice equality, diversity and inclusion goals and have incorporated these in with all aspects of business planning.

The trustees, who are also the directors of Knowsley District Citizens Advice Bureau for the purpose of company law are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

**KNOWSLEY DISTRICT CITIZENS ADVICE BUREAU
COMPANY LIMITED BY GUARANTEE
TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2025**

Auditor

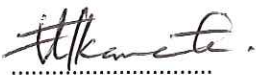
In accordance with the company's articles, a resolution proposing that Mitchell Charlesworth (Audit) Limited (formerly BWM) be reappointed as auditor of the company will be put at a General Meeting.

Disclosure of information to auditor

So far as the trustees are aware, there is no relevant audit information of which the charity's auditors are unaware. Additionally, the trustees have taken all necessary steps that they ought to have taken as trustees in order to make themselves aware of all relevant audit information and to establish that the charity's auditors are aware of that information.

This report has been prepared in accordance with the special provisions relating to small companies within Part 15 of the companies act 2006.

The trustees' report was approved by the Board of Trustees.



.....
Mr U Ezeanata

Treasurer

Date: 23-10-2025
.....

**KNOWSLEY DISTRICT CITIZENS ADVICE BUREAU
COMPANY LIMITED BY GUARANTEE
STATEMENT OF TRUSTEES' RESPONSIBILITIES
FOR THE YEAR ENDED 31 MARCH 2025**

The trustees, who are also the directors of Knowsley District Citizens Advice Bureau for the purpose of company law, are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

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 charity and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that year.

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

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements 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 disclose with reasonable accuracy at any time the financial position of the charity 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 charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

KNOWSLEY DISTRICT CITIZENS ADVICE BUREAU COMPANY LIMITED BY GUARANTEE INDEPENDENT AUDITOR'S REPORT

TO THE MEMBERS OF KNOWSLEY DISTRICT CITIZENS ADVICE BUREAU

Opinion

We have audited the financial statements of Knowsley District Citizens Advice Bureau (the 'charity') for the year ended 31 March 2025 which comprise the statement of financial activities, the balance sheet, the statement of cash flows and notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 *The Financial Reporting Standard applicable in the UK and Republic of Ireland* (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2025 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the *Auditor's responsibilities for the audit of the financial statements* section of our report. We are independent of the charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charity's ability to continue as a going concern for a period of at least twelve months from when the 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 annual report other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information contained within the annual report. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon. 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.

Opinions on other matters prescribed by the Companies Act 2006

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

- the information given in the trustees' report for the financial year for which the financial statements are prepared, which includes the directors' report prepared for the purposes of company law, is consistent with the financial statements; and
- the directors' report included within the trustees' report has been prepared in accordance with applicable legal requirements.

**KNOWSLEY DISTRICT CITIZENS ADVICE BUREAU
COMPANY LIMITED BY GUARANTEE
INDEPENDENT AUDITOR'S REPORT (CONTINUED)**

TO THE MEMBERS OF KNOWSLEY DISTRICT CITIZENS ADVICE BUREAU

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the charity and its environment obtained in the course of the audit, we have not identified material misstatements in the directors' report included within the trustees' report.

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

- adequate accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit; or
- the trustees were not entitled to prepare the financial statements in accordance with the small companies regime and take advantage of the small companies' exemptions in preparing the trustees' report and from the requirement to prepare a strategic report.

Responsibilities of trustees

As explained more fully in the statement of trustees' responsibilities, the trustees, who are also the directors of the charity for the purpose 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 charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the 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

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.

The extent to which our procedures are capable of detecting irregularities, including fraud, is detailed below.

The extent to which the audit was considered capable of detecting irregularities, including fraud

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

- the engagement partner ensured that the engagement team collectively had the appropriate competence, capabilities and skills to identify or recognise non-compliance with applicable laws and regulations;
- we identified the laws and regulations applicable to the company through discussions with directors and other management;
- we focused on specific laws and regulations which we considered may have a direct material effect on the financial statements or the operations of the company, including the Companies Act 2006, taxation legislation and data protection, anti-bribery, employment and health and safety legislation;
- we assessed the extent of compliance with the laws and regulations identified above through making enquiries of management and inspecting legal correspondence; and
- identified laws and regulations were communicated within the audit team regularly and the team remained alert to instances of non-compliance throughout the audit.

**KNOWSLEY DISTRICT CITIZENS ADVICE BUREAU
COMPANY LIMITED BY GUARANTEE
INDEPENDENT AUDITOR'S REPORT (CONTINUED)**

TO THE MEMBERS OF KNOWSLEY DISTRICT CITIZENS ADVICE BUREAU

We assessed the susceptibility of the company's financial statements to material misstatement, including obtaining an understanding of how fraud might occur, by:

- making enquiries of management as to where they considered there was susceptibility to fraud, their knowledge of actual, suspected and alleged fraud; and
- considering the internal controls in place to mitigate risks of fraud and non-compliance with laws and regulations.

To address the risk of fraud through management bias and override of controls, we:

- performed analytical procedures to identify any unusual or unexpected relationships;
- tested journal entries to identify unusual transactions;
- assessed whether judgements and assumptions made in determining the accounting estimates were indicative of potential bias; and
- investigated the rationale behind significant or unusual transactions.

In response to the risk of irregularities and non-compliance with laws and regulations, we designed procedures which included, but were not limited to:

- agreeing financial statement disclosures to underlying supporting documentation;
- reading the minutes of meetings of those charged with governance; and
- enquiring of management as to actual and potential litigation and claims.

There are inherent limitations in our audit procedures described above. The more removed that laws and regulations are from financial transactions, the less likely it is that we would become aware of non-compliance. Auditing standards also limit the audit procedures required to identify non-compliance with laws and regulations to enquiry of the directors and other management and the inspection of regulatory and legal correspondence, if any.

Material misstatements that arise due to fraud can be harder to detect than those that arise from error as they may involve deliberate concealment or collusion.

A further description of our responsibilities is available on the Financial Reporting Council's website at: <https://www.frc.org.uk/auditorsresponsibilities>. This description forms part of our auditor's report.

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charitable company's members 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 members as a body, for our audit work, for this report, or for the opinions we have formed.

Mitchell Charlesworth

Mr Tony Stanley ACA (Senior Statutory Auditor)

For and on behalf of Mitchell Charlesworth (Audit) Limited, Statutory Auditor

Accountants

Suites C,D,E, & F

14th Floor The Plaza

100 Old Hall Street

Liverpool

L3 9QJ

Date: 24/11/2025

**KNOWSLEY DISTRICT CITIZENS ADVICE BUREAU
COMPANY LIMITED BY GUARANTEE
STATEMENT OF FINANCIAL ACTIVITIES
INCLUDING INCOME AND EXPENDITURE ACCOUNT**

FOR THE YEAR ENDED 31 MARCH 2025

Current financial year		Unrestricted funds general 2025 £	Unrestricted funds designated 2025 £	Restricted funds 2025 £	Total 2025 £	Total 2024 £
	Notes					
Income and endowments from:						
Charitable activities	3	689,542	-	494,451	1,183,993	1,151,366
Investments	4	26,862	-	-	26,862	5,411
Other income	5	10,251	-	150	10,401	10,197
Total income		726,655	-	494,601	1,221,256	1,166,974
Expenditure on:						
Charitable activities	6	686,662	-	474,091	1,160,753	1,103,632
Total expenditure		686,662	-	474,091	1,160,753	1,103,632
Net income		39,993	-	20,510	60,503	63,342
Transfers between funds		(20,278)	20,278	-	-	-
Net movement in funds		19,715	20,278	20,510	60,503	63,342
Reconciliation of funds:						
Fund balances at 1 April 2024		635,680	168,892	24,113	828,685	765,343
Fund balances at 31 March 2025		655,395	189,170	44,623	889,188	828,685

The statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities.

**KNOWSLEY DISTRICT CITIZENS ADVICE BUREAU
COMPANY LIMITED BY GUARANTEE
STATEMENT OF FINANCIAL ACTIVITIES (CONTINUED)
INCLUDING INCOME AND EXPENDITURE ACCOUNT**

FOR THE YEAR ENDED 31 MARCH 2025

Prior financial year		Unrestricted funds general 2024 £	Unrestricted funds designated 2024 £	Restricted funds 2024 £	Total 2024 £
	Notes				
Income and endowments from:					
Charitable activities	3	676,429	-	474,937	1,151,366
Investments	4	5,411	-	-	5,411
Other income	5	9,777	-	420	10,197
Total income		691,617	-	475,357	1,166,974
Expenditure on:					
Charitable activities	6	640,800	-	462,832	1,103,632
Total expenditure		640,800	-	462,832	1,103,632
Net income		50,817	-	12,525	63,342
Transfers between funds		20,067	(29,722)	9,655	-
Net movement in funds		70,884	(29,722)	22,180	63,342
Reconciliation of funds:					
Fund balances at 1 April 2023		564,796	198,614	1,933	765,343
Fund balances at 31 March 2024		635,680	168,892	24,113	828,685

**KNOWSLEY DISTRICT CITIZENS ADVICE BUREAU
COMPANY LIMITED BY GUARANTEE
BALANCE SHEET**

AS AT 31 MARCH 2025

		2025	2024
	Notes	£	£
Fixed assets			
Tangible assets	10	89,170	118,892
Current assets			
Debtors	11	109,082	81,319
Cash at bank and in hand		732,794	734,521
		841,876	815,840
Creditors: amounts falling due within one year	12	(41,858)	(106,047)
Net current assets		800,018	709,793
Total assets less current liabilities		889,188	828,685
The funds of the charity			
Restricted income funds	15	44,623	24,113
Unrestricted funds - general		655,395	635,680
Unrestricted funds - designated	16	189,170	168,892
		889,188	828,685

The financial statements were approved by the trustees on 23-10-2025



Mr U Ezeanata
Treasurer

Company registration number 3108844 (England and Wales)

**KNOWSLEY DISTRICT CITIZENS ADVICE BUREAU
COMPANY LIMITED BY GUARANTEE
STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED 31 MARCH 2025**

	Notes	2025 £	£	2024 £	£
Cash flows from operating activities					
Cash (absorbed by)/generated from operations	20		(28,589)		96,507
Investing activities					
Investment income received		26,862		5,411	
Net cash generated from investing activities			26,862		5,411
Net cash generated from financing activities			-		-
Net (decrease)/increase in cash and cash equivalents			(1,727)		101,918
Cash and cash equivalents at beginning of year			734,521		632,603
Cash and cash equivalents at end of year			732,794		734,521

**KNOWSLEY DISTRICT CITIZENS ADVICE BUREAU
COMPANY LIMITED BY GUARANTEE
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025**

1 Accounting policies

Charity information

Knowsley District Citizens Advice Bureau is a private company limited by guarantee incorporated in England and Wales. The registered office is 142 Cherryfield Drive, Kirkby, Merseyside, L32 8RX.

1.1 Accounting convention

The accounts have been prepared in accordance with the charity's governing document, the Companies Act 2006 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)" (as amended for accounting periods commencing from 1 January 2016). The charity is a Public Benefit Entity as defined by FRS 102.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The accounts have been prepared on the historical cost convention. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the accounts, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the accounts.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives unless the funds have been designated for other purposes.

Designated funds comprise unrestricted funds that have been set aside by trustees for a particular purpose. The aim and use of the designated fund is set out in the notes to the financial statements.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the charity for particular purposes. The cost of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

1.4 Income

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

**KNOWSLEY DISTRICT CITIZENS ADVICE BUREAU
COMPANY LIMITED BY GUARANTEE
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2025**

1 Accounting policies

(Continued)

Income from donations and grants, including capital grants, is included in income when these are receivable, except as follows:

- When donors specify that donations and grants given to the charity must be used in future accounting periods, the income is deferred until those periods.
- When donors impose conditions which have to be fulfilled before the charity becomes entitled to use such income, the income is deferred and not included until the preconditions for use have been met.
- When donors specify that donations and grants, including capital grants, are for particular restricted purposes, which do not amount to preconditions regarding entitlement, this income is included as restricted funds when receivable.

Voluntary income includes discretionary grants for projects, goods and services where no service agreement or contract exists.

Other grants and contracts, which have particular service requirements are included in the statement of financial activities under the heading income from charitable activities.

Interest is included when receivable by the charity.

1.5 Expenditure

Expenditure reflects all amounts paid and accrued during the year. All costs are allocated between the expenditure categories on a basis designed to reflect the use of the resource. Costs relating to a particular project are allocated directly, others are apportioned on an appropriate basis. Staff costs are apportioned between projects on the basis of an assessment of the time spent by individual employees.

Charitable expenditure

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

Governance costs

These represent costs associated with meeting the constitutional and statutory requirements of the charity and include the independent examination fees and costs linked to the strategic management of the charity.

1.6 Tangible fixed assets

Tangible fixed assets are measured at cost, net of depreciation and any impairment losses.

All assets costing more than £1,000 are capitalised at cost.

Depreciation is provided at rates calculated to write off the cost less estimated residual value of each asset over its expected useful life, as follows:

Leasehold Improvements	10% p.a. on a straight line basis
Office equipment	25% p.a. on a straight line basis

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

**KNOWSLEY DISTRICT CITIZENS ADVICE BUREAU
COMPANY LIMITED BY GUARANTEE
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2025**

1 Accounting policies

(Continued)

1.7 Impairment of fixed assets

At each reporting end date, the charity reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

1.8 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts.

1.9 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.

Financial instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

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 unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans 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.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

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

1.10 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

**KNOWSLEY DISTRICT CITIZENS ADVICE BUREAU
COMPANY LIMITED BY GUARANTEE
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2025**

1 Accounting policies

(Continued)

1.11 Taxation

The charity benefits from various exemptions from taxation afforded by tax legislation and is not liable to corporation tax on income or gains falling within those exemptions.

The charity is not able to recover Value Added Tax. Expenditure is recorded in the accounts inclusive of VAT.

1.12 Pensions

The charity operates a defined contribution scheme for employees. Contributions are charged to the Statement of Financial Activities in the period to which they relate.

2 Critical accounting estimates and judgements

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

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

The following were considered to be critical accounting estimates that have been applied during the preparation of these financial statements:

Depreciation and UEL's

The annual depreciation charge for tangible fixed assets is sensitive to changes in the estimated useful economic lives and residual values of the assets. The useful economic lives and residual values are assessed on initial acquisition and reassessed periodically to ensure they remain appropriate. They are amended when necessary to reflect current estimates based on technological advancement, future investments, economic utilisation and the physical condition of the assets. The useful economic lives for each class of asset are set out in the accounting policy 1.6.

Prepayments:

Invoices which are received during the year that cover the following accounting period have an appropriate proportion of their costs held as a prepayment. They are amended periodically based on the invoices which have been received in each year.

3 Income from charitable activities

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
Services provided under contract	689,542	-	689,542	676,429	-	676,429
Performance related grants	-	494,451	494,451	-	474,937	474,937
	<u>689,542</u>	<u>494,451</u>	<u>1,183,993</u>	<u>676,429</u>	<u>474,937</u>	<u>1,151,366</u>

**KNOWSLEY DISTRICT CITIZENS ADVICE BUREAU
COMPANY LIMITED BY GUARANTEE
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2025**

4 Income from investments

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Interest receivable	26,862	5,411

5 Other income

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £	Total 2024 £
Other income	10,251	150	10,401	10,197

6 Expenditure on charitable activities

	Advice delivery 2025 £	Advice delivery 2024 £
Direct costs		
Staff costs	851,784	745,142
Office expenses	16,874	35,459
Travel and subsistence	6,785	15,391
Sundry and cleaning	17,398	40,806
	892,841	836,798
Share of support and governance costs (see note 7)		
Support	248,701	236,978
Governance	19,211	29,856
	1,160,753	1,103,632
Analysis by fund		
Unrestricted funds - general	686,662	640,800
Restricted funds	474,091	462,832
	1,160,753	1,103,632

**KNOWSLEY DISTRICT CITIZENS ADVICE BUREAU
COMPANY LIMITED BY GUARANTEE
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2025**

7 Support costs allocated to activities

	2025	2024
	£	£
Staff costs	119,429	106,975
Depreciation	29,722	29,722
Premises costs	60,982	59,282
Office costs	35,340	36,598
Staff and volunteer	3,127	4,311
Other costs	-	90
Governance costs	19,312	29,856
	<u>267,912</u>	<u>266,834</u>
Analysed between:		
Advice delivery	<u>267,912</u>	<u>266,834</u>

Support costs represent the overheads for running the charity and where directly attributable, costs have been allocated to the relevant headings.

The recharges have been calculated as a pro-rata figure based on the number of FTE posts allocated to each funding stream.

Governance costs includes payments to the auditor of £6,828 for the audit and £4,932 for accountancy fees (2024: £6,235 for the audit and £4,505 for accountancy fees).

8 Trustees

None of the trustees (or any persons connected with them) received any remuneration during the year. During the year no trustees were reimbursed for any expenses incurred (2024- £nil).

9 Employees

The average monthly number of employees during the year was:

	2025	2024
	Number	Number
Advice/ project delivery	23	20
Management and administration	10	11
	<u>33</u>	<u>31</u>
Total	<u>33</u>	<u>31</u>

**KNOWSLEY DISTRICT CITIZENS ADVICE BUREAU
COMPANY LIMITED BY GUARANTEE
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2025**

9 Employees

(Continued)

Employment costs	2025 £	2024 £
Wages and salaries	846,678	743,054
Social security costs	75,812	66,345
Other pension costs	48,723	42,718
	<u>971,213</u>	<u>852,117</u>

The average number of employees shown above is based on actual employee numbers.

There were no employees whose annual remuneration was more than £60,000.

Remuneration of key management personnel

The remuneration of key management personnel is as follows.

	2025 £	2024 £
Aggregate compensation	<u>143,494</u>	<u>80,113</u>

10 Tangible fixed assets

	Leasehold Improvements £	Office equipment £	Total £
Cost			
At 1 April 2024	<u>297,225</u>	<u>34,519</u>	<u>331,744</u>
At 31 March 2025	<u>297,225</u>	<u>34,519</u>	<u>331,744</u>
Depreciation and impairment			
At 1 April 2024	<u>178,333</u>	<u>34,519</u>	<u>212,852</u>
Depreciation charged in the year	<u>29,722</u>	<u>-</u>	<u>29,722</u>
At 31 March 2025	<u>208,055</u>	<u>34,519</u>	<u>242,574</u>
Carrying amount			
At 31 March 2025	<u>89,170</u>	<u>-</u>	<u>89,170</u>
At 31 March 2024	<u>118,892</u>	<u>-</u>	<u>118,892</u>

**KNOWSLEY DISTRICT CITIZENS ADVICE BUREAU
COMPANY LIMITED BY GUARANTEE
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2025**

11 Debtors

	2025 £	2024 £
Amounts falling due within one year:		
Trade debtors	-	6,375
Prepayments and accrued income	109,082	74,944
	<u>109,082</u>	<u>81,319</u>

12 Creditors: amounts falling due within one year

	2025 £	2024 £
Trade creditors	9,427	25,156
Other creditors	21,441	36,005
Accruals and deferred income	10,990	44,886
	<u>41,858</u>	<u>106,047</u>

14 Amounts held on behalf of third parties

The charitable company holds funds as agent totalling £180,229 (2024: £239,723), in a bank account operated by the charitable company, which is payable to third parties. The amount payable to third parties and an equivalent amount of the bank balance are excluded from these accounts.

Funder	Balance at 1 April 2024 £	Received £	Paid out £	Balance at 31 March 2025 £
GMMAP Funds	239,723	2,117,959	(2,177,453)	180,229
	<u>239,723</u>	<u>2,117,959</u>	<u>(2,177,453)</u>	<u>180,229</u>

Funder	Balance at 1 April 2023 £	Received £	Paid out £	Balance at 31 March 2024 £
GMMAP Funds	207,760	2,128,673	(2,096,710)	239,723
	<u>207,760</u>	<u>2,128,673</u>	<u>(2,096,710)</u>	<u>239,723</u>

**KNOWSLEY DISTRICT CITIZENS ADVICE BUREAU
COMPANY LIMITED BY GUARANTEE
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2025**

14 Retirement benefit schemes

	2025 £	2024 £
Defined contribution schemes		
Charge to profit or loss in respect of defined contribution schemes	48,723	42,718

The charity operates a defined contribution pension scheme for all qualifying employees. The assets of the scheme are held separately from those of the charity in an independently administered fund.

15 Restricted funds

The restricted funds of the charity comprise the unexpended balances of donations and grants held on trust subject to specific conditions by donors as to how they may be used.

	At 1 April 2024 £	Incoming resources £	Resources expended £	Transfers £	At 31 March 2025 £
Energy Redress	12,194	72,379	(74,608)	-	9,965
MAS	11,919	304,096	(299,981)	-	16,034
Cadent	-	46,173	(42,544)	-	3,629
Financial Resilience	-	71,953	(56,958)	-	14,995
	<u>24,113</u>	<u>494,601</u>	<u>(474,091)</u>	<u>-</u>	<u>44,623</u>
Previous year:	At 1 April 2023 £	Incoming resources £	Resources expended £	Transfers £	At 31 March 2024 £
Energy Redress	-	98,125	(85,931)	-	12,194
MAS	-	289,431	(277,512)	-	11,919
Cadent	-	39,575	(44,470)	4,895	-
Financial Capability	1,933	-	(1,933)	-	-
Financial Resilience	-	48,226	(52,986)	4,760	-
	<u>1,933</u>	<u>475,357</u>	<u>(462,832)</u>	<u>9,655</u>	<u>24,113</u>

**KNOWSLEY DISTRICT CITIZENS ADVICE BUREAU
COMPANY LIMITED BY GUARANTEE
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2025**

15 Restricted funds

(Continued)

Energy Redress - Energy Redress is funding administered by the Energy Saving Trust to provide advice on energy saving and energy efficiency measures to Knowsley residents through a blend of home visits, face-to-face and telephone advice.

MAS - Funding through the Money and Pensions Service to provide debt advice services as part of the Greater Merseyside Money Advice Partnership.

Cadent- The Energy Caseworker Project is designed to deliver specialist energy advice and income maximisation support to clients experiencing fuel poverty. The advice will focus on energy advice issues, income maximisation and benefits advice.

Financial Capability - Funding through the Better Mental Health Fund as part of a project managed by Knowsley Council on behalf of the Office for Health Improvement and Disparities providing support to Knowsley residents experiencing mental health issues arising from the Covid-19 pandemic.

Financial Resilience - The Financial Resilience Programme will undertake targeted community engagement and recruitment activities to reach out and connect with people from the local authority areas of Halton, Knowsley, St Helens, Liverpool, Sefton and Wirral within the Liverpool City Region.

16 Unrestricted funds - designated

These are unrestricted funds which are material to the charity's activities made up as follows:

	At 1 April 2024 £	Transfers £	At 31 March 2025 £
Future building works	50,000	50,000	100,000
Leasehold improvements	118,892	(29,722)	89,170
	<u>168,892</u>	<u>20,278</u>	<u>189,170</u>
Previous year:	At 1 April 2023 £	Transfers £	At 31 March 2024 £
Future building works	50,000	-	50,000
Leasehold improvements	148,614	(29,722)	118,892
	<u>198,614</u>	<u>(29,722)</u>	<u>168,892</u>

The above designated funds have been set aside to carry out future building works at our new Kirkby and Huyton offices. The balance was reviewed by the trustees to more accurately reflect the position held at 31 March 2025. The leasehold improvements designated fund represents the net book value of the assets capitalised within 2019.

**KNOWSLEY DISTRICT CITIZENS ADVICE BUREAU
COMPANY LIMITED BY GUARANTEE
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2025**

17 Analysis of net assets between funds

	Unrestricted funds general 2025 £	Unrestricted funds designated 2025 £	Restricted funds 2025 £	Total 2025 £
At 31 March 2025:				
Tangible assets	-	89,170	-	89,170
Current assets/(liabilities)	655,395	100,000	44,623	800,018
	<u>655,395</u>	<u>189,170</u>	<u>44,623</u>	<u>889,188</u>
	Unrestricted funds general 2024 £	Unrestricted funds designated 2024 £	Restricted funds 2024 £	Total 2024 £
At 31 March 2024:				
Tangible assets	-	118,892	-	118,892
Current assets/(liabilities)	635,680	50,000	24,113	709,793
	<u>635,680</u>	<u>168,892</u>	<u>24,113</u>	<u>828,685</u>

18 Operating lease commitments

At the reporting end date the charity had outstanding commitments for future minimum lease payments under non-cancellable operating leases, which fall due as follows:

	2025 £	2024 £
Within one year	53,400	53,400
Between two and five years	106,800	160,200
	<u>160,200</u>	<u>213,600</u>

The operating leases represent leases of premises to third parties. The leases are negotiated over terms of ten years and rentals are fixed for four years.

19 Related party transactions

There were no disclosable related party transactions during the year (2024 - none) other than the remuneration of key management personnel detailed in the 'Employees' note.

**KNOWSLEY DISTRICT CITIZENS ADVICE BUREAU
COMPANY LIMITED BY GUARANTEE
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2025**

20	Cash (absorbed by)/generated from operations	2025 £	2024 £
	Surplus for the year	60,503	63,342
	Adjustments for:		
	Investment income recognised in statement of financial activities	(26,862)	(5,411)
	Depreciation and impairment of tangible fixed assets	29,722	29,722
	Movements in working capital:		
	(Increase) in debtors	(27,763)	(29,922)
	(Decrease)/increase in creditors	(64,189)	38,776
	Cash (absorbed by)/generated from operations	(28,589)	96,507

21 Analysis of changes in net funds

The charity had no material debt during the year.

22 Company limited by guarantee

Knowsley District Citizens Advice Bureau Limited is incorporated under the Companies Act 2006 as a company limited by guarantee. The liability of the members is limited to £10.

Accounts

Charity registration number 1049996

Company registration number 3108844 (England and Wales)

**KNOWSLEY DISTRICT CITIZENS ADVICE BUREAU
COMPANY LIMITED BY GUARANTEE
ANNUAL REPORT AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2024**

**KNOWSLEY DISTRICT CITIZENS ADVICE BUREAU
COMPANY LIMITED BY GUARANTEE
LEGAL AND ADMINISTRATIVE INFORMATION**

Trustees	Mr C Kelsall	
	Mr U Ezeanata	
	Mr K Pearce	(Appointed 11 May 2023)
	Mr B Molloy	(Appointed 26 October 2023)
	Ms I Templeman	(Appointed 25 July 2024)
	Ms C Lunt	(Appointed 25 July 2024)
Secretary	Mr B Gouldson	
Charity number	1049996	
Company number	3108844	
Registered office	142 Cherryfield Drive Kirkby Merseyside L32 8RX	
Auditor	Mitchell Charlesworth (Audit) Limited Suite 5.1 Tempest 12 Tithebarn Street Liverpool L2 2DT	
Solicitors	Maxwell Hodge 26 Sherborne Square Liverpool L36 9UR	

KNOWSLEY DISTRICT CITIZENS ADVICE BUREAU COMPANY LIMITED BY GUARANTEE CONTENTS

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**KNOWSLEY DISTRICT CITIZENS ADVICE BUREAU
COMPANY LIMITED BY GUARANTEE
TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT)
FOR THE YEAR ENDED 31 MARCH 2024**

The trustees present their annual report and financial statements for the year ended 31 March 2024.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charity's Memorandum and Articles of Association, the Companies Act 2006 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)" (as amended for accounting periods commencing from 1 January 2019)

Objectives and activities

The charity's purposes, as set out in the objects contained in the Company's Memorandum of Association, are to promote any charitable purpose for the benefit of the whole community of Knowsley ("the area of benefit") by the advancement of education, the protection of health and the relief of poverty, sickness and distress.

The charity's objects are defined as above. Our aims are focused on:

- To provide the advice people need for the problems they face, and
- To improve the policies and practices that affect people's lives

Our service provides free, independent, confidential and impartial advice to everyone on their rights and responsibilities. We value diversity, promote equality and challenge discrimination.

The charity has developed its own Mission Statement to reflect more accurately its purpose and role:

Citizens Advice Knowsley's vision is to improve the lives of Knowsley residents through advice, empowerment and volunteering. Our values are to focus on clients and quality of advice, achieve results, continuously improve, promote equality and fairness, value each other and work together.

Ensuring	our	work	delivers	our	aims
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We review our aims, objectives and activities each year. The annual review seeks to examine our achievements and outcomes and to set key strategic targets for the coming three year period, with a focus on developing a 12 month strategic plan to be reviewed by trustees on an ongoing basis.

In carrying out the review we are ensuring that that our aims, objectives and activities are in line with our stated purpose.

Our main objectives on an annual basis focus on ensuring that our service meets the needs of the clients we support.

Key priorities have been:

- Raising the community profile of Citizens Advice Knowsley
- Improving the volunteering experience, improving recruitment and retention of volunteers
- Make our services accessible to all areas of the community
- Providing a service focused on the needs of Knowsley residents
- Ensuring that a service has been provided in accordance with our stated aims and objectives

Public

benefit

Our main activities and who we try to help are described above. All our charitable activities focus on providing the advice people need for the problems they face and are undertaken specifically to provide public benefit. The board of trustees have had due regard to the Charity Commission guidance on public benefit and have complied with the duty in section 4 of the Charities Act 2011.

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

Knowsley District Citizens Advice Bureau aims to minimise its impact on the environment and has implemented an organisational environmental policy to ensure that all activities place an increased emphasis on the environmental impact of our actions.

During this year, we assisted 3,750 unique clients with 35,583 issues. Welfare Benefits accounted for 41% of all issues with money advice (Debt and Financial Capability) accounting for 40% of issues. During a period where cost of living and energy costs have continued to impact on the lives of our clients, there has also been an increase in the number of issues facing each client seeking our help and support.

- We remained committed to supporting the twin aims of the Citizens Advice Service and ensuring that our work contributes to the strategic aims of Knowsley Council and other funders.
- We continued to lead Greater Merseyside Money Advice Partnership via funding from the Money and Pensions Service.
- We participated in research and campaigns work on behalf of the residents of Knowsley.
- We provided general help outreach work at Stockbridge Village via funding from ForHousing and in Halewood with the support of Halewood Town Council.
- We provided energy advice through funding from Energy Redress, the Cadent Foundation and Citizens Advice Energy Advice Project.
- We helped clients to develop money skills through the LCR Financial Resilience Programme.
- We expanded our network of approved referral partners to allow direct referrals for clients in need of advice services.

**KNOWSLEY DISTRICT CITIZENS ADVICE BUREAU
COMPANY LIMITED BY GUARANTEE
TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2024**

The following show financial performance and key figures for the year:

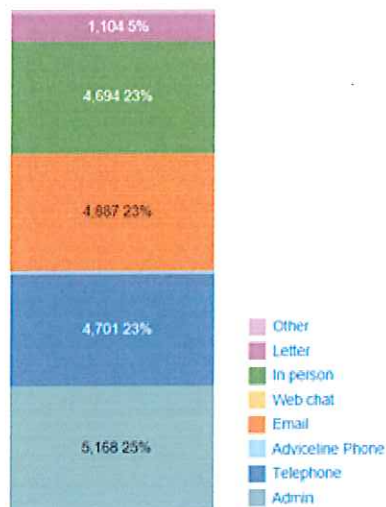
Summary

Clients	3,750
Quick client contacts	600
Issues	35,583
Activities	20,807
Cases	5,789

Outcomes

Income gain	£8,901,755
Re-imbursements, services, loans	£10,938
Other	£185,204

Channel



Issues

	Issues	Clients
Benefits & tax credits	11,363	1,8
Benefits Universal Credit	3,312	7
Charitable Support & Food Ban	487	1
Consumer goods & services	1,139	4
Debt	13,918	1,4
Education	15	
Employment	254	1
Financial services & capability	304	2
GVA & Hate Crime	21	
Health & community care	93	
Housing	860	2
Immigration & asylum	117	
Legal	175	
Other	28	
Relationships & family	289	1
Tax	62	
Travel & transport	91	
Utilities & communications	3,055	8
Grand Total	35,583	

Top benefit issues

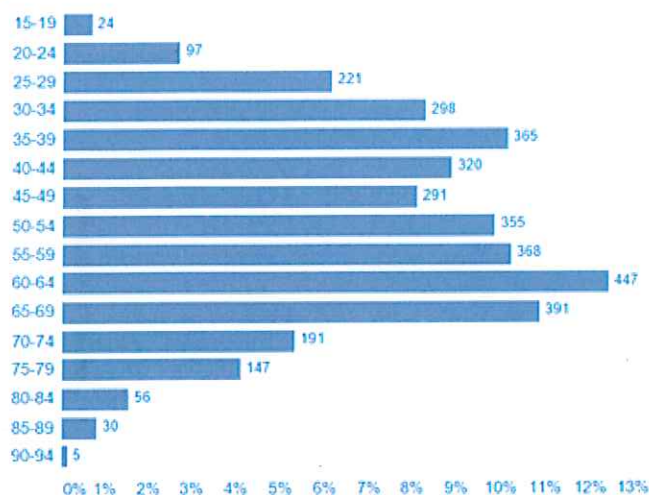


Top debt issues



**KNOWSLEY DISTRICT CITIZENS ADVICE BUREAU
COMPANY LIMITED BY GUARANTEE
TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2024**

Age



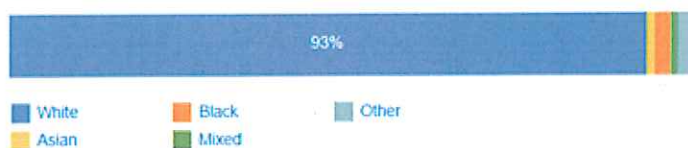
Gender



Disability / Long-term health



Ethnicity



**KNOWSLEY DISTRICT CITIZENS ADVICE BUREAU
COMPANY LIMITED BY GUARANTEE
TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2024**

Financial review

The charity recorded a surplus of £63,342 for the year (2023 – surplus £16,894). Working on a stable financial foundation, trustees have been able to invest in new technology and implement robust financial procedures as part of the business planning process.

During this year, Citizens Advice Knowsley received additional funds through the Knowsley Better Together Fund to assist Knowsley residents affected by the cost of living crisis with Welfare Benefits and General advice.

This additional funding has allowed face-to-face and outreach services to develop in order to reach all sectors of the Knowsley community.

As energy costs are impacting on Knowsley residents, additional funds have been secured to provide energy specific advice to complement debt and financial capability services.

Trustees are aware that there will be increased pressure on resources and are working with senior management to secure new and existing funding to enable Citizens Advice Knowsley to provide a much needed service.

Reserves policy

It is the policy of the charity that unrestricted funds which have not been designated for a specific use should be maintained at a level equivalent to six months, expenditure.

The trustees consider that reserves at this level will ensure that, in the event of a significant drop in funding, they will be able to continue the charity's current activities while consideration is given to ways in which additional funds may be raised. This level of reserves has been maintained throughout the year.

Risk management

Systems and procedures have been established to identify, monitor and manage the risks that Knowsley Citizens Advice faces. Trustees and the senior management team periodically review and update risks and mitigating actions.

Citizens Advice Knowsley operates under a risk management strategy agreed by trustees and periodically reviews and updates a risk register to reflect the current risks we are exposed to with a view to monitoring and mitigating major risks.

The Board ideally would like to be able to call on a 6-month running costs in the event of the organisation ceasing operations. As required in its Memorandum paragraph 3.19, the organisation has the power to invest and deposit funds in any lawful manner whilst having regard to the suitability of investments and the need for diversification.

The trustees have assessed the major risks to which the charity is exposed, and are satisfied that systems are in place to mitigate exposure to the major risks.

Structure, governance and management

The charity is a company limited by guarantee (3108844) and is governed by its Memorandum and Articles of Association, as amended by special resolution dated 22 July 2020. The registered name of the charity is Knowsley District Citizens Advice Bureau (1049996) and from January 2004, the charity has used the operating name of Citizens Advice Knowsley.

**KNOWSLEY DISTRICT CITIZENS ADVICE BUREAU
COMPANY LIMITED BY GUARANTEE
TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2024**

The trustees, who are also the directors for the purpose of company law, and who served during the year and up to the date of signing were:

Mr A F Gilmore	(Resigned 6 April 2023)
Mr C Kelsall	
Mr D Bridson	(Resigned 5 April 2023)
Ms M Stebbings	(Resigned 16 February 2024)
Mr K Walsh	(Resigned 24 April 2024)
Mr U Ezeanata	
Mr K Pearce	(Appointed 11 May 2023)
Miss O See	(Appointed 9 August 2023 and resigned 24 April 2024)
Ms C Farrell	(Appointed 9 August 2023 and resigned 10 November 2023)
Mr B Molloy	(Appointed 26 October 2023)
Ms K Markey	(Appointed 24 January 2024 and resigned 24 April 2024)
Ms I Templeman	(Appointed 25 July 2024)
Ms C Lunt	(Appointed 25 July 2024)

Trustees are recruited in line with the terms laid out in the Bureau's Articles of Association. A term of office is 3 years and trustees may be re-elected.

Knowsley Metropolitan Borough Council annually nominates an elected member to the Board of Trustees.

Cllr Kenneth Frank Walsh

Trustees can be elected at the Annual General Meeting, nominated by member organisations or co-opted by the Board, provided that the total number of co-opted and nominated trustees does not exceed one third of the total number of trustees.

New trustees meet with the Chair and Chief Officer for an induction session and all trustees undertake ongoing training and development as appropriate to their role.

The Citizens Advice internet site www.bmis.org.uk contains designated pages to support trustees in their roles

None of the trustees has any beneficial interest in the company. All of the trustees are members of the company and guarantee to contribute £1 in the event of a winding up. The trustees are covered by trustee indemnity insurance.

Remuneration of Key Management

Key management remuneration is set using information from the national association and through analysis of comparable roles within the charity and voluntary sector. Salaries are reviewed on an annual basis in line with roles and responsibilities.

**KNOWSLEY DISTRICT CITIZENS ADVICE BUREAU
COMPANY LIMITED BY GUARANTEE
TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2024**

Organisational structure

Citizens Advice Knowsley is a member of Citizens Advice, the operating name of the National Association of Citizens Advice Bureaux, which provides a framework for standards of advice and casework management as well as monitoring progress against these standards.

Knowsley District Citizens Advice Bureau is governed by the Board of Trustees who:

- Set the policy of the charity
- Are involved in determining corporate strategy, including setting key strategic objectives
- Make major decisions about the future of finances
- Set a framework for human resource policy

Responsibility for day to day management matters and implementation of policy is delegated to the Chief Officer, within a clearly understood framework for strategic control.

The following personnel attend trustee meetings in a non-voting capacity:

Brian Gouldson, Chief Officer

Trustee minutes are sent to Citizens Advice to ensure compliance with national membership requirements.

Contribution of Volunteers and Paid Staff

The charity's success could not have been achieved without the hard work and dedication of volunteers and staff. The Trustee Board and senior management recognise the tremendous contribution made by the charity's volunteers in advising the public and administering the service without which the service could not operate.

Volunteers represent the indispensable core of the service for without them there would not be a Citizens Advice service. Their value is inadequately expressed in monetary terms. Indeed, volunteers bring many skills to the service and very often the experience gained helps individuals return to full employment.

Our volunteers

Volunteers contributed the equivalent to 3.23 FTE members of staff during the year. This equates to £64,076 based on a paid staff equivalent receiving £10.90 per hour.

All Trustees/Directors are volunteers

Equal opportunities

Knowsley District Citizens Advice Bureau recognises the positive value of diversity promotes equality and challenges discrimination. The charity welcomes volunteers and employees from all parts of the community, particularly under-represented groups.

We support the Citizens Advice equality, diversity and inclusion goals and have incorporated these in with all aspects of business planning.

The trustees, who are also the directors of Knowsley District Citizens Advice Bureau for the purpose of company law are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

**KNOWSLEY DISTRICT CITIZENS ADVICE BUREAU
COMPANY LIMITED BY GUARANTEE
TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2024**

Auditor

In accordance with the company's articles, a resolution proposing that Mitchell Charlesworth (Audit) Limited (formerly BWM) be reappointed as auditor of the company will be put at a General Meeting.

Disclosure of information to auditor

So far as the trustees are aware, there is no relevant audit information of which the charity's auditors are unaware. Additionally, the trustees have taken all necessary steps that they ought to have taken as trustees in order to make themselves aware of all relevant audit information and to establish that the charity's auditors are aware of that information.

This report has been prepared in accordance with the special provisions relating to small companies within Part 15 of the companies act 2006.

The trustees' report was approved by the Board of Trustees.



Mr C Kelsall

Trustee

Date: 24/10/24

**KNOWSLEY DISTRICT CITIZENS ADVICE BUREAU
COMPANY LIMITED BY GUARANTEE
STATEMENT OF TRUSTEES' RESPONSIBILITIES**

FOR THE YEAR ENDED 31 MARCH 2024

The trustees, who are also the directors of Knowsley District Citizens Advice Bureau for the purpose of company law, are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

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 charity and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that year.

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; and
- prepare the financial statements 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 disclose with reasonable accuracy at any time the financial position of the charity 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 charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

**KNOWSLEY DISTRICT CITIZENS ADVICE BUREAU
COMPANY LIMITED BY GUARANTEE
INDEPENDENT AUDITOR'S REPORT**

TO THE MEMBERS OF KNOWSLEY DISTRICT CITIZENS ADVICE BUREAU

Opinion

We have audited the financial statements of Knowsley District Citizens Advice Bureau (the 'charity') for the year ended 31 March 2024 which comprise the statement of financial activities, the balance sheet, the statement of cash flows and notes to the financial statements, 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 2024 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the *Auditor's responsibilities for the audit of the financial statements* section of our report. We are independent of the charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charity's ability to continue as a going concern for a period of at least twelve months from when the 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 annual report other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information contained within the annual report. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon. 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.

Opinions on other matters prescribed by the Companies Act 2006

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

- the information given in the trustees' report for the financial year for which the financial statements are prepared, which includes the directors' report prepared for the purposes of company law, is consistent with the financial statements; and
- the directors' report included within the trustees' report has been prepared in accordance with applicable legal requirements.

**KNOWSLEY DISTRICT CITIZENS ADVICE BUREAU
COMPANY LIMITED BY GUARANTEE
INDEPENDENT AUDITOR'S REPORT (CONTINUED)**

TO THE MEMBERS OF KNOWSLEY DISTRICT CITIZENS ADVICE BUREAU

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the charity and its environment obtained in the course of the audit, we have not identified material misstatements in the directors' report included within the trustees' report.

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

- adequate accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit; or
- the trustees were not entitled to prepare the financial statements in accordance with the small companies regime and take advantage of the small companies' exemptions in preparing the trustees' report and from the requirement to prepare a strategic report.

Responsibilities of trustees

As explained more fully in the statement of trustees' responsibilities, the trustees, who are also the directors of the charity for the purpose 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 charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the 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

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.

The extent to which our procedures are capable of detecting irregularities, including fraud, is detailed below.

The extent to which the audit was considered capable of detecting irregularities, including fraud

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

- the engagement partner ensured that the engagement team collectively had the appropriate competence, capabilities and skills to identify or recognise non-compliance with applicable laws and regulations;
- we identified the laws and regulations applicable to the company through discussions with directors and other management;
- we focused on specific laws and regulations which we considered may have a direct material effect on the financial statements or the operations of the company, including the Companies Act 2006, taxation legislation and data protection, anti-bribery, employment and health and safety legislation;
- we assessed the extent of compliance with the laws and regulations identified above through making enquiries of management and inspecting legal correspondence; and
- identified laws and regulations were communicated within the audit team regularly and the team remained alert to instances of non-compliance throughout the audit.

**KNOWSLEY DISTRICT CITIZENS ADVICE BUREAU
COMPANY LIMITED BY GUARANTEE
INDEPENDENT AUDITOR'S REPORT (CONTINUED)**

TO THE MEMBERS OF KNOWSLEY DISTRICT CITIZENS ADVICE BUREAU

We assessed the susceptibility of the company's financial statements to material misstatement, including obtaining an understanding of how fraud might occur, by:

- making enquiries of management as to where they considered there was susceptibility to fraud, their knowledge of actual, suspected and alleged fraud; and
- considering the internal controls in place to mitigate risks of fraud and non-compliance with laws and regulations.

To address the risk of fraud through management bias and override of controls, we:

- performed analytical procedures to identify any unusual or unexpected relationships;
- tested journal entries to identify unusual transactions;
- assessed whether judgements and assumptions made in determining the accounting estimates were indicative of potential bias; and
- investigated the rationale behind significant or unusual transactions.

In response to the risk of irregularities and non-compliance with laws and regulations, we designed procedures which included, but were not limited to:

- agreeing financial statement disclosures to underlying supporting documentation;
- reading the minutes of meetings of those charged with governance; and
- enquiring of management as to actual and potential litigation and claims.

There are inherent limitations in our audit procedures described above. The more removed that laws and regulations are from financial transactions, the less likely it is that we would become aware of non-compliance. Auditing standards also limit the audit procedures required to identify non-compliance with laws and regulations to enquiry of the directors and other management and the inspection of regulatory and legal correspondence, if any.

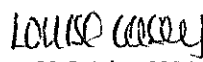
Material misstatements that arise due to fraud can be harder to detect than those that arise from error as they may involve deliberate concealment or collusion.

A further description of our responsibilities is available on the Financial Reporting Council's website at: <https://www.frc.org.uk/auditorsresponsibilities>. This description forms part of our auditor's report.

This report is made solely to the company's members, as a body, in accordance with section 391 of the Companies Act 2014. Our audit work has been undertaken so that we might state to the company's members 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 company and the company's members as a body, for our audit work, for this report, or for the opinions we have formed.

Louise Casey ACA (Senior Statutory Auditor)
for and on behalf of Mitchell Charlesworth (Audit) Limited

Chartered Accountants
Statutory Auditor


....30. October. 2024

Suite 5.1
Tempest
12 Tithebarn Street
Liverpool
L2 2DT

**KNOWSLEY DISTRICT CITIZENS ADVICE BUREAU
COMPANY LIMITED BY GUARANTEE
STATEMENT OF FINANCIAL ACTIVITIES
INCLUDING INCOME AND EXPENDITURE ACCOUNT**

FOR THE YEAR ENDED 31 MARCH 2024

Current financial year

		Unrestricted funds general 2024 £	Unrestricted funds designated 2024 £	Restricted funds 2024 £	Total 2024 £	Total 2023 £
	Notes					
<u>Income and endowments from:</u>						
Charitable activities	3	676,429	-	474,937	1,151,366	941,923
Investments	4	5,411	-	-	5,411	1,160
Other income	5	9,777	-	420	10,197	6,589
Total income		691,617	-	475,357	1,166,974	949,672
<u>Expenditure on:</u>						
Charitable activities	6	640,800	-	462,832	1,103,632	932,778
Total charitable expenditure		640,800	-	462,832	1,103,632	932,778
Net incoming resources before transfers		50,817	-	12,525	63,342	16,894
Transfers between funds		20,067	(29,722)	9,655	-	-
Net movement in funds		70,884	(29,722)	22,180	63,342	16,894
Fund balances at 1 April 2023		564,796	198,614	1,933	765,343	748,449
Fund balances at 31 March 2024		635,680	168,892	24,113	828,685	765,343

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

All income and expenditure derive from continuing activities.

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

**KNOWSLEY DISTRICT CITIZENS ADVICE BUREAU
COMPANY LIMITED BY GUARANTEE
STATEMENT OF FINANCIAL ACTIVITIES (CONTINUED)
INCLUDING INCOME AND EXPENDITURE ACCOUNT**

FOR THE YEAR ENDED 31 MARCH 2024

Prior financial year

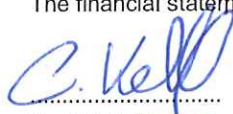
		Unrestricted funds general 2023 £	Unrestricted funds designated 2023 £	Restricted funds 2023 £	Total 2023 £
	Notes				
<u>Income and endowments from:</u>					
Charitable activities	3	654,879	-	287,044	941,923
Investments	4	1,160	-	-	1,160
Other income	5	6,589	-	-	6,589
Total income		662,628	-	287,044	949,672
<u>Expenditure on:</u>					
Charitable activities	6	588,420	-	344,358	932,778
Net incoming resources before transfers		74,208	-	(57,314)	16,894
Transfers between funds		(24,185)	(29,721)	53,906	-
Net movement in funds		50,023	(29,721)	(3,408)	16,894
Fund balances at 1 April 2022		514,773	228,335	5,341	748,449
Fund balances at 31 March 2023		564,796	198,614	1,933	765,343

**KNOWSLEY DISTRICT CITIZENS ADVICE BUREAU
COMPANY LIMITED BY GUARANTEE
BALANCE SHEET**

AS AT 31 MARCH 2024

	Notes	2024 £	£	2023 £	£
Fixed assets					
Tangible assets	10		118,892		148,614
Current assets					
Debtors	11	81,319		51,397	
Cash at bank and in hand		734,521		632,603	
		815,840		684,000	
Creditors: amounts falling due within one year	12	(106,047)		(67,271)	
Net current assets			709,793		616,729
Total assets less current liabilities			828,685		765,343
Income funds					
Restricted funds	15		24,113		1,933
<u>Unrestricted funds - general</u>					
Designated funds	16	168,892		198,614	
General unrestricted funds		635,680		564,796	
			804,572		763,410
			828,685		765,343

The financial statements were approved by the Trustees on 24/10/24


.....
Mr C Kelsall
Trustee

1

Company registration number 3108844

**KNOWSLEY DISTRICT CITIZENS ADVICE BUREAU
COMPANY LIMITED BY GUARANTEE
STATEMENT OF CASH FLOWS**

FOR THE YEAR ENDED 31 MARCH 2024

	Notes	2024 £	£	2023 £	£
Cash flows from operating activities					
Cash generated from operations	20		96,507		55,630
Investing activities					
Investment income received		5,411		1,160	
Net cash generated from investing activities			5,411		1,160
Net cash used in financing activities			-		-
Net increase in cash and cash equivalents			101,918		56,790
Cash and cash equivalents at beginning of year			632,603		575,813
Cash and cash equivalents at end of year			<u>734,521</u>		<u>632,603</u>

**KNOWSLEY DISTRICT CITIZENS ADVICE BUREAU
COMPANY LIMITED BY GUARANTEE
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2024**

1 Accounting policies

Charity information

Knowsley District Citizens Advice Bureau is a private company limited by guarantee incorporated in England and Wales. The registered office is 142 Cherryfield Drive, Kirkby, Merseyside, L32 8RX.

1.1 Accounting convention

The accounts have been prepared in accordance with the charity's governing document, the Companies Act 2006 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)" (as amended for accounting periods commencing from 1 January 2016). The charity is a Public Benefit Entity as defined by FRS 102.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The accounts have been prepared on the historical cost convention. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the accounts, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the accounts.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives unless the funds have been designated for other purposes.

Designated funds comprise unrestricted funds that have been set aside by trustees for a particular purpose. The aim and use of the designated fund is set out in the notes to the financial statements.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the charity for particular purposes. The cost of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

1.4 Income

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

**KNOWSLEY DISTRICT CITIZENS ADVICE BUREAU
COMPANY LIMITED BY GUARANTEE
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2024**

1 Accounting policies

(Continued)

Income from donations and grants, including capital grants, is included in income when these are receivable, except as follows:

- When donors specify that donations and grants given to the charity must be used in future accounting periods, the income is deferred until those periods.
- When donors impose conditions which have to be fulfilled before the charity becomes entitled to use such income, the income is deferred and not included until the preconditions for use have been met.
- When donors specify that donations and grants, including capital grants, are for particular restricted purposes, which do not amount to preconditions regarding entitlement, this income is included as restricted funds when receivable.

Voluntary income includes discretionary grants for projects, goods and services where no service agreement or contract exists.

Other grants and contracts, which have particular service requirements are included in the statement of financial activities under the heading income from charitable activities.

Interest is included when receivable by the charity.

1.5 Expenditure

Expenditure reflects all amounts paid and accrued during the year. All costs are allocated between the expenditure categories on a basis designed to reflect the use of the resource. Costs relating to a particular project are allocated directly, others are apportioned on an appropriate basis. Staff costs are apportioned between projects on the basis of an assessment of the time spent by individual employees.

Charitable expenditure

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

Governance costs

These represent costs associated with meeting the constitutional and statutory requirements of the charity and include the independent examination fees and costs linked to the strategic management of the charity.

1.6 Tangible fixed assets

Tangible fixed assets are measured at cost, net of depreciation and any impairment losses.

All assets costing more than £1,000 are capitalised at cost.

Depreciation is provided at rates calculated to write off the cost less estimated residual value of each asset over its expected useful life, as follows:

Leasehold Improvements	10% p.a. on a straight line basis
Office equipment	25% p.a. on a straight line basis

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

**KNOWSLEY DISTRICT CITIZENS ADVICE BUREAU
COMPANY LIMITED BY GUARANTEE
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2024**

1 Accounting policies

(Continued)

1.7 Impairment of fixed assets

At each reporting end date, the charity reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

1.8 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts.

1.9 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.

Financial instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

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 unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans 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.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

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

1.10 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

**KNOWSLEY DISTRICT CITIZENS ADVICE BUREAU
COMPANY LIMITED BY GUARANTEE
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2024**

1 Accounting policies

(Continued)

1.11 Taxation

The charity benefits from various exemptions from taxation afforded by tax legislation and is not liable to corporation tax on income or gains falling within those exemptions.

The charity is not able to recover Value Added Tax. Expenditure is recorded in the accounts inclusive of VAT.

1.12 Pensions

The charity operates a defined contribution scheme for employees. Contributions are charged to the Statement of Financial Activities in the period to which they relate.

2 Critical accounting estimates and judgements

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

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

The following were considered to be critical accounting estimates that have been applied during the preparation of these financial statements:

Depreciation and UEL's

The annual depreciation charge for tangible fixed assets is sensitive to changes in the estimated useful economic lives and residual values of the assets. The useful economic lives and residual values are assessed on initial acquisition and reassessed periodically to ensure they remain appropriate. They are amended when necessary to reflect current estimates based on technological advancement, future investments, economic utilisation and the physical condition of the assets. The useful economic lives for each class of asset are set out in the accounting policy 1.6.

Prepayments:

Invoices which are received during the year that cover the following accounting period have an appropriate proportion of their costs held as a prepayment. They are amended periodically based on the invoices which have been received in each year.

**KNOWSLEY DISTRICT CITIZENS ADVICE BUREAU
COMPANY LIMITED BY GUARANTEE
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2024**

3 Charitable activities

	Advice delivery 2024 £	Advice delivery 2023 £
Services provided under contract	676,429	654,879
Performance related grants	474,937	287,044
	<u>1,151,366</u>	<u>941,923</u>
Analysis by fund		
Unrestricted funds - general	676,429	654,879
Restricted funds	474,937	287,044
	<u>1,151,366</u>	<u>941,923</u>

4 Investments

	Unrestricted funds general 2024 £	Unrestricted funds general 2023 £
Interest receivable	<u>5,411</u>	<u>1,160</u>

5 Other income

	Unrestricted funds general 2024 £	Restricted funds 2024 £	Total 2024 £	Unrestricted funds general 2023 £
Other income	<u>9,777</u>	<u>420</u>	<u>10,197</u>	<u>6,589</u>

**KNOWSLEY DISTRICT CITIZENS ADVICE BUREAU
COMPANY LIMITED BY GUARANTEE**
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2024

6 Charitable activities

	Advice delivery 2024 £	Advice delivery 2023 £
Staff costs	745,142	642,119
Office expenses	35,460	15,862
Travel and subsistence	15,391	10,233
Sundry and cleaning	40,806	4,794
	<u>836,799</u>	<u>673,008</u>
Share of support costs (see note 7)	236,977	222,059
Share of governance costs (see note 7)	29,856	37,711
	<u>1,103,632</u>	<u>932,778</u>
Analysis by fund		
Unrestricted funds - general	640,800	588,420
Restricted funds	462,832	344,358
	<u>1,103,632</u>	<u>932,778</u>

**KNOWSLEY DISTRICT CITIZENS ADVICE BUREAU
COMPANY LIMITED BY GUARANTEE
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2024**

7 Support costs

	Support costs	Governance costs	2024	Support costs	Governance costs	2023
	£	£	£	£	£	£
Staff costs	106,974	-	106,974	108,724	-	108,724
Depreciation	29,722	-	29,722	29,722	-	29,722
Premises costs	59,282	-	59,282	53,662	-	53,662
Office costs	36,598	-	36,598	32,865	-	32,865
Staff and volunteer	4,311	-	4,311	4,598	-	4,598
Other costs	90	-	90	(7,512)	-	(7,512)
Audit fees	-	10,740	10,740	-	8,160	8,160
Legal and professional	-	14,268	14,268	-	8,184	8,184
Other costs	-	4,848	4,848	-	21,367	21,367
	<u>236,977</u>	<u>29,856</u>	<u>266,833</u>	<u>222,059</u>	<u>37,711</u>	<u>259,770</u>
Analysed between						
Charitable activities	<u>236,977</u>	<u>29,856</u>	<u>266,833</u>	<u>222,059</u>	<u>37,711</u>	<u>259,770</u>

Support costs represent the overheads for running the charity and where directly attributable, costs have been allocated to the relevant headings.

The recharges have been calculated as a pro-rata figure based on the number of FTE posts allocated to each funding stream.

Governance costs includes payments to the auditor of £5,385 for the audit and £3,565 for accountancy fees (2023- £4,910 for the audit and £3,250 for accountancy fees).

8 Trustees

None of the trustees (or any persons connected with them) received any remuneration during the year. During the year no trustees were reimbursed for any expenses incurred (2023- £nil).

9 Employees

The average monthly number of employees during the year was:

	2024 Number	2023 Number
Advice/ project delivery	20	17
Management and administration	11	10
Total	<u>31</u>	<u>27</u>

**KNOWSLEY DISTRICT CITIZENS ADVICE BUREAU
COMPANY LIMITED BY GUARANTEE
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2024**

9 Employees (Continued)

Employment costs	2024	2023
	£	£
Wages and salaries	743,053	650,882
Social security costs	66,345	60,533
Other pension costs	42,718	39,428
	<u>852,116</u>	<u>750,843</u>

The average number of employees shown above is based on actual employee numbers.

There were no employees whose annual remuneration was more than £60,000.

10 Tangible fixed assets

	Leasehold improvements	Office equipment	Total
	£	£	£
Cost			
At 1 April 2023	297,225	34,519	331,744
At 31 March 2024	297,225	34,519	331,744
Depreciation and impairment			
At 1 April 2023	148,611	34,519	183,130
Depreciation charged in the year	29,722	-	29,722
At 31 March 2024	178,333	34,519	212,852
Carrying amount			
At 31 March 2024	118,892	-	118,892
At 31 March 2023	148,614	-	148,614

11 Debtors

	2024	2023
Amounts falling due within one year:	£	£
Trade debtors	6,375	1,375
Prepayments and accrued income	74,944	50,022
	<u>81,319</u>	<u>51,397</u>

**KNOWSLEY DISTRICT CITIZENS ADVICE BUREAU
COMPANY LIMITED BY GUARANTEE
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2024**

12 Creditors: amounts falling due within one year

	2024 £	2023 £
Trade creditors	25,156	10,620
Other creditors	36,005	33,901
Accruals and deferred income	44,886	22,750
	<u>106,047</u>	<u>67,271</u>

14 Amounts held on behalf of third parties

The charitable company holds funds as agent totalling £239,722.85 (2022: £207,760), in a bank account operated by the charitable company, which is payable to third parties. The amount payable to third parties and an equivalent amount of the bank balance are excluded from these accounts.

Funder	Balance at 1 April 2023 £	Received £	Paid out £	Balance at 31 March 2024 £
GMMAP Funds	207,760	2,128,673	(2,096,710)	239,723
	<u>207,760</u>	<u>2,128,673</u>	<u>(2,096,710)</u>	<u>239,723</u>

Funder	Balance at 1 April 2022 £	Received £	Paid out £	Balance at 31 March 2023 £
GMMAP Funds	374,813	2,076,539	(2,243,592)	207,760
	<u>374,813</u>	<u>2,076,539</u>	<u>(2,243,592)</u>	<u>207,760</u>

14 Retirement benefit schemes

Defined contribution schemes

The charity operates a defined contribution pension scheme for all qualifying employees. The assets of the scheme are held separately from those of the charity in an independently administered fund.

The charge to the statement of financial activities in respect of defined contribution schemes was £42,718 (2023 - £39,428).

**KNOWSLEY DISTRICT CITIZENS ADVICE BUREAU
COMPANY LIMITED BY GUARANTEE
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2024**

15 Restricted funds

The income funds of the charity include restricted funds comprising the following unexpended balances of donations and grants held on trust for specific purposes:

	Balance at 1 April 2022 £	Movement in funds			Transfers £	Balance at 1 April 2023 £	Movement in funds			Transfers £	Balance at 31 March 2024 £
		Income £	Expenditure £				Income £	Expenditure £			
Energy Redress	-	-	-	-	-	-	98,125	(85,931)	-	-	12,194
MAS	2,848	265,486	(269,130)	796	-	-	289,431	(277,512)	-	-	11,919
Cadent	-	-	-	-	-	-	39,575	(44,470)	4,895	-	-
New Horizons	560	21,558	(75,228)	53,110	-	-	-	-	-	-	-
Financial Capability	1,933	-	-	-	1,933	-	-	(1,933)	-	-	-
Financial Resilience	-	-	-	-	-	-	48,226	(52,986)	4,760	-	-
	<u>5,341</u>	<u>287,044</u>	<u>(344,358)</u>	<u>53,906</u>	<u>1,933</u>	<u>1,933</u>	<u>475,357</u>	<u>(462,832)</u>	<u>9,655</u>	<u>24,113</u>	

Energy Redress - Energy Redress is funding administered by the Energy Saving Trust to provide advice on energy saving and energy efficiency measures to Knowsley residents through a blend of home visits, face-to-face and telephone advice.

MAS - Funding through the Money and Pensions Service to provide debt advice services as part of the Greater Merseyside Money Advice Partnership.

New Horizons - Funding from the European Social Fund to provide employability support to Knowsley residents. Funding provided for staff salary and project support costs. This funding ceased within the year and the trustees agreed to cover the deficit via a transfer from unrestricted funds.

Financial Capability - Funding through the Better Mental Health Fund as part of a project managed by Knowsley Council on behalf of the Office for Health Improvement and Disparities providing support to Knowsley residents experiencing mental health issues arising from the Covid-19 pandemic.

Financial Resilience - The Financial Resilience Programme will undertake targeted community engagement and recruitment activities to reach out and connect with people from the local authority areas of Halton, Knowsley, St Helens, Liverpool, Sefton and Wirral within the Liverpool City Region.

**KNOWSLEY DISTRICT CITIZENS ADVICE BUREAU
COMPANY LIMITED BY GUARANTEE
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2024**

16 Designated funds

The income funds of the charity include the following designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes:

	Balance at 1 April 2022	Expenditure	Balance at 1 April 2023	Movement in funds Income	Balance at 31 March 2024
	£	£	£	£	£
Future building works	50,000	-	50,000	-	50,000
Leasehold improvements	178,335	(29,721)	148,614	(29,722)	118,892
	<u>228,335</u>	<u>(29,721)</u>	<u>198,614</u>	<u>(29,722)</u>	<u>168,892</u>

The above designated funds have been set aside to carry out future building works at our new Kirkby and Huyton offices. The balance was reviewed by the trustees to more accurately reflect the position held at 31 March 2024. The leasehold improvements designated fund represents the net book value of the assets capitalised within 2019.

**KNOWSLEY DISTRICT CITIZENS ADVICE BUREAU
COMPANY LIMITED BY GUARANTEE
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2024**

17	Analysis of net assets between funds	Unrestricted funds		Designated funds		Restricted funds		Total Unrestricted funds		Designated funds		Restricted funds		Total	
		2024	£	2024	£	2024	£	2024	£	2023	£	2023	£	2023	£
	Fund balances at 31 March 2024 are represented by:														
	Tangible assets	-		118,892		-		118,892		-		-		148,614	
	Current assets/(liabilities)	635,680		50,000		24,113		709,793		564,796		1,933		616,729	
		<u>635,680</u>		<u>168,892</u>		<u>24,113</u>		<u>828,685</u>		<u>564,796</u>		<u>1,933</u>		<u>765,343</u>	

**KNOWSLEY DISTRICT CITIZENS ADVICE BUREAU
COMPANY LIMITED BY GUARANTEE
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2024**

18 Operating lease commitments

At the reporting end date the charity had outstanding commitments for future minimum lease payments under non-cancellable operating leases, which fall due as follows:

	2024 £	2023 £
Within one year	53,400	53,400
Between two and five years	160,200	213,600
	<u>213,600</u>	<u>267,000</u>

The operating leases represent leases of premises to third parties. The leases are negotiated over terms of ten years and rentals are fixed for four years.

19 Related party transactions

Remuneration of key management personnel

The remuneration of key management personnel is as follows.

	2024 £	2023 £
Aggregate compensation	<u>80,113</u>	<u>81,344</u>

20 Cash generated from operations

	2024 £	2023 £
Surplus for the year	63,342	16,894
Adjustments for:		
Investment income recognised in statement of financial activities	(5,411)	(1,160)
Depreciation and impairment of tangible fixed assets	29,722	29,722
Movements in working capital:		
(Increase)/decrease in debtors	(29,922)	21,474
Increase/(decrease) in creditors	38,776	(11,300)
Cash generated from operations	<u>96,507</u>	<u>55,630</u>

21 Analysis of changes in net funds

The charity had no debt during the year.

22 Company limited by guarantee

Knowsley District Citizens Advice Bureau Limited is incorporated under the Companies Act 2006 as a company limited by guarantee. The liability of the members is limited to £10.

Accounts

Charity registration number 1049996

Company registration number 3108844 (England and Wales)

KNOWSLEY DISTRICT CITIZENS ADVICE BUREAU
COMPANY LIMITED BY GUARANTEE
ANNUAL REPORT AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2023

**KNOWSLEY DISTRICT CITIZENS ADVICE BUREAU
COMPANY LIMITED BY GUARANTEE
LEGAL AND ADMINISTRATIVE INFORMATION**

Trustees	Mr C Kelsall	
	Ms M Stebbings	
	Mr K Walsh	(Appointed 29 July 2022)
	Mr U Ezeanata	(Appointed 28 October 2022)
	Mr K Pearce	(Appointed 11 May 2023)
	Miss O See	(Appointed 9 August 2023)
	Ms C Farrell	(Appointed 9 August 2023)
Secretary and Chief Officer	Mr B Gouldson	
Charlty number	1049996	
Company number	3108844	
Registered office	142 Cherryfield Drive Kirkby Merseyside L32 8RX	
Auditor	BWM Suite 5.1 12 Tithebarn Street Liverpool L2 2DT	
Solicitors	Maxwell Hodge 26 Sherborne Square Huyton Liverpool L36 9UR	

**KNOWSLEY DISTRICT CITIZENS ADVICE BUREAU
COMPANY LIMITED BY GUARANTEE
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**KNOWSLEY DISTRICT CITIZENS ADVICE BUREAU
COMPANY LIMITED BY GUARANTEE
TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT)
FOR THE YEAR ENDED 31 MARCH 2023**

The trustees present their annual report and financial statements for the year ended 31 March 2023.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charity's Memorandum and Articles of Association, the Companies Act 2006 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)" (as amended for accounting periods commencing from 1 January 2019)

Objectives and activities

The charity's purposes, as set out in the objects contained in the Company's Memorandum of Association, are to promote any charitable purpose for the benefit of the whole community of Knowsley ("the area of benefit") by the advancement of education, the protection of health and the relief of poverty, sickness and distress.

The charity's objects are defined as above. Our aims are focused on:

- To provide the advice people need for the problems they face, and
- To improve the policies and practices that affect people's lives

Our service provides free, independent, confidential and impartial advice to everyone on their rights and responsibilities. We value diversity, promote equality and challenge discrimination.

The charity has developed its own Mission Statement to reflect more accurately its purpose and role:

Citizens Advice Knowsley's vision is to improve the lives of Knowsley residents through advice, empowerment and volunteering. Our values are to focus on clients and quality of advice, achieve results, continuously improve, promote equality and fairness, value each other and work together.

Ensuring our work delivers our aims

We review our aims, objectives and activities each year. The annual review seeks to examine our achievements and outcomes and to set key strategic targets for the coming three year period, with a focus on developing a 12 month strategic plan to be reviewed by trustees on an ongoing basis.

In carrying out the review we are ensuring that that our aims, objectives and activities are in line with our stated purpose. Our main objectives on an annual basis focus on ensuring that our service meets the needs of the clients we support.

Key priorities have been:

- Providing a holistic service to clients, enabling them to receive help that best suits their needs
- Continue to be advocates for the residents of Knowsley, providing a voice for those who cannot be heard
- Make our services accessible to all areas of the community
- Provide a healthy working environment and invest in the development of staff and volunteers
- Ensuring that a service has been provided in accordance with our stated aims and objectives

Public benefit

Our main activities and who we try to help are described above. All our charitable activities focus on providing the advice people need for the problems they face and are undertaken specifically to provide public benefit. The board of trustees have had due regard to the Charity Commission guidance on public benefit and have complied with the duty in section 4 of the Charities Act 2011.

**KNOWSLEY DISTRICT CITIZENS ADVICE BUREAU
COMPANY LIMITED BY GUARANTEE
TRUSTEES' REPORT (CONTINUED)(INCLUDING DIRECTORS' REPORT)
FOR THE YEAR ENDED 31 MARCH 2023**

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

Responsibility towards the environment

Knowsley District Citizens Advice Bureau aims to minimise its impact on the environment and has implemented an organisational environmental policy to ensure that all activities place an increased emphasis on the environmental impact of our actions.

Achievements and performance

During this year, we assisted 3561 unique clients with 28,177 issues. Welfare Benefits accounted for 45% of all issues with money advice (Debt and Financial Capability) accounting for 45% of issues. During a period where cost of living and energy costs have impacted on the lives of our clients in a post-Covid environment, there has also been an increase in the number of issues facing each client seeking our help and support.

Through this year, we developed our face-to-face service to increase accessibility after a period of focusing on telephone and e-mail services.

- We supported paid staff and volunteers to continue to work from home and adopted hybrid working where appropriate.
- We remained committed to supporting the twin aims of the Citizens Advice Service and ensuring that our work contributes to the strategic aims of Knowsley Council and other funders.
- We continued to lead Greater Merseyside Money Advice Partnership via funding from the Money and Pensions Service.
- We participated in research and campaigns work on behalf of the residents of Knowsley.
- We provided general help outreach work at Stockbridge Village via funding from ForHousing.
- We provided Employability support through European Social Fund New Horizons project.
- We helped clients experiencing hardship caused by the cost of living crisis through funding from the Knowsley Better Together Fund.
- We provided energy advice funded through Citizens Advice Energy Advice Project.
- We expanded our network of approved referral partners to allow direct referrals for clients in need of advice services.

**KNOWSLEY DISTRICT CITIZENS ADVICE BUREAU
COMPANY LIMITED BY GUARANTEE
TRUSTEES' REPORT (CONTINUED)(INCLUDING DIRECTORS' REPORT)
*FOR THE YEAR ENDED 31 MARCH 2023***

**KNOWSLEY DISTRICT CITIZENS ADVICE BUREAU
COMPANY LIMITED BY GUARANTEE
TRUSTEES' REPORT (CONTINUED)(INCLUDING DIRECTORS' REPORT)
*FOR THE YEAR ENDED 31 MARCH 2023***

**KNOWSLEY DISTRICT CITIZENS ADVICE BUREAU
COMPANY LIMITED BY GUARANTEE
TRUSTEES' REPORT (CONTINUED)(INCLUDING DIRECTORS' REPORT)
FOR THE YEAR ENDED 31 MARCH 2023**

Financial review

The charity recorded a surplus of £16,894 for the year (2022 – surplus £75,993). Working on a stable financial foundation, trustees have been able to invest in new technology and implement robust financial procedures as part of the business planning process.

During this year, Citizens Advice Knowsley received additional funds through the Knowsley Better Together Fund to assist Knowsley residents affected by the cost of living crisis with Welfare Benefits and General advice.

This additional funding has allowed face-to-face and outreach services to develop in order to reach all sectors of the Knowsley community.

As energy costs are impacting on Knowsley residents, additional funds have been secured to provide energy specific advice to complement debt and financial capability services.

Trustees are aware that there will be increased pressure on resources and are working with senior management to secure new and existing funding to enable Citizens Advice Knowsley to provide a much needed service.

Reserves policy

It is the policy of the charity that unrestricted funds which have not been designated for a specific use should be maintained at a level equivalent to six months, expenditure.

The trustees consider that reserves at this level will ensure that, in the event of a significant drop in funding, they will be able to continue the charity's current activities while consideration is given to ways in which additional funds may be raised. This level of reserves has been maintained throughout the year.

Risk management

Systems and procedures have been established to identify, monitor and manage the risks that Knowsley Citizens Advice faces. Trustees and the senior management team periodically review and update risks and mitigating actions.

Citizens Advice Knowsley operates under a risk management strategy agreed by trustees and periodically reviews and updates a risk register to reflect the current risks we are exposed to with a view to monitoring and mitigating major risks.

The Board ideally would like to be able to call on a 6-month running costs in the event of the organisation ceasing operations. As required in its Memorandum paragraph 3.19, the organisation has the power to invest and deposit funds in any lawful manner whilst having regard to the suitability of investments and the need for diversification.

The trustees have assessed the major risks to which the charity is exposed, and are satisfied that systems are in place to mitigate exposure to the major risks.

**KNOWSLEY DISTRICT CITIZENS ADVICE BUREAU
COMPANY LIMITED BY GUARANTEE
TRUSTEES' REPORT (CONTINUED)(INCLUDING DIRECTORS' REPORT)
FOR THE YEAR ENDED 31 MARCH 2023**

Structure, governance and management

The charity is a company limited by guarantee (3108844) and is governed by its Memorandum and Articles of Association, as amended by special resolution dated 22 July 2020. The registered name of the charity is Knowsley District Citizens Advice Bureau (1049996) and from January 2004, the charity has used the operating name of Citizens Advice Knowsley.

The trustees, who are also the directors for the purpose of company law, and who served during the year and up to the date of signing were:

Mr A F Gilmore	(Resigned 6 April 2023)
Mr C Kelsall	
Mr D Bridson	(Resigned 5 April 2023)
Ms M Stebbings	
Mr K Walsh	(Appointed 29 July 2022)
Mr U Ezeanata	(Appointed 28 October 2022)
Mr K Pearce	(Appointed 11 May 2023)
Miss O See	(Appointed 9 August 2023)
Ms C Farrell	(Appointed 9 August 2023)

Trustees are recruited in line with the terms laid out in the Bureau's Articles of Association. A term of office is 3 years and trustees may be re-elected.

Knowsley Metropolitan Borough Council annually nominates an elected member to the Board of Trustees.

Cllr Kenneth Frank Walsh

Trustees can be elected at the Annual General Meeting, nominated by member organisations or co-opted by the Board, provided that the total number of co-opted and nominated trustees does not exceed one third of the total number of trustees.

New trustees meet with the Chair and Chief Officer for an induction session and all trustees undertake ongoing training and development as appropriate to their role.

The Citizens Advice internet site www.bmis.org.uk contains designated pages to support trustees in their roles

None of the trustees has any beneficial interest in the company. All of the trustees are members of the company and guarantee to contribute £1 in the event of a winding up. The trustees are covered by trustee indemnity insurance.

Remuneration of Key Management

Key management remuneration is set using guidance from the National Association. Salaries are reviewed on an annual basis in line with roles and responsibilities.

**KNOWSLEY DISTRICT CITIZENS ADVICE BUREAU
COMPANY LIMITED BY GUARANTEE
TRUSTEES' REPORT (CONTINUED)(INCLUDING DIRECTORS' REPORT)
FOR THE YEAR ENDED 31 MARCH 2023**

Organisational structure

Citizens Advice Knowsley is a member of Citizens Advice, the operating name of the National Association of Citizens Advice Bureaux, which provides a framework for standards of advice and casework management as well as monitoring progress against these standards.

Knowsley District Citizens Advice Bureau is governed by the Board of Trustees who:

- Set the policy of the charity
- Are involved in determining corporate strategy, including setting key strategic objectives
- Make major decisions about the future of finances
- Set a framework for human resource policy

Responsibility for day to day management matters and implementation of policy is delegated to the Chief Officer, within a clearly understood framework for strategic control.

The following Bureau personnel attend trustee meetings in a non-voting capacity:

Brian Gouldson, Chief Officer

Trustee minutes are sent to Citizens Advice to ensure compliance with national membership requirements.

Contribution of Volunteers and Paid Staff

The charity's success could not have been achieved without the hard work and dedication of volunteers and staff. The Trustee Board and senior management recognise the tremendous contribution made by the charity's volunteers in advising the public and administering the service without which the service could not operate.

Volunteers represent the indispensable core of the service for without them there would not be a Citizens Advice service. Their value is inadequately expressed in monetary terms. Indeed, volunteers bring many skills to the service and very often the experience gained helps individuals return to full employment.

Our volunteers

Volunteers contributed the equivalent to 3.23 FTE members of staff during the year. This equates to £58,198.14 based on a paid staff equivalent receiving £9.90 per hour.

All Trustees/Directors are volunteers

Equal opportunities

Knowsley District Citizens Advice Bureau recognises the positive value of diversity promotes equality and challenges discrimination. The charity welcomes volunteers and employees from all parts of the community, particularly under-represented groups.

We support the Citizens Advice equality, diversity and inclusion goals and have incorporated these in with all aspects of business planning.

The trustees, who are also the directors of Knowsley District Citizens Advice Bureau for the purpose of company law are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Auditor

In accordance with the company's articles, a resolution proposing that BWM be reappointed as auditor of the company will be put at a General Meeting.

**KNOWSLEY DISTRICT CITIZENS ADVICE BUREAU
COMPANY LIMITED BY GUARANTEE
TRUSTEES' REPORT (CONTINUED)(INCLUDING DIRECTORS' REPORT)
FOR THE YEAR ENDED 31 MARCH 2023**

Disclosure of information to auditor

So far as the trustees are aware, there is no relevant audit information of which the charity's auditors are unaware. Additionally, the trustees have taken all necessary steps that they ought to have taken as trustees in order to make themselves aware of all relevant audit information and to establish that the charity's auditors are aware of that information.

This report has been prepared in accordance with the special provisions relating to small companies within Part 15 of the companies act 2006.

The trustees' report was approved by the Board of Trustees.

Ugo Ezeanata

Trustee

Dated: 20 December 2023

**KNOWSLEY DISTRICT CITIZENS ADVICE BUREAU
COMPANY LIMITED BY GUARANTEE
STATEMENT OF TRUSTEES' RESPONSIBILITIES
*FOR THE YEAR ENDED 31 MARCH 2023***

The trustees, who are also the directors of Knowsley District Citizens Advice Bureau for the purpose of company law, are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

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 charity and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that year.

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

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements 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 disclose with reasonable accuracy at any time the financial position of the charity 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 charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

**KNOWSLEY DISTRICT CITIZENS ADVICE BUREAU
COMPANY LIMITED BY GUARANTEE
INDEPENDENT AUDITOR'S REPORT**

TO THE MEMBERS OF KNOWSLEY DISTRICT CITIZENS ADVICE BUREAU

Opinion

We have audited the financial statements of Knowsley District Citizens Advice Bureau (the 'charity') for the year ended 31 March 2023 which comprise the statement of financial activities, the balance sheet, the statement of cash flows and notes to the financial statements, 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 2023 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the *Auditor's responsibilities for the audit of the financial statements* section of our report. We are independent of the charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charity's ability to continue as a going concern for a period of at least twelve months from when the 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 annual report other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information contained within the annual report. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon. 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.

Opinions on other matters prescribed by the Companies Act 2006

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

- the information given in the trustees' report for the financial year for which the financial statements are prepared, which includes the directors' report prepared for the purposes of company law, is consistent with the financial statements; and
- the directors' report included within the trustees' report has been prepared in accordance with applicable legal requirements.

**KNOWSLEY DISTRICT CITIZENS ADVICE BUREAU
COMPANY LIMITED BY GUARANTEE
INDEPENDENT AUDITOR'S REPORT (CONTINUED)**

TO THE MEMBERS OF KNOWSLEY DISTRICT CITIZENS ADVICE BUREAU

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the charity and its environment obtained in the course of the audit, we have not identified material misstatements in the directors' report included within the trustees' report.

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

- adequate accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit; or
- the trustees were not entitled to prepare the financial statements in accordance with the small companies regime and take advantage of the small companies' exemptions in preparing the trustees' report and from the requirement to prepare a strategic report.

Responsibilities of trustees

As explained more fully in the statement of trustees' responsibilities, the trustees, who are also the directors of the charity for the purpose 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 charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the 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

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.

The extent to which our procedures are capable of detecting irregularities, including fraud, is detailed below.

The extent to which the audit was considered capable of detecting irregularities, including fraud

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

- the engagement partner ensured that the engagement team collectively had the appropriate competence, capabilities and skills to identify or recognise non-compliance with applicable laws and regulations;
- we identified the laws and regulations applicable to the company through discussions with directors and other management;
- we focused on specific laws and regulations which we considered may have a direct material effect on the financial statements or the operations of the company, including the Companies Act 2006, taxation legislation and data protection, anti-bribery, employment and health and safety legislation;
- we assessed the extent of compliance with the laws and regulations identified above through making enquiries of management and inspecting legal correspondence; and
- identified laws and regulations were communicated within the audit team regularly and the team remained alert to instances of non-compliance throughout the audit.

**KNOWSLEY DISTRICT CITIZENS ADVICE BUREAU
COMPANY LIMITED BY GUARANTEE
INDEPENDENT AUDITOR'S REPORT (CONTINUED)
TO THE MEMBERS OF KNOWSLEY DISTRICT CITIZENS ADVICE BUREAU**

We assessed the susceptibility of the company's financial statements to material misstatement, including obtaining an understanding of how fraud might occur, by:

- making enquiries of management as to where they considered there was susceptibility to fraud, their knowledge of actual, suspected and alleged fraud; and
- considering the internal controls in place to mitigate risks of fraud and non-compliance with laws and regulations.

To address the risk of fraud through management bias and override of controls, we:

- performed analytical procedures to identify any unusual or unexpected relationships;
- tested journal entries to identify unusual transactions;
- assessed whether judgements and assumptions made in determining the accounting estimates were indicative of potential bias; and
- investigated the rationale behind significant or unusual transactions.

In response to the risk of irregularities and non-compliance with laws and regulations, we designed procedures which included, but were not limited to:

- agreeing financial statement disclosures to underlying supporting documentation;
- reading the minutes of meetings of those charged with governance; and
- enquiring of management as to actual and potential litigation and claims.

There are inherent limitations in our audit procedures described above. The more removed that laws and regulations are from financial transactions, the less likely it is that we would become aware of non-compliance. Auditing standards also limit the audit procedures required to identify non-compliance with laws and regulations to enquiry of the directors and other management and the inspection of regulatory and legal correspondence, if any.

Material misstatements that arise due to fraud can be harder to detect than those that arise from error as they may involve deliberate concealment or collusion.

A further description of our responsibilities is available on the Financial Reporting Council's website at: <https://www.frc.org.uk/auditorsresponsibilities>. This description forms part of our auditor's report.

This report is made solely to the company's members, as a body, in accordance with section 391 of the Companies Act 2014. Our audit work has been undertaken so that we might state to the company's members 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 company and the company's members as a body, for our audit work, for this report, or for the opinions we have formed.

Louise Casey ACA (Senior Statutory Auditor)
for and on behalf of BWM

20 December 2023

Chartered Accountants
Statutory Auditor

Tempest
Suite 5.1
12 Tithebarn Street
Liverpool
L2 2DT

**KNOWSLEY DISTRICT CITIZENS ADVICE BUREAU
COMPANY LIMITED BY GUARANTEE
STATEMENT OF FINANCIAL ACTIVITIES
INCLUDING INCOME AND EXPENDITURE ACCOUNT
FOR THE YEAR ENDED 31 MARCH 2023**

Current financial year

		Unrestricted funds	Unrestricted funds general designated	Restricted funds	Total	Total
	Notes	2023 £	2023 £	2023 £	2023 £	2022 £
<u>Income and endowments from:</u>						
Charitable activities	3	654,879	-	287,044	941,923	1,105,860
Investments	4	1,160	-	-	1,160	639
Other income	5	6,589	-	-	6,589	32,446
Total Income		662,628	-	287,044	949,672	1,138,945
<u>Expenditure on:</u>						
Charitable activities	6	588,420	-	344,358	932,778	1,062,952
Total charitable expenditure		588,420	-	344,358	932,778	1,062,952
Net incoming/(outgoing) resources before transfers		74,208	-	(57,314)	16,894	75,993
Transfers between funds		(24,185)	(29,721)	53,906	-	-
Net movement in funds		50,023	(29,721)	(3,408)	16,894	75,993
Fund balances at 1 April 2022		514,773	228,335	5,341	748,449	672,456
Fund balances at 31 March 2023		564,796	198,614	1,933	765,343	748,449

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

All income and expenditure derive from continuing activities.

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

**KNOWSLEY DISTRICT CITIZENS ADVICE BUREAU
COMPANY LIMITED BY GUARANTEE
STATEMENT OF FINANCIAL ACTIVITIES (CONTINUED)
INCLUDING INCOME AND EXPENDITURE ACCOUNT
FOR THE YEAR ENDED 31 MARCH 2023**

Prior financial year

		Unrestricted funds general	Unrestricted funds designated	Restricted funds	Total
	Notes	2022 £	2022 £	2022 £	2022 £
<u>Income and endowments from:</u>					
Charitable activities	3	644,427	-	461,433	1,105,860
Investments	4	639	-	-	639
Other income	5	16,446	-	16,000	32,446
Total Income		661,512	-	477,433	1,138,945
<u>Expenditure on:</u>					
Charitable activities	6	589,829	-	473,123	1,062,952
Net incoming/(outgoing) resources before transfers		71,683	-	4,310	75,993
Transfers between funds		29,461	(29,723)	262	-
Net movement in funds		101,144	(29,723)	4,572	75,993
Fund balances at 1 April 2021		413,629	258,058	769	672,456
Fund balances at 31 March 2022		514,773	228,335	5,341	748,449

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

All income and expenditure derive from continuing activities.

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

**KNOWSLEY DISTRICT CITIZENS ADVICE BUREAU
COMPANY LIMITED BY GUARANTEE
BALANCE SHEET**

AS AT 31 MARCH 2023

		2023		2022	
	Notes	£	£	£	£
Fixed assets					
Tangible assets	10		148,614		178,336
Current assets					
Debtors	12	51,397		72,871	
Cash at bank and in hand		632,603		575,813	
		<u>684,000</u>		<u>648,684</u>	
Creditors: amounts falling due within one year	13	<u>(67,271)</u>		<u>(78,571)</u>	
Net current assets			616,729		570,113
Total assets less current liabilities			<u>765,343</u>		<u>748,449</u>
Income funds					
Restricted funds	16		1,933		5,341
Unrestricted funds - designated			198,614		228,335
General unrestricted funds			564,796		514,773
			<u>765,343</u>		<u>748,449</u>

The financial statements were approved by the Trustees on 20 December 2023

Mr C Kelsall
Trustee

Company Registration No. 3108844

**KNOWSLEY DISTRICT CITIZENS ADVICE BUREAU
COMPANY LIMITED BY GUARANTEE
STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED 31 MARCH 2023**

	Notes	2023 £	£	2022 £	£
Cash flows from operating activities					
Cash generated from operations	21		55,630		170,354
Investing activities					
Interest received		1,160		639	
Net cash generated from Investing activities			1,160		639
Net cash used in financing activities			-		-
Net increase in cash and cash equivalents			56,790		170,993
Cash and cash equivalents at beginning of year			575,813		404,819
Cash and cash equivalents at end of year			632,603		575,813

**KNOWSLEY DISTRICT CITIZENS ADVICE BUREAU
COMPANY LIMITED BY GUARANTEE
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2023**

1 Accounting policies

Charity information

Knowsley District Citizens Advice Bureau is a private company limited by guarantee incorporated in England and Wales. The registered office is 142 Cherryfield Drive, Kirkby, Merseyside, L32 8RX.

1.1 Accounting convention

The accounts have been prepared in accordance with the charity's governing document, the Companies Act 2006 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)" (as amended for accounting periods commencing from 1 January 2016). The charity is a Public Benefit Entity as defined by FRS 102.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The accounts have been prepared on the historical cost convention. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the accounts, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the accounts.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives unless the funds have been designated for other purposes.

Designated funds comprise unrestricted funds that have been set aside by trustees for a particular purpose. The aim and use of the designated fund is set out in the notes to the financial statements.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the charity for particular purposes. The cost of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

**KNOWSLEY DISTRICT CITIZENS ADVICE BUREAU
COMPANY LIMITED BY GUARANTEE
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2023**

1 Accounting policies

(Continued)

1.4 Income

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Income from donations and grants, including capital grants, is included in income when these are receivable, except as follows:

- When donors specify that donations and grants given to the charity must be used in future accounting periods, the income is deferred until those periods.
- When donors impose conditions which have to be fulfilled before the charity becomes entitled to use such income, the income is deferred and not included until the preconditions for use have been met.
- When donors specify that donations and grants, including capital grants, are for particular restricted purposes, which do not amount to preconditions regarding entitlement, this income is included as restricted funds when receivable.

Voluntary income includes discretionary grants for projects, goods and services where no service agreement or contract exists.

Other grants and contracts, which have particular service requirements are included in the statement of financial activities under the heading income from charitable activities.

Interest is included when receivable by the charity.

1.5 Expenditure

Expenditure reflects all amounts paid and accrued during the year. All costs are allocated between the expenditure categories on a basis designed to reflect the use of the resource. Costs relating to a particular project are allocated directly, others are apportioned on an appropriate basis. Staff costs are apportioned between projects on the basis of an assessment of the time spent by individual employees.

Charitable expenditure

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

Governance costs

These represent costs associated with meeting the constitutional and statutory requirements of the charity and include the independent examination fees and costs linked to the strategic management of the charity.

1.6 Tangible fixed assets

Tangible fixed assets are measured at cost, net of depreciation and any impairment losses.

All assets costing more than £1,000 are capitalised at cost.

Depreciation is provided at rates calculated to write off the cost less estimated residual value of each asset over its expected useful life, as follows:

Leasehold Improvements	10% p.a. on a straight line basis
Fixtures & fittings	25% p.a. on a straight line basis
Office equipment	25% p.a. on a straight line basis

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

**KNOWSLEY DISTRICT CITIZENS ADVICE BUREAU
COMPANY LIMITED BY GUARANTEE
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2023**

1 Accounting policies

(Continued)

1.7 Impairment of fixed assets

At each reporting end date, the charity reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

1.8 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts.

1.9 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.

Financial instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

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 unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans 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.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

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

**KNOWSLEY DISTRICT CITIZENS ADVICE BUREAU
COMPANY LIMITED BY GUARANTEE
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2023**

1 Accounting policies

(Continued)

1.10 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

1.11 Leases

Rentals payable under operating leases, including any lease incentives received, are charged as an expense on a straight line basis over the term of the relevant lease.

1.12 Taxation

The charity benefits from various exemptions from taxation afforded by tax legislation and is not liable to corporation tax on income or gains falling within those exemptions.

The charity is not able to recover Value Added Tax. Expenditure is recorded in the accounts inclusive of VAT.

1.13 Pensions

The charity operates a defined contribution scheme for employees. Contributions are charged to the Statement of Financial Activities in the period to which they relate.

2 Critical accounting estimates and judgements

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

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

The following were considered to be critical accounting estimates that have been applied during the preparation of these financial statements:

Depreciation and UEL's

The annual depreciation charge for tangible fixed assets is sensitive to changes in the estimated useful economic lives and residual values of the assets. The useful economic lives and residual values are assessed on initial acquisition and reassessed periodically to ensure they remain appropriate. They are amended when necessary to reflect current estimates based on technological advancement, future investments, economic utilisation and the physical condition of the assets. The useful economic lives for each class of asset are set out in the accounting policy 1.6.

Prepayments:

Invoices which are received during the year that cover the following accounting period have an appropriate proportion of their costs held as a prepayment. They are amended periodically based on the invoices which have been received in each year.

**KNOWSLEY DISTRICT CITIZENS ADVICE BUREAU
COMPANY LIMITED BY GUARANTEE**
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2023

3 Charitable activities

	Advice delivery 2023 £	Advice delivery 2022 £
Services provided under contract	654,879	644,277
Performance related grants	287,044	461,583
	<u>941,923</u>	<u>1,105,860</u>
Analysis by fund		
Unrestricted funds - general	654,879	644,427
Restricted funds	287,044	461,433
	<u>941,923</u>	<u>1,105,860</u>

4 Investments

	Unrestricted funds general 2023 £	Unrestricted funds general 2022 £
Interest receivable	1,160	639
	<u>1,160</u>	<u>639</u>

5 Other Income

	Unrestricted funds general 2023 £	Unrestricted funds general 2022 £	Restricted funds 2022 £	Total 2022 £
Other income	6,589	16,446	16,000	32,446
	<u>6,589</u>	<u>16,446</u>	<u>16,000</u>	<u>32,446</u>

**KNOWSLEY DISTRICT CITIZENS ADVICE BUREAU
COMPANY LIMITED BY GUARANTEE**
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2023

6 Charitable activities

	Advice delivery 2023 £	Advice delivery 2022 £
Staff costs	642,119	781,715
Office expenses	15,862	30,068
Travel and subsistence	10,233	7,577
Sundry and cleaning	4,794	17,695
	<u>673,008</u>	<u>837,055</u>
Share of support costs (see note 7)	222,059	208,549
Share of governance costs (see note 7)	37,711	17,348
	<u>932,778</u>	<u>1,062,952</u>
Analysis by fund		
Unrestricted funds - general	588,420	589,829
Restricted funds	344,358	473,123
	<u>932,778</u>	<u>1,062,952</u>

**KNOWSLEY DISTRICT CITIZENS ADVICE BUREAU
COMPANY LIMITED BY GUARANTEE
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2023**

7 Support costs

	Support costs	Governance costs	2023	Support costs	Governance costs	2022
	£	£	£	£	£	£
Staff costs	108,724	-	108,724	88,279	-	88,279
Depreciation	29,722	-	29,722	30,469	-	30,469
Premises costs	53,662	-	53,662	56,998	-	56,998
Office costs	32,865	-	32,865	29,095	-	29,095
Staff and volunteer	4,598	-	4,598	1,366	-	1,366
Other costs	(7,512)	-	(7,512)	2,342	-	2,342
Audit and accountancy fees	-	8,160	8,160	-	7,750	7,750
Legal and professional	-	8,184	8,184	-	9,598	9,598
Other costs	-	21,367	21,367	-	-	-
	<u>222,059</u>	<u>37,711</u>	<u>259,770</u>	<u>208,549</u>	<u>17,348</u>	<u>225,897</u>
Analysed between						
Charitable activities	<u>222,059</u>	<u>37,711</u>	<u>259,770</u>	<u>208,549</u>	<u>17,348</u>	<u>225,897</u>

Support costs represent the overheads for running the charity and where directly attributable, costs have been allocated to the relevant headings.

The recharges have been calculated as a pro-rata figure based on the number of FTE posts allocated to each funding stream.

Governance costs includes payments to the auditor of £4,910 for the audit and £3,250 for accountancy fees (2022- £4,665 for the audit and £3,085 for accountancy fees).

8 Trustees

None of the trustees (or any persons connected with them) received any remuneration during the year. During the year no trustees were reimbursed for any expenses incurred (2022- £75).

**KNOWSLEY DISTRICT CITIZENS ADVICE BUREAU
COMPANY LIMITED BY GUARANTEE
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2023**

9 Employees

The average monthly number of employees during the year was:

	2023	2022
	Number	Number
Advice/ project delivery	17	17
Management and administration	10	13
Cleaning staff	2	2
Total	27	30

Employment costs	2023	2022
	£	£
Wages and salaries	650,882	756,922
Social security costs	60,533	66,776
Other pension costs	39,428	46,296
	750,843	869,994

The average number of employees shown above is based on actual employee numbers.

There were no employees whose annual remuneration was £60,000 or more.

**KNOWSLEY DISTRICT CITIZENS ADVICE BUREAU
COMPANY LIMITED BY GUARANTEE**
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2023

10 Tangible fixed assets

	Leasehold improvements	Office equipment	Total
	£	£	£
Cost			
At 1 April 2022	297,225	34,519	331,744
At 31 March 2023	297,225	34,519	331,744
Depreciation			
At 1 April 2022	118,889	34,519	153,408
Depreciation charged in the year	29,722	-	29,722
At 31 March 2023	148,611	34,519	183,130
Carrying amount			
At 31 March 2023	148,614	-	148,614
At 31 March 2022	178,336	-	178,336

11 Financial instruments

	2023	2022
	£	£
Carrying amount of financial assets		
Debt instruments measured at cost	633,978	577,188
Carrying amount of financial liabilities		
Measured at cost	67,271	78,571

12 Debtors

	2023	2022
	£	£
Amounts falling due within one year:		
Trade debtors	1,375	1,375
Prepayments and accrued income	50,022	71,496
	51,397	72,871

13 Creditors: amounts falling due within one year

	2023	2022
	£	£
Other creditors	-	11,207
Accruals	67,271	67,364
	67,271	78,571

**KNOWSLEY DISTRICT CITIZENS ADVICE BUREAU
COMPANY LIMITED BY GUARANTEE
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2023**

14 Amounts held on behalf of third parties

The charitable company holds funds as agent totalling £207,760 (2022: £374,813), in a bank account operated by the charitable company, which is payable to third parties. The amount payable to third parties and an equivalent amount of the bank balance are excluded from these accounts.

Funder	Balance at 1 April 2022 £	Received £	Paid out £	Balance at 31 March 2023 £
GMMAP Funds	374,813	2,076,539	(2,243,592)	207,760
	<u>374,813</u>	<u>2,076,539</u>	<u>(2,243,592)</u>	<u>207,760</u>
	<u><u>374,813</u></u>	<u><u>2,076,539</u></u>	<u><u>(2,243,592)</u></u>	<u><u>207,760</u></u>

Funder	Balance at 1 April 2021 £	Received £	Paid out £	Balance at 31 March 2022 £
GMMAP Funds	142,468	2,569,010	(2,336,665)	374,813
Enterprise Hub	8	-	(8)	-
	<u>142,476</u>	<u>2,569,010</u>	<u>(2,336,673)</u>	<u>374,813</u>
	<u><u>142,476</u></u>	<u><u>2,569,010</u></u>	<u><u>(2,336,673)</u></u>	<u><u>374,813</u></u>

15 Retirement benefit schemes

Defined contribution schemes

The charity operates a defined contribution pension scheme for all qualifying employees. The assets of the scheme are held separately from those of the charity in an independently administered fund.

The charge to the statement of financial activities in respect of defined contribution schemes was £39,428 (2022 - £46,296).

**KNOWSLEY DISTRICT CITIZENS ADVICE BUREAU
COMPANY LIMITED BY GUARANTEE
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)**

FOR THE YEAR ENDED 31 MARCH 2023

16 Restricted funds

The income funds of the charity include restricted funds comprising the following unexpended balances of donations and grants held on trust for specific purposes:

	Movement in funds			Movement in funds		
	Balance at/income 1 April 2021	Expenditure	Transfers	Balance at/income 1 April 2022	Expenditure	Transfers
	£	£	£	£	£	£
MAS	-	219,436	(216,588)	-	2,848	265,486
Universal Support	769	146,108	(147,139)	262	-	-
New Horizons	-	76,839	(76,279)	-	560	21,558
Financial Capability	-	35,050	(33,117)	-	1,933	-
	769	477,433	(473,123)	262	5,341	287,044

Universal Support - Funding from the DWP, via Citizens Advice, to provide a service to assist claimants in making a claim for Universal Credit. Initial funding provided for recruitment and training of staff and for infrastructure costs. This project was extended to March 2022 and the trustees agreed to cover the shortfall in funds at the end of the prior year via a transfer from unrestricted funds.

MAS - Funding through the Money and Pensions Service to provide debt advice services as part of the Greater Merseyside Money Advice Partnership.

New Horizons - Funding from the European Social Fund to provide employability support to Knowsley residents. Funding provided for staff salary and project support costs. This funding ceased within the year and the trustees agreed to cover the deficit via a transfer from unrestricted funds.

Financial Capability - Funding through the Better Mental Health Fund as part of a project managed by Knowsley Council on behalf of the Office for Health Improvement and Disparities providing support to Knowsley residents experiencing mental health issues arising from the Covid-19 pandemic.

**KNOWSLEY DISTRICT CITIZENS ADVICE BUREAU
COMPANY LIMITED BY GUARANTEE
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2023**

17 Designated funds

The income funds of the charity include the following designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes:

	Balance atExpenditure 1 April 2021		Balance atExpenditure 1 April 2022		Balance at 31 March 2023
	£	£	£	£	£
Future building works	50,000	-	50,000	-	50,000
Leasehold improvements	208,058	(29,722)	178,335	(29,721)	148,614
	<u>258,058</u>	<u>(29,722)</u>	<u>228,335</u>	<u>(29,721)</u>	<u>198,614</u>

The above designated funds have been set aside to carry out future building works at our new Kirkby and Huyton offices. The balance was reviewed by the trustees to more accurately reflect the position held at 31 March 2023. The leasehold improvements designated fund represents the net book value of the assets capitalised within 2019.

**KNOWSLEY DISTRICT CITIZENS ADVICE BUREAU
COMPANY LIMITED BY GUARANTEE
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2023**

18 Analysis of net assets between funds

	Unrestricted funds 2023 £	Designated funds 2023 £	Restricted funds 2023 £	Total 2023 £	Unrestricted funds 2022 £	Designated funds 2022 £	Restricted funds 2022 £	Total 2022 £
Fund balances at 31 March 2023 are represented by:								
Tangible assets	-	148,614	-	148,614	-	178,336	-	178,336
Current assets/(liabilities)	564,796	50,000	1,933	616,729	514,773	49,999	5,341	570,113
	<u>564,796</u>	<u>198,614</u>	<u>1,933</u>	<u>765,343</u>	<u>514,773</u>	<u>228,335</u>	<u>5,341</u>	<u>748,449</u>

**KNOWSLEY DISTRICT CITIZENS ADVICE BUREAU
COMPANY LIMITED BY GUARANTEE
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2023**

19 Operating lease commitments

At the reporting end date the charity had outstanding commitments for future minimum lease payments under non-cancellable operating leases, which fall due as follows:

	2023 £	2022 £
Within one year	53,400	53,400
Between two and five years	213,600	213,600
In over five years	-	53,400
	<u>267,000</u>	<u>320,400</u>

20 Related party transactions

Remuneration of key management personnel

The remuneration of key management personnel is as follows.

	2023 £	2022 £
Aggregate remuneration	<u>81,344</u>	<u>91,149</u>

No guarantees have been given or received.

There are no other related party transactions.

21 Cash generated from operations

	2023 £	2022 £
Surplus for the year	16,894	75,993
Adjustments for:		
Investment income recognised in statement of financial activities	(1,160)	(639)
Depreciation and impairment of tangible fixed assets	29,722	30,468
Movements in working capital:		
Decrease in debtors	21,474	41,265
(Decrease)/increase in creditors	(11,300)	23,267
Cash generated from operations	<u>55,630</u>	<u>170,354</u>

22 Analysis of changes in net funds

The charity had no debt during the year.

23 Company limited by guarantee

Knowsley District Citizens Advice Bureau Limited is incorporated under the Companies Act 2006 as a company limited by guarantee. The liability of the members is limited to £1.

This document was delivered using electronic communications and authenticated in accordance with the registrar's rules relating to electronic form, authentication and manner of delivery under section 1072 of the Companies Act 2006.

Accounts

Charity registration number 1049996

Company registration number 3108844 (England and Wales)

**KNOWSLEY DISTRICT CITIZENS ADVICE BUREAU
COMPANY LIMITED BY GUARANTEE
ANNUAL REPORT AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2022**

KNOWSLEY DISTRICT CITIZENS ADVICE BUREAU COMPANY LIMITED BY GUARANTEE LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	Mr A F Gilmore	
	Mr C Kelsall	(Appointed 27 October 2021)
	Mr D Bridson	(Appointed 2 February 2022)
	Ms M Stebbings	(Appointed 2 February 2022)
	Mr K Walsh	(Appointed 29 July 2022)
	Mr U Ezeanata	(Appointed 28 October 2022)
Secretary and Chief Officer	Mr B Gouldson	
Charity number	1049996	
Company number	3108844	
Registered office	142 Cherryfield Drive Kirkby Merseyside L32 8RX	
Auditor	BWM Suite 5.1 12 Tithebarn Street Liverpool L2 2DT	
Solicitors	Maxwell Hodge 26 Sherborne Square Huyton Liverpool L36 9UR	

KNOWSLEY DISTRICT CITIZENS ADVICE BUREAU COMPANY LIMITED BY GUARANTEE CONTENTS

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Statement of trustees' responsibilities	9
Independent auditor's report	10 - 12
Statement of financial activities	13 - 14
Balance sheet	15
Statement of cash flows	16
Notes to the financial statements	17 - 31

**KNOWSLEY DISTRICT CITIZENS ADVICE BUREAU
COMPANY LIMITED BY GUARANTEE
TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT)
*FOR THE YEAR ENDED 31 MARCH 2022***

The trustees present their annual report and financial statements for the year ended 31 March 2022.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charity's Memorandum and Articles of Association, the Companies Act 2006 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)" (as amended for accounting periods commencing from 1 January 2019)

Objectives and activities

The charity's purposes, as set out in the objects contained in the Company's Memorandum of Association, are to promote any charitable purpose for the benefit of the whole community of Knowsley ("the area of benefit") by the advancement of education, the protection of health and the relief of poverty, sickness and distress.

The charity's objects are defined as above. Our aims are focused on:

- To provide the advice people need for the problems they face, and
- To improve the policies and practices that affect people's lives

Our service provides free, independent, confidential and impartial advice to everyone on their rights and responsibilities. We value diversity, promote equality and challenge discrimination.

The charity has developed its own Mission Statement to reflect more accurately its purpose and role:

Citizens Advice Knowsley's vision is to improve the lives of Knowsley residents through advice, empowerment and volunteering. Our values are to focus on clients and quality of advice, achieve results, continuously improve, promote equality and fairness, value each other and work together.

Ensuring our work delivers our aims

We review our aims, objectives and activities each year. The annual review seeks to examine our achievements and outcome. Together with the success of individual key projects and the benefits that have been born from them. In carrying out the review we are ensuring that that our aims, objectives and activities are in line with our stated purpose.

Our main objectives for the year have been developing our service so that it really meets the needs of the clients we are trying to support. Key activities have included:

- Providing a seamless customer journey, enabling clients to receive help that best suits their demands
- Continue to be advocates for the residents of Knowsley, providing a voice for those who cannot be heard
- Make our services accessible to all areas of the community
- Provide a healthy working environment and invest in the development of staff and volunteers
- Ensuring that a service has been provided in accordance with business continuity plans

Public benefit

Our main activities and who we try to help are described above. All our charitable activities focus on providing the advice people need for the problems they face and are undertaken specifically to provide public benefit. The board of trustees have had due regard to the Charity Commission guidance on public benefit and have complied with the duty in section 4 of the Charities Act 2011.

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

Responsibility towards the environment

Achievements and performance

Through this year, we continued to deliver services through e-mail and telephone with staff working remotely and at our advice locations.

- We supported paid staff and volunteers to work from home by investing in the relevant technology.
- We remained committed to supporting the twin aims of the Citizens Advice Service and ensuring that our work contributes to the strategic aims of Knowsley Council and other funders.
- We continued to lead Greater Merseyside Money Advice Partnership via funding from the Money and Pensions Service.
- We participated in research and campaigns work on behalf of the residents of Knowsley.
- We provided general help outreach work at Stockbridge Village via funding from ForHousing.
- We provided Employability support through European Social Fund New Horizons project.
- We provided financial capability advice to improve mental health of clients through the Better Mental Health Fund.
- We helped clients recovering from Covid-19 after effects through funding from the Knowsley Better Together Fund.

**KNOWSLEY DISTRICT CITIZENS ADVICE BUREAU
COMPANY LIMITED BY GUARANTEE
TRUSTEES' REPORT (CONTINUED)(INCLUDING DIRECTORS' REPORT)
FOR THE YEAR ENDED 31 MARCH 2022**

Key Statistics

Knowsley (member)

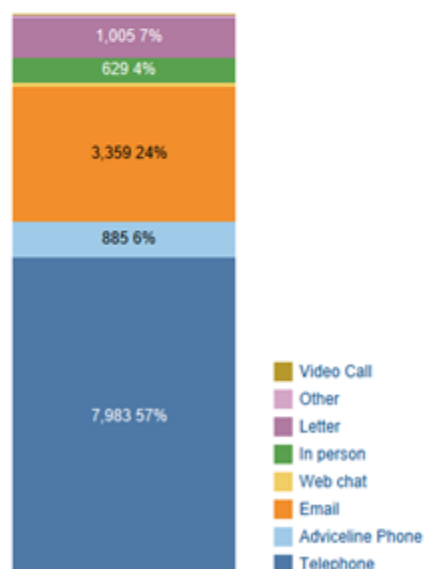
Summary

Clients	3,296
Quick client contacts	1,846
Issues	24,412
Activities	14,036
Cases	5,183
Outcomes	
Income gain	£2,317,188
Re-imbursements, services, loans	£2,350
Repayments rescheduled	£49
Other	£88,943

Issues

	Issues
Benefits & tax credits	7,111
Benefits Universal Credit	3,916
Consumer goods & services	170
Debt	10,218
Education	21
Employment	297
Financial services & capability	358
GVA & Hate Crime	21
Health & community care	111
Housing	721
Immigration & asylum	61
Legal	304
Other	461
Relationships & family	444
Tax	59
Travel & transport	55
Utilities & communications	84
Grand Total	24,412

Channel



Top benefit issues

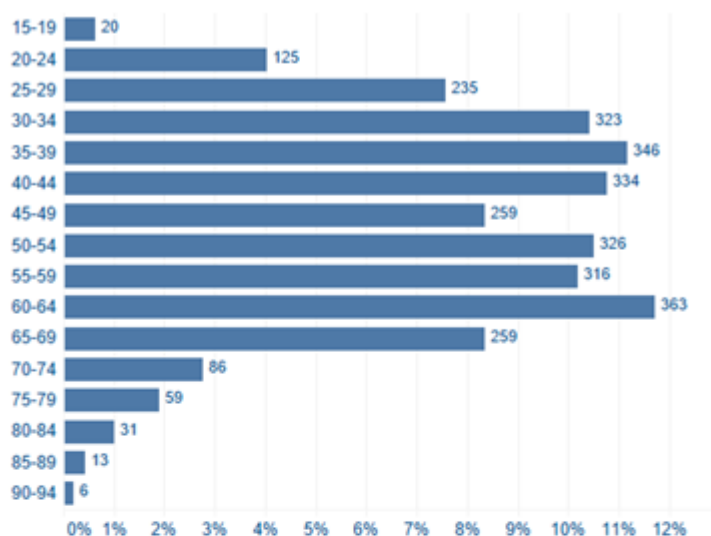


Top debt issues

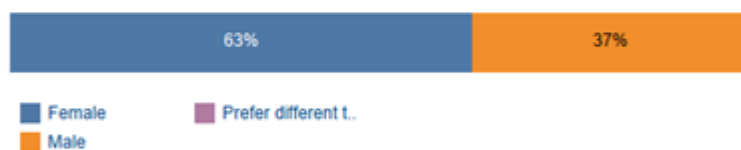


**KNOWSLEY DISTRICT CITIZENS ADVICE BUREAU
COMPANY LIMITED BY GUARANTEE
TRUSTEES' REPORT (CONTINUED)(INCLUDING DIRECTORS' REPORT)
FOR THE YEAR ENDED 31 MARCH 2022**

Age



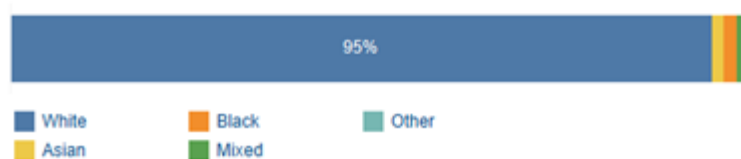
Gender



Disability / Long-term health



Ethnicity



**KNOWSLEY DISTRICT CITIZENS ADVICE BUREAU
COMPANY LIMITED BY GUARANTEE
TRUSTEES' REPORT (CONTINUED)(INCLUDING DIRECTORS' REPORT)
FOR THE YEAR ENDED 31 MARCH 2022**

Financial review

The charity recorded a surplus of £75,993 for the year (2021 – £28,053). This has stabilised reserves after a period of deficit expenditure and allowed trustees to implement a 3-year service strategy to support Knowsley residents.

During the 2021/22 year, Citizens Advice Knowsley received additional funds through the Knowsley Better Together Fund to assist Knowsley residents affected by the Covid-19 pandemic with Welfare Benefits and General advice, in addition to funding for better mental health to provide financial capability work.

This additional funding has allowed trustees to implement a 3-year strategy to enable face-to-face and outreach services to develop in order to reach all sectors of the Knowsley community.

We also surrendered the lease on premises in Halewood in order to focus on more cost-effective, community-based services.

Trustees are aware that there will be increased pressure on resources and are working with senior management to secure new and existing funding to enable Citizens Advice Knowsley to provide a much needed service.

Reserves policy

It is the policy of the charity that unrestricted funds which have not been designated for a specific use should be maintained at a level equivalent to six months, expenditure. The trustees consider that reserves at this level will ensure that, in the event of a significant drop in funding, they will be able to continue the charity's current activities while consideration is given to ways in which additional funds may be raised. This level of reserves has been maintained throughout the year.

Risk management

Systems and procedures have been established to identify, monitor and manage the risks that Knowsley Citizens Advice faces. Trustees and the senior management team periodically review and update risks and mitigating actions.

Citizens Advice Knowsley operates under a risk management strategy agreed by trustees and periodically reviews and updates a risk register to reflect the current risks we are exposed to with a view to monitoring and mitigating major risks.

The Board ideally would like to be able to call on a 6-month running costs in the event of the organisation ceasing operations. As required in its Memorandum paragraph 3.19, the organisation has the power to invest and deposit funds in any lawful manner whilst having regard to the suitability of investments and the need for diversification.

The trustees have assessed the major risks to which the charity is exposed, and are satisfied that systems are in place to mitigate exposure to the major risks.

**KNOWSLEY DISTRICT CITIZENS ADVICE BUREAU
COMPANY LIMITED BY GUARANTEE
TRUSTEES' REPORT (CONTINUED)(INCLUDING DIRECTORS' REPORT)
FOR THE YEAR ENDED 31 MARCH 2022**

Structure, governance and management

The charity is a company limited by guarantee (3108844) and is governed by its Memorandum and Articles of Association, as amended by special resolution dated 22 July 2020. The registered name of the charity is Knowsley District Citizens Advice Bureau (1049996) and from January 2004, the charity has used the operating name of Citizens Advice Knowsley.

The trustees, who are also the directors for the purpose of company law, and who served during the year and up to the date of signing were:

Mr A F Gilmore	
Mrs E Kellard	(Resigned 27 October 2021)
Ms A Dooley	(Resigned 2 February 2022)
Mr T A Lees	(Resigned 2 February 2022)
Mrs L Mooney	(Resigned 25 March 2022)
Mr C Kelsall	(Appointed 27 October 2021)
Mr D Bridson	(Appointed 2 February 2022)
Ms M Stebbings	(Appointed 2 February 2022)
Mr K Walsh	(Appointed 29 July 2022)
Mr U Ezeanata	(Appointed 28 October 2022)

Trustees are recruited in line with the terms laid out in the Bureau's Articles of Association. A term of office is 3 years and trustees may be re-elected.

Knowsley Metropolitan Borough Council annually nominates an elected member to the Board of Trustees.

Cllr L Mooney

Trustees can be elected at the Annual General Meeting, nominated by member organisations or co-opted by the Board, provided that the total number of co-opted and nominated trustees does not exceed one third of the total number of trustees.

New trustees meet with the Chair and Chief Officer for an induction session and all trustees undertake ongoing training and development as appropriate to their role.

The Citizens Advice internet site www.bmis.org.uk contains designated pages to support trustees in their roles

None of the trustees has any beneficial interest in the company. All of the trustees are members of the company and guarantee to contribute £1 in the event of a winding up. The trustees are covered by trustee indemnity insurance.

Remuneration of Key Management

Key management remuneration is set using guidance from the National Association. Salaries are reviewed on an annual basis in line with roles and responsibilities.

KNOWSLEY DISTRICT CITIZENS ADVICE BUREAU COMPANY LIMITED BY GUARANTEE TRUSTEES' REPORT (CONTINUED)(INCLUDING DIRECTORS' REPORT) FOR THE YEAR ENDED 31 MARCH 2022

Organisational structure

Citizens Advice Knowsley is a member of Citizens Advice, the operating name of the National Association of Citizens Advice Bureaux, which provides a framework for standards of advice and casework management as well as monitoring progress against these standards.

Knowsley District Citizens Advice Bureau is governed by the Board of Trustees who:

- Set the policy of the charity
- Are involved in determining corporate strategy, including setting key strategic objectives
- Make major decisions about the future of finances
- Set a framework for human resource policy

Responsibility for day to day management matters and implementation of policy is delegated to the Chief Officer, within a clearly understood framework for strategic control.

The following Bureau personnel attend trustee meetings in a non-voting capacity:

Brian Gouldson, Chief Officer
Annmarie Bradley, Office Administrator

Trustee minutes, excluding confidential matters, are circulated to all Bureau Advice sites for the attention of all volunteers and employees and are sent to Citizens Advice.

Contribution of Volunteers and Paid Staff

The charity's success could not have been achieved without the hard work and dedication of volunteers and staff. The Trustee Board and senior management recognise the tremendous contribution made by the charity's volunteers in advising the public and administering the service without which the service could not operate.

Volunteers represent the indispensable core of the service for without them there would not be a Citizens Advice service. Their value is inadequately expressed in monetary terms. Indeed, volunteers bring many skills to the service and very often the experience gained helps individuals return to full employment.

People in the Bureau:

Volunteers contributed the equivalent to 2.29 FTE members of staff during the year. This equates to £41,261.22 based on a paid staff equivalent receiving £9.90 per hour.

All Trustees/Directors are volunteers

Equal opportunities

Knowsley District Citizens Advice Bureau recognises the positive value of diversity promotes equality and challenges discrimination. The charity welcomes volunteers and employees from all parts of the community, particularly under-represented groups.

We support the Citizens Advice equality, diversity and inclusion goals and have incorporated these in with all aspects of business planning.

Auditor

In accordance with the company's articles, a resolution proposing that BWM be reappointed as auditor of the company will be put at a General Meeting.

**KNOWSLEY DISTRICT CITIZENS ADVICE BUREAU
COMPANY LIMITED BY GUARANTEE
TRUSTEES' REPORT (CONTINUED)(INCLUDING DIRECTORS' REPORT)
*FOR THE YEAR ENDED 31 MARCH 2022***

Disclosure of information to auditor

So far as the trustees are aware, there is no relevant audit information of which the charity's auditors are unaware. Additionally, the trustees have taken all necessary steps that they ought to have taken as trustees in order to make themselves aware of all relevant audit information and to establish that the charity's auditors are aware of that information.

This report has been prepared in accordance with the special provisions relating to small companies within Part 15 of the companies act 2006.

The trustees' report was approved by the Board of Trustees.

Mr A F Gilmore

Trustee

Dated: 23 December 2022

**KNOWSLEY DISTRICT CITIZENS ADVICE BUREAU
COMPANY LIMITED BY GUARANTEE
STATEMENT OF TRUSTEES' RESPONSIBILITIES
FOR THE YEAR ENDED 31 MARCH 2022**

The trustees, who are also the directors of Knowsley District Citizens Advice Bureau for the purpose of company law, are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

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 charity and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that year.

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

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements 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 disclose with reasonable accuracy at any time the financial position of the charity 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 charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

KNOWSLEY DISTRICT CITIZENS ADVICE BUREAU COMPANY LIMITED BY GUARANTEE INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF KNOWSLEY DISTRICT CITIZENS ADVICE BUREAU

Opinion

We have audited the financial statements of Knowsley District Citizens Advice Bureau (the 'charity') for the year ended 31 March 2022 which comprise the statement of financial activities, the balance sheet, the statement of cash flows and notes to the financial statements, 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 2022 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the *Auditor's responsibilities for the audit of the financial statements* section of our report. We are independent of the charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charity's ability to continue as a going concern for a period of at least twelve months from when the 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 annual report other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information contained within the annual report. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon. 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.

Opinions on other matters prescribed by the Companies Act 2006

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

- the information given in the trustees' report for the financial year for which the financial statements are prepared, which includes the directors' report prepared for the purposes of company law, is consistent with the financial statements; and
- the directors' report included within the trustees' report has been prepared in accordance with applicable legal requirements.

**KNOWSLEY DISTRICT CITIZENS ADVICE BUREAU
COMPANY LIMITED BY GUARANTEE
INDEPENDENT AUDITOR'S REPORT (CONTINUED)
TO THE MEMBERS OF KNOWSLEY DISTRICT CITIZENS ADVICE BUREAU**

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the charity and its environment obtained in the course of the audit, we have not identified material misstatements in the directors' report included within the trustees' report.

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

- adequate accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit; or
- the trustees were not entitled to prepare the financial statements in accordance with the small companies regime and take advantage of the small companies' exemptions in preparing the trustees' report and from the requirement to prepare a strategic report.

Responsibilities of trustees

As explained more fully in the statement of trustees' responsibilities, the trustees, who are also the directors of the charity for the purpose 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 charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the 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

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.

The extent to which our procedures are capable of detecting irregularities, including fraud, is detailed below.

A further description of our responsibilities is available on the Financial Reporting Council's website at: <https://www.frc.org.uk/auditorsresponsibilities>. This description forms part of our auditor's report.

Comparative information

The corresponding figures presented in the financial statements were unaudited.

**KNOWSLEY DISTRICT CITIZENS ADVICE BUREAU
COMPANY LIMITED BY GUARANTEE
INDEPENDENT AUDITOR'S REPORT (CONTINUED)
TO THE MEMBERS OF KNOWSLEY DISTRICT CITIZENS ADVICE BUREAU**

This report is made solely to the company's members, as a body, in accordance with section 391 of the Companies Act 2014. Our audit work has been undertaken so that we might state to the company's members 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 company and the company's members as a body, for our audit work, for this report, or for the opinions we have formed.

**Louise Casey ACA (Senior Statutory Auditor)
for and on behalf of BWM**

23 December 2022

**Chartered Accountants
Statutory Auditor**

Tempest
Suite 5.1
12 Tithebarn Street
Liverpool
L2 2DT

**KNOWSLEY DISTRICT CITIZENS ADVICE BUREAU
COMPANY LIMITED BY GUARANTEE
STATEMENT OF FINANCIAL ACTIVITIES
INCLUDING INCOME AND EXPENDITURE ACCOUNT
FOR THE YEAR ENDED 31 MARCH 2022**

Current financial year

		Unrestricted funds general 2022 £	Unrestricted funds designated 2022 £	Restricted funds 2022 £	Total 2022 £	Total 2021 £
	Notes					
<u>Income and endowments from:</u>						
Charitable activities	3	644,427	-	461,433	1,105,860	1,014,721
Investments	4	639	-	-	639	815
Other income	5	16,446	-	16,000	32,446	9,437
Total income		661,512	-	477,433	1,138,945	1,024,973
<u>Expenditure on:</u>						
Charitable activities	6	589,829	-	473,123	1,062,952	996,920
Net income/ (expenditure) for the year		71,683	-	4,310	75,993	28,053
Transfers between funds		29,461	(29,723)	262	-	-
Net movement in funds		101,144	(29,723)	4,572	75,993	28,053
Fund balances at 1 April 2021		413,629	258,058	769	672,456	644,403
Fund balances at 31 March 2022		514,773	228,335	5,341	748,449	672,456

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

All income and expenditure derive from continuing activities.

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

**KNOWSLEY DISTRICT CITIZENS ADVICE BUREAU
COMPANY LIMITED BY GUARANTEE
STATEMENT OF FINANCIAL ACTIVITIES (CONTINUED)
INCLUDING INCOME AND EXPENDITURE ACCOUNT
FOR THE YEAR ENDED 31 MARCH 2022**

Prior financial year

		Unrestricted funds general 2021 £	Unrestricted funds designated 2021 £	Restricted funds 2021 £	Total 2021 £
	Notes				
<u>Income and endowments from:</u>					
Charitable activities	3	790,383	-	224,338	1,014,721
Investments	4	815	-	-	815
Other income	5	9,437	-	-	9,437
Total income		800,635	-	224,338	1,024,973
<u>Expenditure on:</u>					
Charitable activities	6	771,401	-	225,519	996,920
Net income/ (expenditure) for the year		29,234	-	(1,181)	28,053
Transfers between funds		77,772	(79,722)	1,950	-
Net movement in funds		107,006	(79,722)	769	28,053
Fund balances at 1 April 2020		306,623	337,780	-	644,403
Fund balances at 31 March 2021		413,629	258,058	769	672,456

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

All income and expenditure derive from continuing activities.

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

**KNOWSLEY DISTRICT CITIZENS ADVICE BUREAU
COMPANY LIMITED BY GUARANTEE
BALANCE SHEET
AS AT 31 MARCH 2022**

	Notes	2022 £	£	2021 £	£
Fixed assets					
Tangible assets	10		178,336		208,805
Current assets					
Debtors	12	72,871		114,136	
Cash at bank and in hand		575,813		404,819	
		<u>648,684</u>		<u>518,955</u>	
Creditors: amounts falling due within one year	13	<u>(78,571)</u>		<u>(55,304)</u>	
Net current assets			570,113		463,651
Total assets less current liabilities			<u>748,449</u>		<u>672,456</u>
Income funds					
Restricted funds	16		5,341		769
Unrestricted funds - designated	17		228,335		258,058
General unrestricted funds			514,773		413,629
			<u>748,449</u>		<u>672,456</u>

The financial statements were approved by the Trustees on 23 December 2022

Mr A F Gilmore
Trustee

Mr C Kelsall
Trustee

Company Registration No. 3108844

**KNOWSLEY DISTRICT CITIZENS ADVICE BUREAU
COMPANY LIMITED BY GUARANTEE
STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED 31 MARCH 2022**

	Notes	2022 £	£	2021 £	£
Cash flows from operating activities					
Cash generated from/(absorbed by) operations	21		170,355		(46,820)
Investing activities					
Interest received		639		815	
Net cash generated from investing activities			639		815
Net cash used in financing activities			-		-
Net increase/(decrease) in cash and cash equivalents			170,994		(46,005)
Cash and cash equivalents at beginning of year			404,819		450,824
Cash and cash equivalents at end of year			575,813		404,819

**KNOWSLEY DISTRICT CITIZENS ADVICE BUREAU
COMPANY LIMITED BY GUARANTEE
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2022**

1 Accounting policies

Charity information

Knowsley District Citizens Advice Bureau is a private company limited by guarantee incorporated in England and Wales. The registered office is 142 Cherryfield Drive, Kirkby, Merseyside, L32 8RX.

1.1 Accounting convention

The accounts have been prepared in accordance with the charity's governing document, the Companies Act 2006 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)" (as amended for accounting periods commencing from 1 January 2016). The charity is a Public Benefit Entity as defined by FRS 102.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The accounts have been prepared on the historical cost convention. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the accounts, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the accounts.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives unless the funds have been designated for other purposes.

Designated funds comprise unrestricted funds that have been set aside by trustees for a particular purpose. The aim and use of the designated fund is set out in the notes to the financial statements.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the charity for particular purposes. The cost of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

**KNOWSLEY DISTRICT CITIZENS ADVICE BUREAU
COMPANY LIMITED BY GUARANTEE
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2022**

1 Accounting policies

(Continued)

1.4 Income

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Income from donations and grants, including capital grants, is included in income when these are receivable, except as follows:

- When donors specify that donations and grants given to the charity must be used in future accounting periods, the income is deferred until those periods.
- When donors impose conditions which have to be fulfilled before the charity becomes entitled to use such income, the income is deferred and not included until the preconditions for use have been met.
- When donors specify that donations and grants, including capital grants, are for particular restricted purposes, which do not amount to preconditions regarding entitlement, this income is included as restricted funds when receivable.

Voluntary income includes discretionary grants for projects, goods and services where no service agreement or contract exists.

Other grants and contracts, which have particular service requirements are included in the statement of financial activities under the heading income from charitable activities.

Interest is included when receivable by the charity.

1.5 Expenditure

Expenditure reflects all amounts paid and accrued during the year. All costs are allocated between the expenditure categories on a basis designed to reflect the use of the resource. Costs relating to a particular project are allocated directly, others are apportioned on an appropriate basis. Staff costs are apportioned between projects on the basis of an assessment of the time spent by individual employees.

Charitable expenditure

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

Governance costs

These represent costs associated with meeting the constitutional and statutory requirements of the charity and include the independent examination fees and costs linked to the strategic management of the charity.

1.6 Tangible fixed assets

Tangible fixed assets are measured at cost, net of depreciation and any impairment losses.

All assets costing more than £1,000 are capitalised at cost.

Depreciation is provided at rates calculated to write off the cost less estimated residual value of each asset over its expected useful life, as follows:

Leasehold Improvements	10% p.a. on a straight line basis
Fixtures & fittings	25% p.a. on a straight line basis
Office equipment	25% p.a. on a straight line basis

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

**KNOWSLEY DISTRICT CITIZENS ADVICE BUREAU
COMPANY LIMITED BY GUARANTEE
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2022**

1 Accounting policies

(Continued)

1.7 Impairment of fixed assets

At each reporting end date, the charity reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

1.8 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts.

1.9 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.

Financial instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

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 unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans 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.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

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

**KNOWSLEY DISTRICT CITIZENS ADVICE BUREAU
COMPANY LIMITED BY GUARANTEE
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2022**

1 Accounting policies

(Continued)

1.10 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

1.11 Leases

Rentals payable under operating leases, including any lease incentives received, are charged as an expense on a straight line basis over the term of the relevant lease.

1.12 Taxation

The charity benefits from various exemptions from taxation afforded by tax legislation and is not liable to corporation tax on income or gains falling within those exemptions.

The charity is not able to recover Value Added Tax. Expenditure is recorded in the accounts inclusive of VAT.

1.13 Pensions

The charity operates a defined contribution scheme for employees. Contributions are charged to the Statement of Financial Activities in the period to which they relate.

2 Critical accounting estimates and judgements

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

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

**KNOWSLEY DISTRICT CITIZENS ADVICE BUREAU
COMPANY LIMITED BY GUARANTEE**
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2022

3 Charitable activities

	Advice delivery 2022 £	Advice delivery 2021 £
Services provided under contract	644,277	790,383
Performance related grants	461,583	224,338
	<u>1,105,860</u>	<u>1,014,721</u>
Analysis by fund		
Unrestricted funds - general	644,427	790,383
Restricted funds	461,433	224,338
	<u>1,105,860</u>	<u>1,014,721</u>

4 Investments

	Unrestricted funds general 2022 £	Unrestricted funds general 2021 £
Interest receivable	<u>639</u>	<u>815</u>

5 Other income

	Unrestricted funds general 2022 £	Restricted funds 2022 £	Total 2022 £	Unrestricted funds general 2021 £
Other income	<u>16,446</u>	<u>16,000</u>	<u>32,446</u>	<u>9,437</u>

Included within other income is £Nil (2021: £9,340) for works placement.

**KNOWSLEY DISTRICT CITIZENS ADVICE BUREAU
COMPANY LIMITED BY GUARANTEE**
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2022

6 Charitable activities

	Advice delivery 2022 £	Advice delivery 2021 £
Staff costs	781,715	697,660
Office expenses	30,068	43,809
Travel and subsistence	7,577	7,874
Sundry and cleaning	17,695	1,054
	<u>837,055</u>	<u>750,397</u>
Share of support costs (see note 7)	208,549	233,480
Share of governance costs (see note 7)	17,348	13,043
	<u>1,062,952</u>	<u>996,920</u>
Analysis by fund		
Unrestricted funds - general	589,829	771,401
Restricted funds	473,123	225,519
	<u>1,062,952</u>	<u>996,920</u>

**KNOWSLEY DISTRICT CITIZENS ADVICE BUREAU
COMPANY LIMITED BY GUARANTEE
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2022**

7 Support costs

	Support costs	Governance costs	2022 Support costs	Governance costs	2021
	£	£	£	£	£
Staff costs	88,279	-	88,279	86,727	86,727
Depreciation	30,469	-	30,469	31,032	31,032
Premises costs	56,998	-	56,998	78,413	78,413
Office costs	29,095	-	29,095	31,989	31,989
Staff and volunteer	1,366	-	1,366	900	900
Other costs	2,342	-	2,342	4,419	4,419
Audit and accountancy fees	-	7,750	7,750	-	4,788
Legal and professional	-	9,598	9,598	-	8,255
	<u>208,549</u>	<u>17,348</u>	<u>225,897</u>	<u>233,480</u>	<u>246,523</u>
Analysed between Charitable activities	<u>208,549</u>	<u>17,348</u>	<u>225,897</u>	<u>233,480</u>	<u>246,523</u>

Support costs represent the overheads for running the charity and where directly attributable, costs have been allocated to the relevant headings.

The recharges have been calculated as a pro-rata figure based on the number of FTE posts allocated to each funding stream.

Governance costs includes payments to the auditor of £4,500 for the audit and £3,250 for accountancy fees (2021- £2,300 payable for the independent examination and £2,488 for accountancy fees).

8 Trustees

None of the trustees (or any persons connected with them) received any remuneration during the year. During the year one trustee was reimbursed £68 for expenses incurred (2021- £75).

9 Employees

The average monthly number of employees during the year was:

	2022 Number	2021 Number
Advice/ project delivery	16	17
Management and administration	12	13
Cleaning staff	2	2
Total	<u>30</u>	<u>32</u>

**KNOWSLEY DISTRICT CITIZENS ADVICE BUREAU
COMPANY LIMITED BY GUARANTEE
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2022**

9 Employees (Continued)

Employment costs	2022 £	2021 £
Wages and salaries	756,922	685,261
Social security costs	66,776	58,769
Other pension costs	46,296	40,357
	<u>869,994</u>	<u>784,387</u>

The average number of employees shown above is based on actual employee numbers.

There were no employees whose annual remuneration was £60,000 or more.

**KNOWSLEY DISTRICT CITIZENS ADVICE BUREAU
COMPANY LIMITED BY GUARANTEE**
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2022

10 Tangible fixed assets

	Leasehold Improvements £	Office equipment £	Total £
Cost			
At 1 April 2021	297,225	34,519	331,744
At 31 March 2022	297,225	34,519	331,744
Depreciation			
At 1 April 2021	89,166	33,774	122,940
Depreciation charged in the year	29,723	745	30,468
At 31 March 2022	118,889	34,519	153,408
Carrying amount			
At 31 March 2022	178,336	-	178,336
At 31 March 2021	208,059	746	208,805

11 Financial instruments

	2022 £	2021 £
Carrying amount of financial assets		
Debt instruments measured at cost	577,188	406,194
Carrying amount of financial liabilities		
Measured at cost	78,571	55,304

12 Debtors

	2022 £	2021 £
Amounts falling due within one year:		
Trade debtors	1,375	1,375
Prepayments and accrued income	71,496	112,761
	72,871	114,136

13 Creditors: amounts falling due within one year

	2022 £	2021 £
Other creditors	11,207	290
Accruals	67,364	55,014
	78,571	55,304

**KNOWSLEY DISTRICT CITIZENS ADVICE BUREAU
COMPANY LIMITED BY GUARANTEE
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2022**

14 Amounts held on behalf of third parties

The charitable company holds funds as agent totalling £374,813 (2021: £142,476), in a bank account operated by the charitable company, which is payable to third parties. The amount payable to third parties and an equivalent amount of the bank balance are excluded from these accounts.

Funder	Balance at 1 April 2021 £	Received £	Paid out £	Balance at 31 March 2022 £
GMMAP Funds	142,468	2,569,010	(2,336,665)	374,813
Enterprise Hub	8		(8)	-
	<u>142,476</u>	<u>2,569,010</u>	<u>(2,336,673)</u>	<u>374,813</u>

Funder	Balance at 1 April 2020 £	Received £	Paid out £	Balance at 31 March 2021 £
GMMAP Funds	134,890	2,636,559	(2,628,981)	142,468
Enterprise Hub	7	43,509	(43,508)	8
	<u>134,897</u>	<u>2,680,068</u>	<u>(2,672,489)</u>	<u>142,476</u>

15 Retirement benefit schemes

Defined contribution schemes

The charity operates a defined contribution pension scheme for all qualifying employees. The assets of the scheme are held separately from those of the charity in an independently administered fund.

The charge to the statement of financial activities in respect of defined contribution schemes was £46,296 (2021 - £40,357).

**KNOWSLEY DISTRICT CITIZENS ADVICE BUREAU
COMPANY LIMITED BY GUARANTEE
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2022**

16 Restricted funds

The income funds of the charity include restricted funds comprising the following unexpended balances of donations and grants held on trust for specific purposes:

	Movement in funds				Movement in funds				
	Balance at 1 April 2020	Income	Expenditure	Transfers	Balance at 1 April 2021	Income	Expenditure	Transfers	Balance at 31 March 2022
	£	£	£	£	£	£	£	£	£
MAS	-	-	-	-	-	219,436	(216,588)	-	2,848
Building Better Opportunities	-	77,898	(79,848)	1,950	-	-	-	-	-
Universal Support	-	146,439	(145,670)	-	769	146,108	(147,139)	262	-
New Horizons	-	-	-	-	-	76,839	(76,279)	-	560
Financial Capability	-	-	-	-	-	35,050	(33,117)	-	1,933
	<u>-</u>	<u>224,337</u>	<u>(225,518)</u>	<u>1,950</u>	<u>769</u>	<u>477,433</u>	<u>(473,123)</u>	<u>262</u>	<u>5,341</u>

Building Better Opportunities - Funding from the European Social Fund and Big Lottery to provide financial capability training to better prepare beneficiaries to progress into sustainable employment. The trustees agreed to run the project at a shortfall and approved supplementary funds to be provided from the unrestricted funds.

Universal Support - Funding from the DWP, via Citizens Advice, to provide a service to assist claimants in making a claim for Universal Credit. Initial funding provided for recruitment and training of staff and for infrastructure costs. This project was extended until March 2022. The trustees agreed to cover the shortfall in funds from the unrestricted funds.

MAS - Funding through the Money and Pensions Service to provide debt advice services as part of the Greater Merseyside Money Advice Partnership.

New Horizons - Funding from the European Social Fund to provide employability support to Knowsley residents. Funding provided for staff salary and project support costs.

Financial Capability - Funding through the Better Mental Health Fund as part of a project managed by Knowsley Council on behalf of the Office for Health Improvement and Disparities providing support to Knowsley residents experiencing mental health issues arising from the Covid-19 pandemic

**KNOWSLEY DISTRICT CITIZENS ADVICE BUREAU
COMPANY LIMITED BY GUARANTEE
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2022**

17 Unrestricted funds - designated

These are unrestricted funds which are material to the charity's activities made up as follows:

	Movement in funds		Movement in funds		
	Balance at 1 April 2020	Transfer	Balance at 1 April 2021	Transfer	Balance at 31 March 2022
	£	£	£	£	£
Future building works	100,000	(50,000)	50,000	-	50,000
Leasehold improvements	237,780	(29,722)	208,058	(29,723)	178,335
	<u>337,780</u>	<u>(79,722)</u>	<u>258,058</u>	<u>(29,723)</u>	<u>228,335</u>

The above designated funds have been set aside to carry out future building works at our new Kirkby and Huyton offices. The balance was reviewed by the trustees to more accurately reflect the position held at 31 March 2022. The leasehold improvements designated fund represents the net book value of the assets capitalised within 2019.

**KNOWSLEY DISTRICT CITIZENS ADVICE BUREAU
COMPANY LIMITED BY GUARANTEE
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)**

FOR THE YEAR ENDED 31 MARCH 2022

18 Analysis of net assets between funds

	Unrestricted funds 2022 £	Designated funds 2022 £	Restricted funds 2022 £	Total 2022 £	Unrestricted funds 2021 £	Designated funds 2021 £	Restricted funds 2021 £	Total 2021 £
Fund balances at 31 March 2022 are represented by:								
Tangible assets	-	178,336	-	178,336	747	208,058	-	208,805
Current assets/(liabilities)	514,773	49,999	5,341	570,113	412,882	50,000	769	463,651
	<u>514,773</u>	<u>228,335</u>	<u>5,341</u>	<u>748,449</u>	<u>413,629</u>	<u>258,058</u>	<u>769</u>	<u>672,456</u>

**KNOWSLEY DISTRICT CITIZENS ADVICE BUREAU
COMPANY LIMITED BY GUARANTEE
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2022**

19 Operating lease commitments

At the reporting end date the charity had outstanding commitments for future minimum lease payments under non-cancellable operating leases, which fall due as follows:

	2022 £	2021 £
Within one year	53,400	53,400
Between two and five years	213,600	213,600
In over five years	53,400	107,400
	<u>320,400</u>	<u>374,400</u>

20 Related party transactions

Remuneration of key management personnel

The remuneration of key management personnel is as follows.

	2022 £	2021 £
Aggregate remuneration	<u>91,149</u>	<u>88,915</u>

No guarantees have been given or received.

There are no other related party transactions.

21 Cash generated from operations

	2022 £	2021 £
Surplus for the year	75,993	28,053
Adjustments for:		
Investment income recognised in statement of financial activities	(639)	(815)
Depreciation and impairment of tangible fixed assets	30,469	31,031
Movements in working capital:		
Decrease/(increase) in debtors	41,265	(42,567)
Increase/(decrease) in creditors	23,267	(11,965)
(Decrease) in deferred income	-	(50,557)
Cash generated from/(absorbed by) operations	<u>170,355</u>	<u>(46,820)</u>

22 Analysis of changes in net funds

The charity had no debt during the year.

**KNOWSLEY DISTRICT CITIZENS ADVICE BUREAU
COMPANY LIMITED BY GUARANTEE
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
*FOR THE YEAR ENDED 31 MARCH 2022***

23 Company limited by guarantee

Knowsley District Citizens Advice Bureau Limited is incorporated under the Companies Act 2006 as a company limited by guarantee. The liability of the members is limited to £1.

Document Activity Report

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Accounts

Charity Registration No. 1049996

Company Registration No. 3108844 (England and Wales)

KNOWSLEY DISTRICT CITIZENS ADVICE BUREAU
COMPANY LIMITED BY GUARANTEE
ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021

KNOWSLEY DISTRICT CITIZENS ADVICE BUREAU COMPANY LIMITED BY GUARANTEE LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	Mr A F Gilmore	
	Ms A Dooley	
	Mr T Lees	(Appointed 25 November 2020)
	Mrs L Mooney	
	Mr C Kelsall	(Appointed 27 October 2021)
Secretary and Chief Officer	Mr B Gouldson	
Charity number	1049996	
Company number	3108844	
Registered office	142 Cherryfield Drive Kirkby Merseyside L32 8RX	
Independent examiner	Peter Taaffe FCA CTA DChA BWM Castle Chambers 43 Castle Street Liverpool L2 9SH	
Solicitors	Maxwell Hodge 26 Sherborne Square Huyton Liverpool L36 9UR	

**KNOWSLEY DISTRICT CITIZENS ADVICE BUREAU
COMPANY LIMITED BY GUARANTEE
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Independent examiner's report	9
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Statement of cash flows	13
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KNOWSLEY DISTRICT CITIZENS ADVICE BUREAU COMPANY LIMITED BY GUARANTEE TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) FOR THE YEAR ENDED 31 MARCH 2021

The trustees present their report and financial statements for the year ended 31 March 2021.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charity's memorandum and articles of association, the Companies Act 2006 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)" (as amended for accounting periods commencing from 1 January 2016).

Objectives and activities

The charity's purposes, as set out in the objects contained in the Company's Memorandum of Association, are to promote any charitable purpose for the benefit of the whole community of Knowsley ("the area of benefit") by the advancement of education, the protection of health and the relief of poverty, sickness and distress.

The charity's objects are defined as above. Our aims are focused on:

- To provide the advice people need for the problems they face, and
- To improve the policies and practices that affect people's lives

Our service provides free, independent, confidential and impartial advice to everyone on their rights and responsibilities. We value diversity, promote equality and challenge discrimination.

The charity has developed its own Mission Statement to reflect more accurately its purpose and role:

Citizens Advice Knowsley's vision is to improve the lives of Knowsley residents through advice, empowerment and volunteering. Our values are to focus on clients and quality of advice, achieve results, continuously improve, promote equality and fairness, value each other and work together.

Ensuring our work delivers our aims

We review our aims, objectives and activities each year. The annual review seeks to examine our achievements and outcome. Together with the success of individual key projects and the benefits that have been born from them. In carrying out the review we are ensuring that that our aims, objectives and activities are in line with our stated purpose.

Our main objectives for the year have been developing our service so that it really meets the needs of the clients we are trying to support. Key activities have included:

- Providing a seamless customer journey, enabling clients to receive help that best suits their demands
- Continue to be advocates for the residents of Knowsley, providing a voice for those who cannot be heard
- Make our services accessible to all areas of the community
- Provide a healthy working environment and invest in the development of staff and volunteers
- Ensuring that a service has been provided in accordance with business continuity plans

Public benefit

Our main activities and who we try to help are described above. All our charitable activities focus on providing the advice people need for the problems they face and are undertaken specifically to provide public benefit. The board of trustees have had due regard to the Charity Commission guidance on public benefit and have complied with the duty in section 4 of the Charities Act 2011.

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

**KNOWSLEY DISTRICT CITIZENS ADVICE BUREAU
COMPANY LIMITED BY GUARANTEE
TRUSTEES' REPORT (CONTINUED)(INCLUDING DIRECTORS' REPORT)
FOR THE YEAR ENDED 31 MARCH 2021**

Responsibility towards the environment

Knowsley District Citizens Advice Bureau aims to minimise its impact on the environment and has implemented an organisational environmental policy to ensure that all activities place an increased emphasis on the environmental impact of our actions.

Achievements and performance

During this year, we assisted 3959 unique clients with 27,651 issues. Welfare Benefits accounted for almost 65% of all issues with money advice accounting for 25% of issues. There was also a large increase in the number of employment enquiries, due to the uncertainty as a result of the Covid-19 pandemic.

Throughout this period we adapted our service to provide more telephone and e-mail advice, due to the restrictions caused by the Covid-19 pandemic.

Due to the implementation of our Business Continuity Plan and the commitment of staff, we were able to move to remote working with very little disruption to our services with the exception of not being able to provide on-site appointments for clients.

- We supported paid staff and volunteers to work from home by investing in the relevant technology.
- We remained committed to supporting the twin aims of the Citizens Advice Service and ensuring that our work contributes to the strategic aims of Knowsley Council and other funders.
- We continued to lead Greater Merseyside Money Advice Partnership via funding from the Money Advice and Pensions Service.
- We participated in research and campaigns work on behalf of the residents of Knowsley.
- We provided general help outreach work at Stockbridge Village via funding from ForHousing.
- We provided financial capability advice and training via funding from the European Social Fund and the Big Lottery through Building Better Opportunities.
- We helped clients make Universal Credit claims through funding from the Department for Work and Pensions, through Citizens Advice.

**KNOWSLEY DISTRICT CITIZENS ADVICE BUREAU
COMPANY LIMITED BY GUARANTEE
TRUSTEES' REPORT (CONTINUED)(INCLUDING DIRECTORS' REPORT)
FOR THE YEAR ENDED 31 MARCH 2021**

Key Statistics

Knowsley (member)

Summary

Clients	3,959
Quick client contacts	2,246
Issues	27,651
Activities	10,303
Cases	4,260

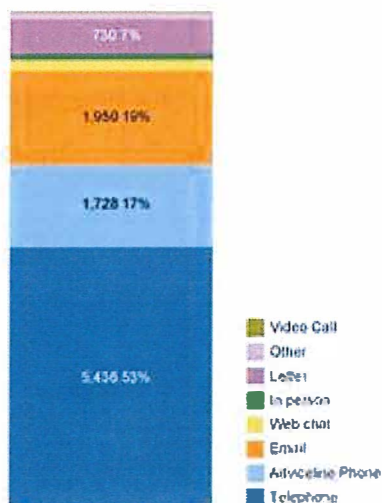
Outcomes

Income gain	£4,422,316
Re-imbursements, services, loans	£4,514
Debts written off	£40,349
Other	£180,616

Issues

	Issues	Clients
Benefits & tax credits	5,741	1,261
Benefits Universal Credit	11,975	1,607
Consumer goods & services	322	43
Debt	6,294	749
Discrimination & Hate & GVA	28	14
Education	33	20
Employment	783	208
Financial services & capability	374	184
Health & community care	117	36
Housing	660	190
Immigration & asylum	48	17
Legal	255	79
Other	441	221
Relationships & family	457	140
Tax	28	16
Travel & transport	60	26
Utilities & communications	35	16
Grand Total	27,651	

Channel



Top benefit issues

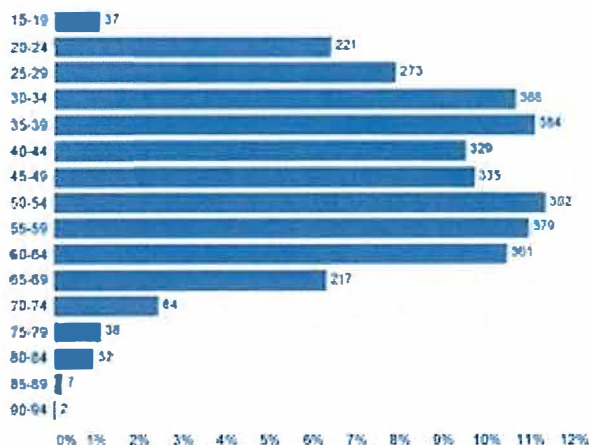


Top debt issues



KNOWSLEY DISTRICT CITIZENS ADVICE BUREAU COMPANY LIMITED BY GUARANTEE TRUSTEES' REPORT (CONTINUED)(INCLUDING DIRECTORS' REPORT) FOR THE YEAR ENDED 31 MARCH 2021

Age



Gender



Disability / Long-term health



Ethnicity



Financial review

The charity recorded a surplus of £28,053 for the year (2020 – deficit £52,720). This has stabilised reserves after two years of deficit expenditure.

During the 2020/21 year, Citizens Advice Knowsley was successful obtaining funds to support the technology required by paid staff and volunteers to operate services remotely due to the Covid-19 pandemic. This included investment in a new telephony system which will allow more remote activities to be carried out and video facilities for clients who require this service.

Funding for the year was largely as expected, with the addition of New Horizons funding through the European Social Fund to provide employability skills training and volunteer development support.

Trustees are aware that there will be increased pressure on resources and are working with senior management to secure new and existing funding to enable Citizens Advice Knowsley to provide a much needed service.

**KNOWSLEY DISTRICT CITIZENS ADVICE BUREAU
COMPANY LIMITED BY GUARANTEE
TRUSTEES' REPORT (CONTINUED)(INCLUDING DIRECTORS' REPORT)
FOR THE YEAR ENDED 31 MARCH 2021**

Reserves policy

It is the policy of the charity that unrestricted funds which have not been designated for a specific use should be maintained at a level equivalent to six months, expenditure. The trustees consider that reserves at this level will ensure that, in the event of a significant drop in funding, they will be able to continue the charity's current activities while consideration is given to ways in which additional funds may be raised. This level of reserves has been maintained throughout the year.

Risk management

Systems and procedures have been established to identify, monitor and manage the risks that Knowsley Citizens Advice faces. Trustees and the senior management team periodically review and update risks and mitigating actions.

Citizens Advice Knowsley operates under a risk management strategy agreed by trustees and periodically reviews and updates a risk register to reflect the current risks we are exposed to with a view to monitoring and mitigating major risks.

The Board ideally would like to be able to call on a 6-month running costs in the event of the organisation ceasing operations. As required in its Memorandum paragraph 3.19, the organisation has the power to invest and deposit funds in any lawful manner whilst having regard to the suitability of investments and the need for diversification.

The trustees have assessed the major risks to which the charity is exposed, and are satisfied that systems are in place to mitigate exposure to the major risks.

KNOWSLEY DISTRICT CITIZENS ADVICE BUREAU COMPANY LIMITED BY GUARANTEE TRUSTEES' REPORT (CONTINUED)(INCLUDING DIRECTORS' REPORT) FOR THE YEAR ENDED 31 MARCH 2021

Structure, governance and management

The charity is a company limited by guarantee (3108844) and is governed by its Memorandum and Articles of Association, as amended by special resolution dated 22 July 2020. The registered name of the charity is Knowsley District Citizens Advice Bureau (1049996) and from January 2004, the charity has used the operating name of Citizens Advice Knowsley.

The trustees, who are also the directors for the purpose of company law, and who served during the year were:

Mr A F Gilmore

Mrs E Kellard

(Resigned 27 October 2021)

Ms A Dooley

Mr T Lees

(Appointed 25 November 2020)

Mrs L Mooney

Mr C Kelsall

(Appointed 27 October 2021)

Trustees are recruited in line with the terms laid out in the Bureau's Articles of Association. A term of office is 3 years and trustees may be re-elected.

Knowsley Metropolitan Borough Council annually nominates an elected member to the Board of Trustees.

Cllr L Mooney

(appointed 27 November 2019)

Trustees can be elected at the Annual General Meeting, nominated by member organisations or co-opted by the Board, provided that the total number of co-opted and nominated trustees does not exceed one third of the total number of trustees.

New trustees meet with the Chair and Chief Officer for an induction session and all trustees undertake ongoing training and development as appropriate to their role.

The Citizens Advice internet site www.bmis.org.uk contains designated pages to support trustees in their roles.

None of the trustees has any beneficial interest in the company. All of the trustees are members of the company and guarantee to contribute £1 in the event of a winding up. The trustees are covered by trustee indemnity insurance.

Remuneration of Key Management

Key management remuneration is set using guidance from the National Association. Salaries are reviewed on an annual basis in line with roles and responsibilities.

KNOWSLEY DISTRICT CITIZENS ADVICE BUREAU COMPANY LIMITED BY GUARANTEE TRUSTEES' REPORT (CONTINUED)(INCLUDING DIRECTORS' REPORT) FOR THE YEAR ENDED 31 MARCH 2021

Organisational structure

Citizens Advice Knowsley is a member of Citizens Advice, the operating name of the National Association of Citizens Advice Bureaux, which provides a framework for standards of advice and casework management as well as monitoring progress against these standards.

Knowsley District Citizens Advice Bureau is governed by the Board of Trustees who:

- Set the policy of the charity
- Are involved in determining corporate strategy, including setting key strategic objectives
- Make major decisions about the future of finances
- Set a framework for human resource policy

Responsibility for day to day management matters and implementation of policy is delegated to the Chief Officer, within a clearly understood framework for strategic control.

The following Bureau personnel attend trustee meetings in a non-voting capacity:

Brian Gouldson, Chief Officer
Annmarie Bradley, Office Administrator
Barbara Shepherd, Volunteer Representative

Trustee minutes, excluding confidential matters, are circulated to all Bureau Advice sites for the attention of all volunteers and employees and are sent to Citizens Advice.

Contribution of Volunteers and Paid Staff

The charity's success could not have been achieved without the hard work and dedication of volunteers and staff. The Trustee Board and senior management recognise the tremendous contribution made by the charity's volunteers in advising the public and administering the service without which the service could not operate. Throughout 2020/21 the service employed 34 paid workers (31.2 FTEs) and 11 volunteers.

Volunteers represent the indispensable core of the service for without them there would not be a Citizens Advice service. The volunteers contribute, on average, 56 hours per week. Their value is inadequately expressed in monetary terms. Indeed, volunteers bring many skills to the service and very often the experience gained helps individuals return to full employment. During 2020/21 3 volunteers left to take up external work.

Equal opportunities

Knowsley District Citizens Advice Bureau recognises the positive value of diversity promotes equality and challenges discrimination. The charity welcomes volunteers and employees from all parts of the community, particularly under-represented groups.

We support the Citizens Advice equality, diversity and inclusion goals and have incorporated these in with all aspects of business planning.

The trustees' report was approved by the Board of Trustees.

.....
Mr A F Gilmore

Trustee

Dated: 12/11/21.....

**KNOWSLEY DISTRICT CITIZENS ADVICE BUREAU
COMPANY LIMITED BY GUARANTEE
STATEMENT OF TRUSTEES' RESPONSIBILITIES
*FOR THE YEAR ENDED 31 MARCH 2021***

The trustees, who are also the directors of Knowsley District Citizens Advice Bureau for the purpose of company law, are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

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 charity and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that year.

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

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements 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 disclose with reasonable accuracy at any time the financial position of the charity 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 charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

**KNOWSLEY DISTRICT CITIZENS ADVICE BUREAU
COMPANY LIMITED BY GUARANTEE
INDEPENDENT EXAMINER'S REPORT
TO THE TRUSTEES OF KNOWSLEY DISTRICT CITIZENS ADVICE BUREAU**

I report to the trustees on my examination of the financial statements of Knowsley District Citizens Advice Bureau (the charity) for the year ended 31 March 2021.

This report is made solely to the charity's trustees, as a body, in accordance with Section 145 of the Charities Act 2011. My examination has been undertaken so that I might state to the charity's trustees those matters I am required to state to them in an Independent Examiner's report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the charity and the charity's trustees as a body, for my examination, for this report, or for the opinions I have formed.

Responsibilities and basis of report

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

Having satisfied myself that the financial statements of the charity 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 charity's financial statements carried out under section 145 of the Charities Act 2011 (the 2011 Act). In carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

Since the charity'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 ICAEW, which is one of the listed bodies.

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

- 1 accounting records were not kept in respect of the charity as required by section 386 of the 2006 Act; or
- 2 the financial statements do not accord with those records; or
- 3 the financial statements 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 financial statements 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 financial statements to be reached.

16/12/21

Mr Peter Taaffe FCA CTA DChA

BWM
Chartered Accountants
Castle Chambers
43 Castle Street
Liverpool
L2 9SH

Dated: *1/12/21*

**KNOWSLEY DISTRICT CITIZENS ADVICE BUREAU
COMPANY LIMITED BY GUARANTEE
STATEMENT OF FINANCIAL ACTIVITIES
INCLUDING INCOME AND EXPENDITURE ACCOUNT
FOR THE YEAR ENDED 31 MARCH 2021**

Current financial year

		Unrestricted funds general 2021 £	Unrestricted funds designated 2021 £	Restricted funds 2021 £	Total 2021 £	Total 2020 £
	Notes					
<u>Income and endowments from:</u>						
Donations and legacies	3	-	-	-	-	10,200
Charitable activities	4	790,383	-	224,338	1,014,721	871,904
Investments	5	815	-	-	815	806
Other income	6	9,437	-	-	9,437	11,323
Total income		800,635	-	224,338	1,024,973	894,233
<u>Expenditure on:</u>						
Charitable activities	7	771,401	-	225,519	996,920	946,953
Net income/ (expenditure) for the year		29,234	-	(1,181)	28,053	(52,720)
Transfers between funds		77,772	(79,722)	1,950	-	-
Net movement in funds		107,006	(79,722)	769	28,053	(52,720)
Fund balances at 1 April 2020		306,623	337,780	-	644,403	697,123
Fund balances at 31 March 2021		413,629	258,058	769	672,456	644,403

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

All income and expenditure derive from continuing activities.

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

**KNOWSLEY DISTRICT CITIZENS ADVICE BUREAU
COMPANY LIMITED BY GUARANTEE
STATEMENT OF FINANCIAL ACTIVITIES (CONTINUED)
INCLUDING INCOME AND EXPENDITURE ACCOUNT
FOR THE YEAR ENDED 31 MARCH 2021**

Prior financial year

		Unrestricted funds general 2020 £	Unrestricted funds designated 2020 £	Restricted funds 2020 £	Total 2020 £
	Notes				
<u>Income and endowments from:</u>					
Donations and legacies	3	10,200	-	-	10,200
Charitable activities	4	609,451	-	262,453	871,904
Investments	5	806	-	-	806
Other income	6	11,323	-	-	11,323
Total income		631,780	-	262,453	894,233
<u>Expenditure on:</u>					
Charitable activities	7	680,474	-	266,479	946,953
Net income/ (expenditure) for the year		(48,694)	-	(4,026)	(52,720)
Transfers between funds		25,696	(29,722)	4,026	-
Net movement in funds		(22,998)	(29,722)	-	(52,720)
Fund balances at 1 April 2019		329,621	367,502	-	697,123
Fund balances at 31 March 2020		306,623	337,780	-	644,403

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

All income and expenditure derive from continuing activities.

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

**KNOWSLEY DISTRICT CITIZENS ADVICE BUREAU
COMPANY LIMITED BY GUARANTEE
BALANCE SHEET
AS AT 31 MARCH 2021**

	Notes	2021 £	£	2020 £	£
Fixed assets					
Tangible assets	11		208,805		239,836
Current assets					
Debtors	13	114,136		71,569	
Cash at bank and in hand		404,819		450,824	
		<u>518,955</u>		<u>522,393</u>	
Creditors: amounts falling due within one year	14	(55,304)		(117,826)	
Net current assets			463,651		404,567
Total assets less current liabilities			<u>672,456</u>		<u>644,403</u>
Income funds					
Restricted funds	18		769		-
Unrestricted funds - designated	19		258,058		337,780
General unrestricted funds			413,629		306,623
			<u>672,456</u>		<u>644,403</u>

The company is entitled to the exemption from the audit requirement contained in section 477 of the Companies Act 2006, for the year ended 31 March 2021.

The trustees' acknowledge their responsibilities for ensuring that the charity keeps accounting records which comply with section 386 of the Act and for preparing accounts which give a true and fair view of the state of affairs of the company as at the end of the financial year and of its incoming resources and application of resources, including its income and expenditure, for the financial year in accordance with the requirements of sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to accounts, so far as applicable to the company.

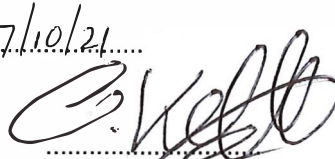
The members have not required the company to obtain an audit of its financial statements for the year in question in accordance with section 476.

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

The financial statements were approved by the Trustees on 27/10/21.....



Mr A F Gilmore
Trustee



Mr C Kelsall
Trustee

Company Registration No. 3108844

**KNOWSLEY DISTRICT CITIZENS ADVICE BUREAU
COMPANY LIMITED BY GUARANTEE**
STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED 31 MARCH 2021

	Notes	2021 £	£	2020 £	£
Cash flows from operating activities					
Cash (absorbed by)/generated from operations	23		(46,820)		9,837
Investing activities					
Interest received		815		806	
Net cash generated from investing activities			815		806
Net cash used in financing activities			-		-
Net (decrease)/increase in cash and cash equivalents			(46,005)		10,643
Cash and cash equivalents at beginning of year			450,824		440,181
Cash and cash equivalents at end of year			404,819		450,824

**KNOWSLEY DISTRICT CITIZENS ADVICE BUREAU
COMPANY LIMITED BY GUARANTEE
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021**

1 Accounting policies

Charity information

Knowsley District Citizens Advice Bureau is a private company limited by guarantee incorporated in England and Wales. The registered office is 142 Cherryfield Drive, Kirkby, Merseyside, L32 8RX.

1.1 Accounting convention

The accounts have been prepared in accordance with the charity's governing document, the Companies Act 2006 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)" (as amended for accounting periods commencing from 1 January 2016). The charity is a Public Benefit Entity as defined by FRS 102.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The accounts have been prepared on the historical cost convention. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the accounts, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the accounts.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives unless the funds have been designated for other purposes.

Designated funds comprise unrestricted funds that have been set aside by trustees for a particular purpose. The aim and use of the designated fund is set out in the notes to the financial statements.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the charity for particular purposes. The cost of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

**KNOWSLEY DISTRICT CITIZENS ADVICE BUREAU
COMPANY LIMITED BY GUARANTEE
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2021**

1 Accounting policies

(Continued)

1.4 Income

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Income from donations and grants, including capital grants, is included in income when these are receivable, except as follows:

- When donors specify that donations and grants given to the charity must be used in future accounting periods, the income is deferred until those periods.
- When donors impose conditions which have to be fulfilled before the charity becomes entitled to use such income, the income is deferred and not included until the preconditions for use have been met.
- When donors specify that donations and grants, including capital grants, are for particular restricted purposes, which do not amount to preconditions regarding entitlement, this income is included as restricted funds when receivable.

Voluntary income includes discretionary grants for projects, goods and services where no service agreement or contract exists.

Other grants and contracts, which have particular service requirements are included in the statement of financial activities under the heading income from charitable activities.

Interest is included when receivable by the charity.

1.5 Expenditure

Expenditure reflects all amounts paid and accrued during the year. All costs are allocated between the expenditure categories on a basis designed to reflect the use of the resource. Costs relating to a particular project are allocated directly, others are apportioned on an appropriate basis. Staff costs are apportioned between projects on the basis of an assessment of the time spent by individual employees.

Charitable expenditure

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

Governance costs

These represent costs associated with meeting the constitutional and statutory requirements of the charity and include the independent examination fees and costs linked to the strategic management of the charity.

1.6 Tangible fixed assets

Tangible fixed assets are measured at cost, net of depreciation and any impairment losses.

All assets costing more than £1,000 are capitalised at cost.

Depreciation is provided at rates calculated to write off the cost less estimated residual value of each asset over its expected useful life, as follows:

Leasehold Improvements	10% p.a. on a straight line basis
Fixtures & fittings	25% p.a. on a straight line basis
Office equipment	25% p.a. on a straight line basis

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NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2021**

1 Accounting policies

(Continued)

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in net income/(expenditure) for the year.

1.7 Impairment of fixed assets

At each reporting end date, the charity reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

1.8 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts.

1.9 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.

Financial instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

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 unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans 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.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

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

**KNOWSLEY DISTRICT CITIZENS ADVICE BUREAU
COMPANY LIMITED BY GUARANTEE
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2021**

1 Accounting policies

(Continued)

1.10 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

1.11 Leases

Rentals payable under operating leases, including any lease incentives received, are charged as an expense on a straight line basis over the term of the relevant lease.

1.12 Taxation

The charity benefits from various exemptions from taxation afforded by tax legislation and is not liable to corporation tax on income or gains falling within those exemptions.

The charity is not able to recover Value Added Tax. Expenditure is recorded in the accounts inclusive of VAT.

1.13 Pensions

The charity operates a defined contribution scheme for employees. Contributions are charged to the Statement of Financial Activities in the period to which they relate.

2 Critical accounting estimates and judgements

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

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

3 Donations and legacies

	Unrestricted funds general 2021 £	Unrestricted funds general 2020 £
Donations and gifts	-	10,200

**KNOWSLEY DISTRICT CITIZENS ADVICE BUREAU
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NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2021

4 Charitable activities

	Advice delivery 2021 £	Advice delivery 2020 £
Services provided under contract	790,383	609,451
Performance related grants	224,338	262,453
	<u>1,014,721</u>	<u>871,904</u>
Analysis by fund		
Unrestricted funds - general	790,383	609,451
Restricted funds	224,338	262,453
	<u>1,014,721</u>	<u>871,904</u>

5 Investments

	Unrestricted funds general 2021 £	Unrestricted funds general 2020 £
Interest receivable	<u>815</u>	<u>806</u>

6 Other income

	Unrestricted funds general 2021 £	Unrestricted funds general 2020 £
Other income	<u>9,437</u>	<u>11,323</u>

Included within other income is £9,340 (2020: £10,622) for works placement.

**KNOWSLEY DISTRICT CITIZENS ADVICE BUREAU
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NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2021

7 Charitable activities

	Advice delivery 2021 £	Advice delivery 2020 £
Staff costs	697,660	636,234
Office expenses	43,809	4,530
Travel and subsistence	7,874	17,212
Sundry and cleaning	1,054	5,036
	<u>750,397</u>	<u>663,012</u>
Share of support costs (see note 8)	233,480	270,068
Share of governance costs (see note 8)	13,043	13,873
	<u>996,920</u>	<u>946,953</u>
Analysis by fund		
Unrestricted funds - general	771,401	680,474
Restricted funds	225,519	266,479
	<u>996,920</u>	<u>946,953</u>

**KNOWSLEY DISTRICT CITIZENS ADVICE BUREAU
COMPANY LIMITED BY GUARANTEE
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2021**

8 Support costs

	Support costs £	Governance costs £	2021 £	Support costs £	Governance costs £	2020 £
Staff costs	86,727	-	86,727	97,506	-	97,506
Depreciation	31,032	-	31,032	34,960	-	34,960
Premises costs	78,413	-	78,413	93,139	-	93,139
Office costs	31,989	-	31,989	39,953	-	39,953
Staff and volunteer	900	-	900	4,080	-	4,080
Other costs	4,419	-	4,419	430	-	430
Independent examination and accountancy fees	-	4,788	4,788	-	5,438	5,438
Legal and professional	-	8,255	8,255	-	8,435	8,435
	<u>233,480</u>	<u>13,043</u>	<u>246,523</u>	<u>270,068</u>	<u>13,873</u>	<u>283,941</u>
Analysed between Charitable activities	<u>233,480</u>	<u>13,043</u>	<u>246,523</u>	<u>270,068</u>	<u>13,873</u>	<u>283,941</u>

Support costs represent the overheads for running the charity and where directly attributable, costs have been allocated to the relevant headings.

The recharges have been calculated as a pro-rata figure based on the number of FTE posts allocated to each funding stream.

Governance costs includes payments to the independent examiner of £2,300 for the independent examination and £2,488 for accountancy fees (2020- £2,250 payable for the independent examination and £3,188 for accountancy fees).

9 Trustees

None of the trustees (or any persons connected with them) received any remuneration during the year. During the year one trustee was reimbursed £75 for expenses incurred (2020- £136).

10 Employees

The average monthly number of employees during the year was:

	2021 Number	2020 Number
Advice delivery	17	17
Management and administration	13	13
Cleaning staff	2	2
Total	<u>32</u>	<u>32</u>

**KNOWSLEY DISTRICT CITIZENS ADVICE BUREAU
COMPANY LIMITED BY GUARANTEE
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2021**

10 Employees		(Continued)	
Employment costs	2021	2020	
	£	£	
Wages and salaries	685,261	641,751	
Social security costs	58,769	53,129	
Other pension costs	40,357	38,860	
	<u>784,387</u>	<u>733,740</u>	

The average number of employees shown above is based on actual employee numbers.

Redundancy costs of £4,459 were paid to a former member of staff within the 2021 financial year. No such costs were incurred in 2020.

There were no employees whose annual remuneration was £60,000 or more.

**KNOWSLEY DISTRICT CITIZENS ADVICE BUREAU
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NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2021**

11 Tangible fixed assets

	Leasehold Improvements £	Office equipment £	Total £
Cost			
At 1 April 2020	297,225	34,519	331,744
At 31 March 2021	297,225	34,519	331,744
Depreciation			
At 1 April 2020	59,444	32,464	91,908
Depreciation charged in the year	29,722	1,309	31,031
At 31 March 2021	89,166	33,773	122,939
Carrying amount			
At 31 March 2021	208,059	746	208,805
At 31 March 2020	237,781	2,055	239,836

12 Financial instruments

	2021 £	2020 £
Carrying amount of financial assets		
Debt instruments measured at cost	406,194	452,199
Carrying amount of financial liabilities		
Measured at cost	55,304	67,269

13 Debtors

	2021 £	2020 £
Amounts falling due within one year:		
Trade debtors	1,375	1,375
Prepayments and accrued income	112,761	70,194
	114,136	71,569

**KNOWSLEY DISTRICT CITIZENS ADVICE BUREAU
COMPANY LIMITED BY GUARANTEE**
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2021

14 Creditors: amounts falling due within one year

	Notes	2021 £	2020 £
Deferred income	15	-	50,557
Other creditors		290	27
Accruals		55,014	67,242
		<u>55,304</u>	<u>117,826</u>

15 Deferred income

	2021 £	2020 £
Other deferred income	-	50,557
	<u>-</u>	<u>50,557</u>

Deferred income is included in the financial statements as follows:

	2021 £	2020 £
Total deferred income at 1 April 2020	57,557	58,540
Amounts received in the year	-	50,557
Amounts credited to statement of financial activities	(50,557)	(58,540)
	<u>-</u>	<u>50,557</u>

**KNOWSLEY DISTRICT CITIZENS ADVICE BUREAU
COMPANY LIMITED BY GUARANTEE
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2021**

16 Amounts held on behalf of third parties

The charitable company holds funds as agent totalling £142,476 (2020: £134,897), in a bank account operated by the charitable company, which is payable to third parties. The amount payable to third parties and an equivalent amount of the bank balance are excluded from these accounts.

Funder	Balance at 1 April 2020 £	Received £	Paid out £	Balance at 31 March 2021 £
GMAP Funds	134,890	2,636,559	(2,628,981)	142,468
Enterprise Hub	7	43,509	(43,508)	8
	<u>134,897</u>	<u>2,680,068</u>	<u>(2,672,489)</u>	<u>142,476</u>

Funder	Balance at 1 April 2019 £	Received £	Paid out £	Balance at 31 March 2020 £
GMAP Funds	112,825	2,192,957	(2,170,892)	134,890
Enterprise Hub	23	92,294	(92,310)	7
	<u>112,848</u>	<u>2,285,251</u>	<u>(2,263,202)</u>	<u>134,897</u>

17 Retirement benefit schemes

Defined contribution schemes

The charity operates a defined contribution pension scheme for all qualifying employees. The assets of the scheme are held separately from those of the charity in an independently administered fund.

The charge to the statement of financial activities in respect of defined contribution schemes was £40,357 (2020 - £38,860).

**KNOWSLEY DISTRICT CITIZENS ADVICE BUREAU
COMPANY LIMITED BY GUARANTEE**
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2021

18 Restricted funds

The income funds of the charity include restricted funds comprising the following unexpended balances of donations and grants held on trust for specific purposes:

	Movement in funds				Movement in funds				Balance at 31 March 2021
	Balance at 1 April 2019	Income	Expenditure	Transfers	Balance at 1 April 2020	Income	Expenditure	Transfers	
	£	£	£	£	£	£	£	£	£
Building Better Opportunities	-	124,890	(126,581)	1,691	-	77,898	(79,848)	1,950	-
Universal Support	-	137,563	(139,898)	2,335	-	146,439	(145,670)	-	769
	<u>-</u>	<u>262,453</u>	<u>(266,479)</u>	<u>4,026</u>	<u>-</u>	<u>224,337</u>	<u>(225,518)</u>	<u>1,950</u>	<u>769</u>

Building Better Opportunities - Funding from the European Social Fund and Big Lottery to provide financial capability training to better prepare beneficiaries to progress into sustainable employment. The trustees agreed to run the project at a shortfall and approved supplementary funds to be provided from the unrestricted funds.

Universal Support - Funding from the DWP, via Citizens Advice, to provide a service to assist claimants in making a claim for Universal Credit. Initial funding provided for recruitment and training of staff and for infrastructure costs. This project was extended until March 2022. The trustees agreed to cover the shortfall in funds from the unrestricted funds.

**KNOWSLEY DISTRICT CITIZENS ADVICE BUREAU
COMPANY LIMITED BY GUARANTEE
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2021**

19 Unrestricted funds - designated

These are unrestricted funds which are material to the charity's activities made up as follows:

	Movement in funds			Movement in funds			
	Balance at 1 April 2019	Income	Expenditure	Balance at 1 April 2020	Transfer	Expenditure	Balance at 31 March 2021
	£	£	£	£	£	£	£
Future building works	100,000	-	-	100,000	(50,000)	-	50,000
Leasehold improvements	267,502	-	(29,722)	237,780	-	(29,722)	208,058
	<u>367,502</u>	<u>-</u>	<u>(29,722)</u>	<u>337,780</u>	<u>(50,000)</u>	<u>(29,722)</u>	<u>258,058</u>

The above designated funds have been set aside to carry out future building works at our new Kirkby and Huyton offices. The balance was reviewed by the trustees to more accurately reflect the position held at 31 March 2021. The leasehold improvements designated fund represents the net book value of the assets capitalised within 2019.

**KNOWSLEY DISTRICT CITIZENS ADVICE BUREAU
COMPANY LIMITED BY GUARANTEE
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2021**

20 Analysis of net assets between funds

	Unrestricted funds 2021 £	Designated funds 2021 £	Restricted funds 2021 £	Total 2021 £	Unrestricted funds 2020 £	Designated funds 2020 £	Restricted funds 2020 £	Total 2020 £
Fund balances at 31 March 2021 are represented by:								
Tangible assets	747	208,058	-	208,805	2,056	237,780	-	239,836
Current assets/(liabilities)	362,882	100,000	769	463,651	304,567	100,000	-	404,567
	<u>363,629</u>	<u>308,058</u>	<u>769</u>	<u>672,456</u>	<u>306,623</u>	<u>337,780</u>	<u>-</u>	<u>644,403</u>

**KNOWSLEY DISTRICT CITIZENS ADVICE BUREAU
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NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2021**

21 Operating lease commitments

At the reporting end date the charity had outstanding commitments for future minimum lease payments under non-cancellable operating leases, which fall due as follows:

	2021 £	2020 £
Within one year	53,400	53,400
Between two and five years	213,600	213,600
In over five years	107,400	160,800
	<u>374,400</u>	<u>427,800</u>

22 Related party transactions

Remuneration of key management personnel

The remuneration of key management personnel is as follows.

	2021 £	2020 £
Aggregate remuneration	<u>88,915</u>	<u>86,815</u>

No guarantees have been given or received.

There are no other related party transactions.

23 Cash generated from operations

	2021 £	2020 £
Surplus/(deficit) for the year	28,053	(52,720)
Adjustments for:		
Investment income recognised in statement of financial activities	(815)	(806)
Depreciation and impairment of tangible fixed assets	31,031	34,959
Movements in working capital:		
(Increase)/decrease in debtors	(42,567)	18,735
(Decrease)/increase in creditors	(11,965)	9,669
(Decrease) in deferred income	(50,557)	-
Cash (absorbed by)/generated from operations	<u>(46,820)</u>	<u>9,837</u>

24 Analysis of changes in net funds

The charity had no debt during the year.

**KNOWSLEY DISTRICT CITIZENS ADVICE BUREAU
COMPANY LIMITED BY GUARANTEE
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
*FOR THE YEAR ENDED 31 MARCH 2021***

25 Company limited by guarantee

Knowsley District Citizens Advice Bureau Limited is incorporated under the Companies Act 2006 as a company limited by guarantee. The liability of the members is limited to £1.