

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**

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<b>Trustees</b>	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)
<b>Secretary and Chief Officer</b>	Mr B Gouldson	
<b>Charity number</b>	1049996	
<b>Company number</b>	3108844	
<b>Registered office</b>	142 Cherryfield Drive Kirkby Merseyside L32 8RX	
<b>Auditor</b>	BWM Suite 5.1 12 Tithebarn Street Liverpool L2 2DT	
<b>Solicitors</b>	Maxwell Hodge 26 Sherborne Square Huyton Liverpool L36 9UR	

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# KNOWSLEY DISTRICT CITIZENS ADVICE BUREAU COMPANY LIMITED BY GUARANTEE CONTENTS

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**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.



**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)

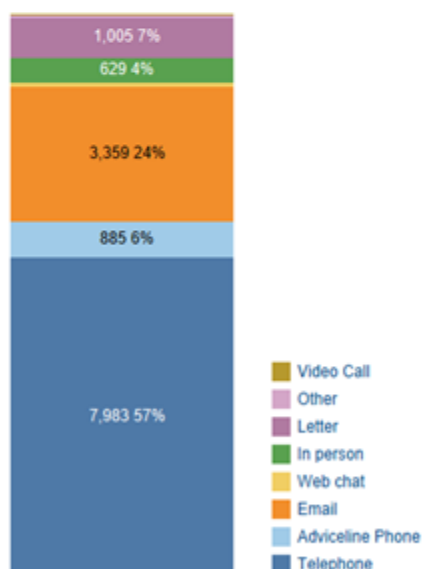
### Summary

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
<b>Grand Total</b>	<b>24,412</b>

### Channel



### Top benefit issues



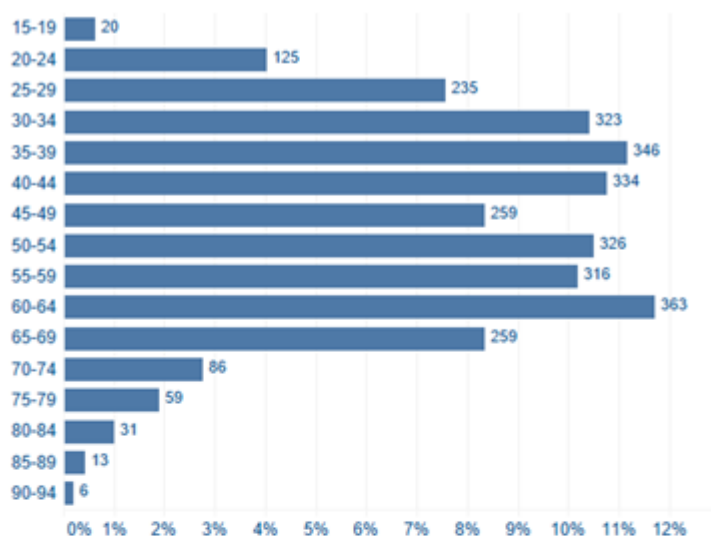
### Top debt issues



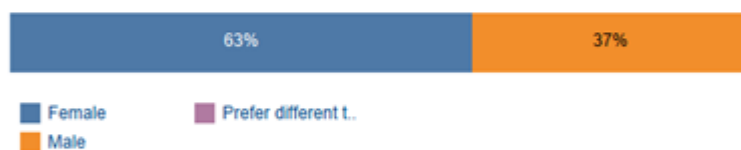
**KNOWSLEY DISTRICT CITIZENS ADVICE BUREAU  
COMPANY LIMITED BY GUARANTEE  
TRUSTEES' REPORT (CONTINUED)(INCLUDING DIRECTORS' REPORT)  
FOR THE YEAR ENDED 31 MARCH 2022**

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### Age



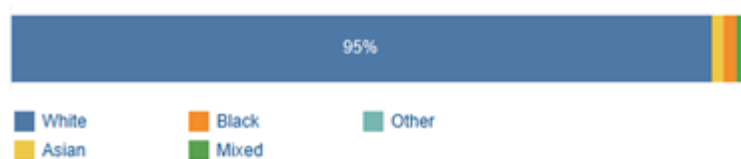
### Gender



### 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**

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**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**

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**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](http://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**

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## **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***

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**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**

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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**

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## **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**

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**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**

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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**

		<b>Unrestricted funds general 2022 £</b>	<b>Unrestricted funds designated 2022 £</b>	<b>Restricted funds 2022 £</b>	<b>Total 2022 £</b>	<b>Total 2021 £</b>
	<b>Notes</b>					
<b><u>Income and endowments from:</u></b>						
Charitable activities	<b>3</b>	644,427	-	461,433	1,105,860	1,014,721
Investments	<b>4</b>	639	-	-	639	815
Other income	<b>5</b>	16,446	-	16,000	32,446	9,437
<b>Total income</b>		661,512	-	477,433	1,138,945	1,024,973
<b><u>Expenditure on:</u></b>						
Charitable activities	<b>6</b>	589,829	-	473,123	1,062,952	996,920
<b>Net income/ (expenditure) for the year</b>		71,683	-	4,310	75,993	28,053
Transfers between funds		29,461	(29,723)	262	-	-
<b>Net movement in funds</b>		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
<b>Fund balances at 31 March 2022</b>		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				
<b><u>Income and endowments from:</u></b>					
Charitable activities	3	790,383	-	224,338	1,014,721
Investments	4	815	-	-	815
Other income	5	9,437	-	-	9,437
<b>Total income</b>		800,635	-	224,338	1,024,973
<b><u>Expenditure on:</u></b>					
Charitable activities	6	771,401	-	225,519	996,920
<b>Net income/ (expenditure) for the year</b>		29,234	-	(1,181)	28,053
Transfers between funds		77,772	(79,722)	1,950	-
<b>Net movement in funds</b>		107,006	(79,722)	769	28,053
Fund balances at 1 April 2020		306,623	337,780	-	644,403
<b>Fund balances at 31 March 2021</b>		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 £	£
<b>Fixed assets</b>					
Tangible assets	10		178,336		208,805
<b>Current assets</b>					
Debtors	12	72,871		114,136	
Cash at bank and in hand		575,813		404,819	
		<u>648,684</u>		<u>518,955</u>	
<b>Creditors: amounts falling due within one year</b>	13	<u>(78,571)</u>		<u>(55,304)</u>	
Net current assets			570,113		463,651
<b>Total assets less current liabilities</b>			<u>748,449</u>		<u>672,456</u>
<b>Income funds</b>					
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 £	£
<b>Cash flows from operating activities</b>					
Cash generated from/(absorbed by) operations	21		170,355		(46,820)
<b>Investing activities</b>					
Interest received		639		815	
<b>Net cash generated from investing activities</b>			639		815
<b>Net cash used in financing activities</b>			-		-
<b>Net increase/(decrease) in cash and cash equivalents</b>			170,994		(46,005)
Cash and cash equivalents at beginning of year			404,819		450,824
<b>Cash and cash equivalents at end of year</b>			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**

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**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**

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**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**

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**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**

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**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**

	<b>Advice delivery 2022 £</b>	<b>Advice delivery 2021 £</b>
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**

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

**5 Other income**

	<b>Unrestricted funds general 2022 £</b>	<b>Restricted funds 2022 £</b>	<b>Total 2022 £</b>	<b>Unrestricted funds general 2021 £</b>
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  
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**NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)**  
**FOR THE YEAR ENDED 31 MARCH 2022**

**6 Charitable activities**

	<b>Advice delivery 2022 £</b>	<b>Advice delivery 2021 £</b>
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>
<b>Analysis by fund</b>		
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**

	<b>Support costs</b>	<b>Governance costs</b>	<b>2022 Support costs</b>	<b>Governance costs</b>	<b>2021</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
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:

	<b>2022 Number</b>	<b>2021 Number</b>
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  
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NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)  
FOR THE YEAR ENDED 31 MARCH 2022**

**9 Employees (Continued)**

<b>Employment costs</b>	<b>2022 £</b>	<b>2021 £</b>
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  
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**NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)**  
**FOR THE YEAR ENDED 31 MARCH 2022**

**10 Tangible fixed assets**

	Leasehold Improvements £	Office equipment £	Total £
<b>Cost</b>			
At 1 April 2021	297,225	34,519	331,744
At 31 March 2022	297,225	34,519	331,744
<b>Depreciation</b>			
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
<b>Carrying amount</b>			
At 31 March 2022	178,336	-	178,336
At 31 March 2021	208,059	746	208,805

**11 Financial instruments**

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

**12 Debtors**

	2022 £	2021 £
<b>Amounts falling due within one year:</b>		
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.

<b>Funder</b>	<b>Balance at 1 April 2021 £</b>	<b>Received £</b>	<b>Paid out £</b>	<b>Balance at 31 March 2022 £</b>
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>

<b>Funder</b>	<b>Balance at 1 April 2020 £</b>	<b>Received £</b>	<b>Paid out £</b>	<b>Balance at 31 March 2021 £</b>
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  
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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:

	<b>2022</b> £	<b>2021</b> £
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.

	<b>2022</b> £	<b>2021</b> £
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**

	<b>2022</b> £	<b>2021</b> £
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)
<b>Cash generated from/(absorbed by) operations</b>	<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***

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**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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