

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

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

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
	<hr/>	<hr/>
	750,843	869,994
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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).

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	Balance at 31 March 2023	
	£	£	£	£	£	£	£	
MAS	-	219,436	(216,588)	-	2,848	265,486	(269,130)	
Universal Support	769	146,108	(147,139)	262	-	-	-	
New Horizons	-	76,839	(76,279)	-	560	21,558	53,110	
Financial Capability	-	35,050	(33,117)	-	1,933	-	1,933	
	769	477,433	(473,123)	262	5,341	287,044	53,906	
							1,933	

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.