

Charity registration number 1088651 (England and Wales)

Company registration number 04259550

KIRKLEES CITIZENS ADVICE & LAW CENTRE
ANNUAL REPORT AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025

KIRKLEES CITIZENS ADVICE & LAW CENTRE

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	Umar Shafat (Chair)	
	M Maqsood (Treasurer)	
	Anne Hinton	
	Carol Mckenna	
	Lesley Reilly	
	Alison Westwood	(Appointed 10 March 2025)
	Tayyib Abrar	(Appointed 2 June 2025)
Secretary	Nick Whittingham	
Senior management	Nick Whittingham	Chief Executive
	Lesley Kaye	Operations Manager
	Olivia O'Hanlon	Communications Manager
	Lynne Howarth	HR Manager
Charity number (England and Wales)	1088651	
Company number	04259550	
Auditor	BK Plus Audit Limited	
	52 St Johns Lane	
	Halifax	
	West Yorkshire	
	England	
	HX1 2BW	

KIRKLEES CITIZENS ADVICE & LAW CENTRE

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KIRKLEES CITIZENS ADVICE & LAW CENTRE

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT)

FOR THE YEAR ENDED 31 MARCH 2025

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 March 2025. The trustees have adopted the provisions of the Statement of Recommended Practice (SORP) 'Accounting and Reporting by Charities' issued in March 2005.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Company number

04259550 (England and Wales)

Registered Charity number

1088651

Registered office

Units 11-12
Empire House
Wakefield Old Road
Dewsbury
West Yorkshire
WF12 8DJ

Trustees

Umar Shafat	Chair
Mohammed Maqsood	Treasurer
Judith Priestley	(Resigned 08/07/2024)
Linda Summers	(Resigned 08/07/2024)
Lesley Reilly	
Nathan James Woodhead	(Resigned 02/06/2025)
Tayyib Abrar	(Appointed 02/06/2025)
Carol May McKenna	
Annie Hinton	
Alison Westwood	(Appointed 10/03/2025)

Company Secretary

Nick Whittingham

Auditors

BK Plus Audit Limited
Statutory Auditor Chartered Accountants
52 St Johns Lane
Halifax
West Yorkshire
HX1 2BW

Bankers

CAF Bank Ltd
25 Kings Hill Avenue
Kings Hill
West Malling
Kent
ME19 4JQ

Lloyds TSB
75 Commercial Street
Batley
West Yorkshire
WF17 5EQ

KIRKLEES CITIZENS ADVICE & LAW CENTRE

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charity's governing document, the Companies Act 2006, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" and the Charities SORP "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)".

Objectives and activities

REFERENCE AND ADMINISTRATIVE DETAILS

Senior Management Team

Nick Whittingham	-Chief Executive
Lesley Kaye	-Operations Manager
Olivia O'Hanlon	-Communications Manager
Lynne Howarth	-HR Manager

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

Kirklees Citizens Advice & Law Centre is a charitable company limited by guarantee, incorporated on 26 July 2001 and registered as a charity on 28 September 2001. The governing documents are the Memorandum and Articles of Association. The organisation was previously called South Kirklees Citizens Advice Bureau, then Kirklees Citizens Advice and was originally established in 1936.

Recruitment and appointment of new trustees

Trustee Board Members are recruited and appointed by an open procedure. Newly appointed trustees are provided with a comprehensive induction to Kirklees Citizens Advice & Law Centre through provision of training courses and mentoring by established trustees. Ongoing training is offered to fulfil their roles.

Organisational structure

Kirklees Citizens Advice & Law Centre is governed by its trustee board which is responsible for setting the strategic direction of the organisation and the policy of the charity. The trustees carry the ultimate responsibility for the conduct of the organisation and for ensuring that it satisfies its legal and contractual obligations. Full trustee board meetings are held quarterly each year as well as an annual strategy day. Separate finance, risk, staffing and campaigns subcommittee meetings are held during the year. Day to day operation of the organisation is delegated to the senior management team.

The trustee board is independent from the senior management team. A register of trustee board member's interests is held at the registered office and is available to the public.

Kirklees Law Centre became a wholly owned subsidiary of Kirklees Citizens Advice & Law Centre on 1st April 2014 and merged fully within Kirklees Citizens Advice & Law Centre on 31st March 2019. This merger put into effect the practical operation of the organisation in recent years and is in line with our medium term strategy.

Related parties

Kirklees Citizens Advice & Law Centre 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.

Kirklees Citizens Advice & Law Centre is a member of the Law Centres Network [LCN], the operating name of the Law Centres Federation, which is the umbrella organisation for Law Centres in England and Wales.

Operating policies are independently determined by the trustee board of Kirklees Citizens Advice in order to fulfil its charitable objectives and comply with the national membership requirements of Citizens Advice and LCN.

The organisation also co-operates with a number of other advice services, local charities and statutory organisations on behalf of its clients. Where a trustee is also a member of another organisation, they may be involved in discussions involving that organisation, but not in the ultimate decision making process.

KIRKLEES CITIZENS ADVICE & LAW CENTRE

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

Risk management

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

The organisation has a Risk Assessment and Contingency Planning policy. All risks are assessed on a quarterly basis. New or increased risks are assessed as they are identified. Actions are taken to mitigate any significant risks. This includes policies to ensure the health and safety of staff, volunteers and clients.

OBJECTIVES AND ACTIVITIES

Objectives and aims

The objectives of the organisation were amended with the permission of the Charity Commission on 21 January 2009.

These are:

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

Charitable activities

The principal activities carried out by the organisation during the year were:

As the Lead Body:

- Management of subcontracts with Fusion Housing
- Monitoring own and subcontractors' performance and reporting to Kirklees Council
- Maintaining and developing the Advice Kirklees partnership

As a provider of services:

- Provision of a face to face generalist advice service at Empire House, Dewsbury
- Operating contact centre's at the above location as part of our model of advice service delivery in Kirklees
- Provision of a telephone advice service for Kirklees
- Provision of face to face specialist debt advice at the above location
- Provision of face to face specialist advice services across Kirklees covering the following areas of law: Asylum, Discrimination, Employment, Housing and Welfare Benefits
- Provision of an Employment telephone advice service for Kirklees
- Provision of face to face refugee and asylum support service across Kirklees
- Provision of a Pension Wise service in Partnership with Citizens Advice Manchester and Citizens Advice Wigan (funded by HM Treasury)
- Provision of a face to face and telephone service to support applicants to the EU Settlement Scheme
- Provision of a range of community projects, including outreach advice at community venues across Kirklees.
- Provision of training and supervision for discrimination and asylum casework services in North Yorkshire
- Referral and signposting of clients to other advice providers and support agencies

Volunteers play a role in the delivery of advice services and also contribute to the administration of the organisation.

The organisation has produced an Annual Report for the year to March 2025 which provides further detail on the charitable activities carried out.

KIRKLEES CITIZENS ADVICE & LAW CENTRE

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

Public benefit

We have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing our aims and objectives and in planning our future activities. In particular, the trustees consider how planned activities will contribute to the aims and objectives they have set. Our main beneficiaries are people living in Kirklees who are experiencing poverty, deprivation, social exclusion, disability and ill-health. The services we deliver online, by telephone and face to face are designed to provide information and advice to enable beneficiaries to understand their rights and entitlements and to provide practical support to enable them to access and enforce those rights and entitlements. The majority of our work relates to social welfare law and, in particular, welfare benefits, debt and housing. Our services also provide direct connections to other advice and support services delivered by our partner statutory and voluntary sector agencies where these provide more appropriate assistance.

Success is measured by:

- Overall, the organisation has assisted 35,993 people during 2024-25. The number of people assisted compares very favourably to similar organisations in the sector, although it is falling as core funding has reduced in recent periods. We can be confident that our service is accessible, effective and good value for money and has been resilient in the face of an unprecedented crisis.
- Face to face services available in key locations across Kirklees. For the year to March 2025 we have operated a drop-in service in our contact centre in Dewsbury but capacity is limited. We also operate drop-in services in locations in Dewsbury and Huddersfield. We have expanded more complex face to face work by appointment.
- A telephone advice service available to people calling from Kirklees available Monday to Friday during normal office hours. In addition, a specialist employment advice service is available by telephone. We have maintained our telephone services and have added additional remote accessibility using email, chat and texting options.
- An online information service available. For this period there were 22,220 unique users of this service, around the same as the previous year.
- Data calculating outcomes of our main services in relation to welfare benefits and debt. For the year to March 2025 we managed total debt to a value of £8.8 million, and supported new benefit entitlement to a value of £8.5 million.
- Data for client satisfaction which demonstrates that, for the year to March 2025, 98% of clients were happy or very happy with the service they received.
- External independent quality audit by a range of respected bodies has validated the quality of our systems and procedures and of the advice we provide. We have maintained all accreditations. Assessment by Citizens Advice rated us at the highest level across all areas. Peer review of our Legal Aid asylum work gave a rare rating of 1 (Outstanding) for the quality of specialist advice.

Financial review

Reserves policy

Reserves are defined as assets less liabilities. For the purposes of the reserves policy, fixed assets, non-cash assets such as work in progress, and pension liability are excluded on the basis that they do not impact short-term liquidity. Restricted reserves are also excluded as they are ringfenced for specific purposes.

Reserves may be required in future to cover costs in the following scenarios:

- some funding is paid late
- some funding is discontinued
- to manage an unforeseen emergency
- to provide funds to explore new beneficial opportunities
- to address longer-term liabilities

The organisation policy is to retain 2 – 4 months operating costs (based on budgeted forecast for the year ahead) as reserves. Reserves will be monitored by the Trustee Board on a quarterly basis. The reserves policy will be formally reviewed by the Trustee Board on an annual basis. Strategic objectives are set to ensure the required reserves are maintained.

KIRKLEES CITIZENS ADVICE & LAW CENTRE

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

At 31st March 2025, the level of unrestricted reserves was £786,296, which is equivalent to 5.5 months budgeted expenditure (£1,693,159) based on the forecasts for 2025/26. The trustees have reviewed the level of reserves and have established that they are compliant with the above policy. The trustees feel that they would be able to carry on the charitable company's activities in the event of a significant drop in income.

The organisation's principal funding sources during 2024/25 are shown in note 3 and Restricted Funds are identified in Note 16. All expenditure was incurred in the furtherance of the charitable company's objectives.

Reserves and income received in advance are held in interest-bearing savings accounts with our bankers. The trustees consider it prudent to ensure that all reserves are available at short notice. This therefore precludes the use of medium and long term investments.

Charity:

The income for the year to 31 March 2025 totals £1,655,043 (2024: £1,752,974). Expenditure for the year totals £1,764,596 (2024: £1,760,329).

The unrestricted funds show a surplus/(deficit) for the year, after transfers, of £(109,553) (2024: £(7,355)) with unrestricted reserves at the year end totalling £786,296 (2024: £895,849). The restricted fund balances were £NIL (2024: £NIL).

Adjustments for actuarial losses on defined benefit pension schemes are a net gain of £Nil for the year, in relation to the scheme for Kirklees Citizens Advice & Law Centre. The trustees have followed the guidance of FRS17 in these financial statements and have obtained a professional valuation of the defined benefit scheme. The FRS17 valuation shows a surplus, as it has for the previous 2 years, prior to that there were large liabilities, and the trustees have taken a prudent approach in recording a nil asset value as at 31st March 2025.

Future plans and developments

Following a significant contraction of services during years of austerity, core funding stabilised and was a period of consolidation alongside exploration of new opportunities as they arise. Unfortunately, we have seen further cuts to core funding in 2024/25. We have been successful in retaining and increasing contracts for Legal Aid work which have allowed for development of a specialist Housing advice service initially in Kirklees and, more recently, the Leeds Court Duty scheme from August 2023. We are encouraged by proposals to increase significantly the hourly rates for Housing and Asylum Legal Aid work which we hope will support expansion of both teams in coming years. We have provided assistance to people needing to apply to the EU Settlement Scheme through a project now funded to March 2026. We have also established a successful bi-lingual information and advice service for BNO visa holders from Hong Kong who have settled in Yorkshire and this will run to March 2026. We have maintained skills and profile in the area of discrimination law and obtained a Legal Aid contract for this work in 2019. The latter allows for discrimination related Employment work and we aim to expand the team in 2025/26 with a focus on employment matters and service issues related to clients experiencing discrimination in the benefits system. We identified a gap in provision relating to complex general casework, particularly where clients have multiple interconnected issues, and we obtained funding in 2023 to address that. We are mindful of development in digital technology and are progressing expansion of digital services, including further enhancements to our web site, advice using webchat, and potential development of apps to support advice provision.

We are acutely aware that there is a shortage of specialist social welfare lawyers and that the low level of Legal Aid funding means that it is increasingly difficult to maintain salary levels attractive to qualified legal staff. We remain committed to training new solicitors, legal executives and advice staff who can support the important areas of social welfare law we cover and we will continue to seek funding to support training of advice staff at all levels. We have put in place a long-term plan for rolling training and development of advice staff and are starting to see positive impacts from that.

KIRKLEES CITIZENS ADVICE & LAW CENTRE

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

PRINCIPAL RISKS AND UNCERTAINTIES

The Trustees maintain a strategic business plan which is reviewed annually and updated regularly. This contains an analysis of the various associated risks and a summary set out in an organisation risk assessment matrix. The organisational risk assessment matrix assesses potential consequences, likelihood, and impact. It also sets out policies, procedures and systems to mitigate those risks or manage any potential impact on the organisation should those risks materialise.

The principal risks and uncertainties facing the organisation include:

- Loss of key funding or failure of income streams
- Inconsistent cash-flow for Legal Aid work which is paid in arrears when cases are closed
- Low rates of pay for legal Aid work which increasingly make it difficult to sustain
- Failure to meet quality standards or regulation required by regulatory bodies
- Breach of systems relating to security of data
- Loss or failure of IT systems
- Unplanned loss of key staff
- Lack of trained advice workers, particularly at a specialist level.

Recruitment and appointment of trustees

Trustee Board Members are recruited and appointed by an open procedure. Newly appointed trustees are provided with a comprehensive induction to Kirklees Citizens Advice & Law Centre through provision of training courses and mentoring by established trustees. Ongoing training is offered to fulfil 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.

Auditor

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

Disclosure of information to auditor

Each of the trustees has confirmed that there is no information of which they are aware which is relevant to the audit, but of which the auditor is unaware. They have further confirmed that they have taken appropriate steps to identify such relevant information and to establish that the auditor is aware of such information.

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

M Maqsood (Treasurer)

Trustee

17 November 2025

KIRKLEES CITIZENS ADVICE & LAW CENTRE

STATEMENT OF TRUSTEES' RESPONSIBILITIES

FOR THE YEAR ENDED 31 MARCH 2025

The trustees, who are also the directors of Kirklees Citizens Advice & Law Centre 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.

KIRKLEES CITIZENS ADVICE & LAW CENTRE

INDEPENDENT AUDITOR'S REPORT

TO THE MEMBERS OF KIRKLEES CITIZENS ADVICE & LAW CENTRE

Opinion

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

In our opinion, the financial statements:

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

Basis for opinion

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

Conclusions relating to going concern

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

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charity's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other information

The other information comprises the information included in the annual report other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information contained within the annual report. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon. Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit, or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006

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

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

KIRKLEES CITIZENS ADVICE & LAW CENTRE

INDEPENDENT AUDITOR'S REPORT (CONTINUED)

TO THE MEMBERS OF KIRKLEES CITIZENS ADVICE & LAW CENTRE

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.

KIRKLEES CITIZENS ADVICE & LAW CENTRE

INDEPENDENT AUDITOR'S REPORT (CONTINUED)

TO THE MEMBERS OF KIRKLEES CITIZENS ADVICE & LAW CENTRE

Other matters

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, and from our commercial knowledge and experience of the industry sector;
- 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, environmental 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
- Ensured laws and regulations were communicated within the audit team regularly and the team remained alert to instances of non-compliance throughout the audit.

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 a susceptibility to fraud, their knowledge of actual, suspected and alleged fraud;
- Considering the internal controls in place to mitigate risks of fraud and non-compliance with laws and regulations; and
- Understanding the design of the company's remuneration policies.

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 set out in note 2 were indicative of potential bias; and
- Investigated the rationale behind significant or unusual transactions.

In response to the risks 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;
- Enquiring of management as to actual and potential litigation and claims; and
- Reviewing correspondence with HMRC, relevant regulators and the company's legal advisors.

There are inherent limitations in our audit procedures described above. The more removed that laws and regulations are from the 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.

KIRKLEES CITIZENS ADVICE & LAW CENTRE

INDEPENDENT AUDITOR'S REPORT (CONTINUED)

TO THE MEMBERS OF KIRKLEES CITIZENS ADVICE & LAW CENTRE

Use of our report

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charitable company's members those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and the charitable company's members as a body, for our audit work, for this report, or for the opinions we have formed.

Victoria Atkinson FCA (Senior Statutory Auditor)

For and on behalf of BK Plus Audit Limited, Statutory Auditor

Chartered Certified Accountants

52 St Johns Lane

Halifax

West Yorkshire

HX1 2BW

England

1 December 2025

KIRKLEES CITIZENS ADVICE & LAW CENTRE

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 MARCH 2025

		Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
	Notes						
Income from:							
<u>Charitable activities</u>							
Council and Community	3	905,049	110,797	1,015,846	931,208	157,067	1,088,275
Money Advice Service	3	-	223,440	223,440	-	222,711	222,711
Pension Wise	3	-	118,086	118,086	-	134,494	134,494
Legal Aid Activities	3	283,779	-	283,779	293,915	-	293,915
Investments	4	13,892	-	13,892	13,579	-	13,579
Total income		<u>1,202,720</u>	<u>452,323</u>	<u>1,655,043</u>	<u>1,238,702</u>	<u>514,272</u>	<u>1,752,974</u>
Expenditure on:							
<u>Charitable activities</u>							
Council and Community	5	955,527	111,420	1,066,947	922,990	158,164	1,081,154
Money Advice Service	5	-	222,869	222,869	-	222,315	222,315
Pension Wise	5	-	118,927	118,927	-	134,532	134,532
Legal Aid Activities	5	355,853	-	355,853	309,905	-	309,905
Total charitable expenditure		<u>1,311,380</u>	<u>453,216</u>	<u>1,764,596</u>	<u>1,232,895</u>	<u>515,011</u>	<u>1,747,906</u>
Other expenditure	10	-	-	-	12,423	-	12,423
Total expenditure		<u>1,311,380</u>	<u>453,216</u>	<u>1,764,596</u>	<u>1,245,318</u>	<u>515,011</u>	<u>1,760,329</u>
Net expenditure		<u>(108,660)</u>	<u>(893)</u>	<u>(109,553)</u>	<u>(6,616)</u>	<u>(739)</u>	<u>(7,355)</u>
Transfers between funds		(893)	893	-	(739)	739	-
Net movement in funds	7	<u>(109,553)</u>	<u>-</u>	<u>(109,553)</u>	<u>(7,355)</u>	<u>-</u>	<u>(7,355)</u>
Reconciliation of funds:							
Fund balances at 1 April 2024		<u>895,849</u>	<u>-</u>	<u>895,849</u>	<u>903,204</u>	<u>-</u>	<u>903,204</u>
Fund balances at 31 March 2025		<u>786,296</u>	<u>-</u>	<u>786,296</u>	<u>895,849</u>	<u>-</u>	<u>895,849</u>

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

KIRKLEES CITIZENS ADVICE & LAW CENTRE

BALANCE SHEET

AS AT 31 MARCH 2025

		2025		2024	
	Notes	£	£	£	£
Fixed assets					
Tangible assets	12		12,788		15,345
Current assets					
Debtors	13	507,821		421,865	
Cash at bank and in hand		372,045		565,354	
		<u>879,866</u>		<u>987,219</u>	
Creditors: amounts falling due within one year	14	<u>(106,358)</u>		<u>(106,715)</u>	
Net current assets			773,508		880,504
Total assets less current liabilities			<u>786,296</u>		<u>895,849</u>
The funds of the charity					
Unrestricted funds	17		786,296		895,849
			<u>786,296</u>		<u>895,849</u>

The company is entitled to the exemption from the audit requirement contained in section 477 of the Companies Act 2006, for the year ended 31 March 2025, although an audit is required under section 144 of the Charities Act 2011.

The directors acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of financial statements.

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

The financial statements were approved by the trustees on 17 November 2025

M Maqsood (Treasurer)
Trustee

Company registration number 04259550 (England and Wales)

KIRKLEES CITIZENS ADVICE & LAW CENTRE

STATEMENT OF CASH FLOWS

FOR THE YEAR ENDED 31 MARCH 2025

	Notes	2025 £	£	2024 £	£
Cash flows from operating activities					
Cash absorbed by operations	21		(207,201)		(63,510)
Investing activities					
Investment income received		13,892		13,579	
Net cash generated from investing activities			13,892		13,579
Net cash used in financing activities			-		-
Net decrease in cash and cash equivalents			(193,309)		(49,931)
Cash and cash equivalents at beginning of year			565,354		615,285
Cash and cash equivalents at end of year			372,045		565,354

The notes on pages 15 to 28 form part of these financial statements.

KIRKLEES CITIZENS ADVICE & LAW CENTRE

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2025

1 Accounting policies

Charity information

Kirklees Citizens Advice & Law Centre is a private company limited by guarantee incorporated in England and Wales. The registered office is .

Units 11-12
Empire House
Wakefield Old Road
Dewsbury
West Yorkshire
WF12 8DJ

1.1 Accounting convention

The financial statements have been prepared in accordance with the charity's governing document, the Companies Act 2006, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" and the Charities SORP "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)". The 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 financial statements have been prepared under the historical cost convention, [modified to include the revaluation of freehold properties and to include investment properties and certain financial instruments at fair value]. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, 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 financial statements.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Restricted funds are subject to specific conditions by donors or grantors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

Endowment funds are subject to specific conditions by donors that the capital must be maintained by the charity.

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.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Legacies are recognised on receipt or otherwise if the charity has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

KIRKLEES CITIZENS ADVICE & LAW CENTRE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

1 Accounting policies

(Continued)

1.5 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement, and the amount of the obligation can be measured reliably.

Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges are allocated on the portion of the asset's use.

1.6 Tangible fixed assets

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

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Leasehold improvements	Over the term of the lease
Fixtures and fittings	Straight line over 4 years / 5 years
Computers	100% on cost

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.

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. Bank overdrafts are shown within borrowings in current liabilities.

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.

KIRKLEES CITIZENS ADVICE & LAW CENTRE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

1 Accounting policies

(Continued)

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 payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

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

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

Derecognition of financial liabilities

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

1.10 Employee benefits

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

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

1.11 Retirement benefits

Payments to defined contribution retirement benefit schemes are charged as an expense as they fall due.

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.

KIRKLEES CITIZENS ADVICE & LAW CENTRE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

3 Income from charitable activities

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
Council and Community						
Project Income	889,813	110,797	1,000,610	899,183	157,067	1,056,250
Miscellaneous Income	15,236	-	15,236	32,025	-	32,025
Money Advice Service						
Project Income	-	223,440	223,440	-	222,711	222,711
Pension Wise						
Project Income	-	118,086	118,086	-	134,494	134,494
Legal Aid Activities						
Project Income	283,779	-	283,779	293,915	-	293,915
	<u>1,188,828</u>	<u>452,323</u>	<u>1,641,151</u>	<u>1,225,123</u>	<u>514,272</u>	<u>1,739,395</u>

4 Income from investments

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Interest receivable	<u>13,892</u>	<u>13,579</u>

KIRKLEES CITIZENS ADVICE & LAW CENTRE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

5 Expenditure on charitable activities

	Council and Community	Money Advice Service	Pension Wise	Legal Aid Activities	Total
	2025 £	2025 £	2025 £	2025 £	2025 £
Direct costs					
Staff costs	612,178	182,668	96,818	311,491	1,203,155
Depreciation and impairment	2,558	-	-	-	2,558
Premises costs	91,146	16,748	10,051	8,492	126,437
Office costs	99,687	18,682	9,582	11,119	139,070
Staff and volunteer costs	15,310	1,324	668	10,765	28,067
Governance	16,164	3,424	1,799	2,537	23,924
Other costs	218,654	23	9	11,449	230,135
	<u>1,055,697</u>	<u>222,869</u>	<u>118,927</u>	<u>355,853</u>	<u>1,753,346</u>
Share of support and governance costs (see note 6)					
Support	11,250	-	-	-	11,250
	<u>1,066,947</u>	<u>222,869</u>	<u>118,927</u>	<u>355,853</u>	<u>1,764,596</u>
Analysis by fund					
Unrestricted funds	955,527	-	-	355,853	1,311,380
Restricted funds	111,420	222,869	118,927	-	453,216
	<u>1,066,947</u>	<u>222,869</u>	<u>118,927</u>	<u>355,853</u>	<u>1,764,596</u>

KIRKLEES CITIZENS ADVICE & LAW CENTRE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

5 Expenditure on charitable activities (Continued)

Previous year:	Council and Community	Money Advice Service	Pension Wise	Legal Aid Activities	Total
	2024 £	2024 £	2024 £	2024 £	2024 £
Direct costs					
Staff costs	630,526	160,182	109,420	261,959	1,162,087
Depreciation and impairment	2,558	-	-	-	2,558
Premises costs	102,294	24,422	12,229	13,933	152,878
Office costs	109,190	27,084	9,591	12,549	158,414
Staff and volunteer costs	16,110	3,368	976	3,235	23,689
Governance	12,621	7,236	2,308	3,668	25,833
Other costs	195,901	23	8	14,561	210,493
	<u>1,069,200</u>	<u>222,315</u>	<u>134,532</u>	<u>309,905</u>	<u>1,735,952</u>
Share of support and governance costs (see note 6)					
Support	11,954	-	-	-	11,954
	<u>1,081,154</u>	<u>222,315</u>	<u>134,532</u>	<u>309,905</u>	<u>1,747,906</u>
Analysis by fund					
Unrestricted funds	922,990	-	-	309,905	1,232,895
Restricted funds	158,164	222,315	134,532	-	515,011
	<u>1,081,154</u>	<u>222,315</u>	<u>134,532</u>	<u>309,905</u>	<u>1,747,906</u>

6 Support costs allocated to activities

	2025 £	2024 £
Governance costs	11,250	11,954
Analysed between:		
Council and Community	11,250	11,954

7 Net movement in funds

	2025 £	2024 £
The net movement in funds is stated after charging/(crediting):		
Fees payable for the audit of the charity's financial statements	11,250	10,200
Depreciation of owned tangible fixed assets	2,558	2,558
Loss on disposal of tangible fixed assets	-	12,423

KIRKLEES CITIZENS ADVICE & LAW CENTRE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

8 Trustees

None of the trustees (or any persons connected with them) received any remuneration or benefits from the charity during the year.

During the year the charity has taken out trustees indemnity insurance, the cost shown in these accounts is £825 (2024 : £825).

9 Employees

The average monthly number of employees during the year was:

	2025 Number	2024 Number
Service staff	34	37
Administrative staff	3	3
Management	4	4
Volunteers	17	26
Total	58	70

Employment costs

	2025 £	2024 £
Wages and salaries	1,035,928	1,003,903
Social security costs	87,817	78,666
Other pension costs	79,410	79,518
	1,203,155	1,162,087

The charity had 17 registered volunteers during the year ended 31 March 2025 but only 13 actively volunteered.

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

Remuneration of key management personnel

The remuneration of key management personnel was as follows:

	2025 £	2024 £
Aggregate compensation	169,184	160,679

KIRKLEES CITIZENS ADVICE & LAW CENTRE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

10 Other expenditure

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Net loss on disposal of tangible fixed assets	-	12,423

11 Taxation

The charity is exempt from taxation on its activities because all its income is applied for charitable purposes.

12 Tangible fixed assets

	Leasehold improvements £	Fixtures and fittings £	Computers £	Total £
Cost				
At 1 April 2024	201,953	23,286	28,089	253,328
At 31 March 2025	201,953	23,286	28,089	253,328
Depreciation and impairment				
At 1 April 2024	186,607	23,286	28,089	237,982
Depreciation charged in the year	2,558	-	-	2,558
At 31 March 2025	189,165	23,286	28,089	240,540
Carrying amount				
At 31 March 2025	12,788	-	-	12,788
At 31 March 2024	15,345	-	-	15,345

13 Debtors

	2025 £	2024 £
Amounts falling due within one year:		
Trade debtors	115,917	66,947
Other debtors	353,854	273,383
Prepayments and accrued income	38,050	81,535
	507,821	421,865

KIRKLEES CITIZENS ADVICE & LAW CENTRE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

14 Creditors: amounts falling due within one year

	2025	2024
	£	£
Other taxation and social security	33,320	31,825
Trade creditors	14,086	7,906
Other creditors	17,521	10,597
Accruals and deferred income	41,431	56,387
	<hr/>	<hr/>
	106,358	106,715
	<hr/>	<hr/>

15 Retirement benefit schemes

	2025	2024
	£	£
Defined contribution schemes		
Charge to profit or loss in respect of defined contribution schemes	79,410	79,518
	<hr/>	<hr/>

KIRKLEES CITIZENS ADVICE & LAW CENTRE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

15 Retirement benefit schemes

(Continued)

Employee Benefit Obligations

The West Yorkshire Pension Fund Scheme is funded and is contracted out of the state scheme. The last tri-annual valuation of the scheme took place at 31 March 2022 and was undertaken by professionally qualified actuaries, Aon Solutions UK Ltd, using the projected unit method. The Charity has paid for a valuation of the scheme at 31 March 2025 and the figures below are based on that valuation.

The notional value of the assets of the charity's share of the scheme at 31 March 2025 was £1,236,000; the present value of liabilities was £843,000 leaving a net pension asset of £393,000 at 31 March 2025. This is not recognised in these accounts, in line with FRS 102, on the basis the asset is not recoverable by reduced contributions or refunds to the plan.

The valuation as at 31 March 2025 includes comparative year information for the Scheme as at 31 March 2024.

Contributions

The employer contributions made to the scheme during the year were £2,000 (2024 : £5,000). £Nil was unpaid at the year end.

The employers regular contributions to the Fund for the accounting period ending 31 March 2025 are estimated to be £ Nil.

Key assumptions

The latest actuarial valuation of the Charity's liabilities took place as at 31 March 2025. Liabilities have been estimated by the independent qualified actuary on an actuarial basis using the projected unit credit method.

The principal assumptions used by the actuary in updating the latest valuation of the Fund for FRS 17 purposes were:

	31 March 2025		31 March 2024
	(%)	(%)	
Discount rate		5.80	4.80
Inflation - CPI	2.50		2.60
Pension increases	2.50		2.60
Pension accounts revaluation rate		2.50	2.60
Rate of general increase in salaries		3.75	3.85

Expected return on assets

The approximate split of assets for the Fund as a whole (based on data supplied by the Fund Administering Authority) is shown in the table below. Also shown are the assumed rates of return adopted by the Employer for the purposes of FRS 102.

The charity employs a building block approach in determining the rate of return on Fund assets. Historical markets are studied and assets with higher volatility are assumed to generate higher returns consistent with widely accepted capital market principles. The assumed rate of return on each asset class is set out within this note. The overall rate of return on assets is then derived by aggregating the expected return for each asset class over the actual asset allocation for the Fund at 31 March 2024.

	31 March 2025		31 March 2024
	(%)	(%)	
Equities	79.3		79.4
Property	2.8		2.8
Government bonds		9.0	8.5
Corporate bonds		4.0	4.2
Cash	2.6		1.8
Other	2.3		3.3
Average Return / Total	100.0		100.0

KIRKLEES CITIZENS ADVICE & LAW CENTRE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

15 Retirement benefit schemes

(Continued)

Reconciliation of funded status to Balance Sheet

	Value as at 31 March 2025	Value as at 31 March 2024
	£000's	£000's
Fair value of assets	1,236	1,206
Present value of funded liabilities	-843	-988
Pension asset/(liability)	393	218
Unrecognised asset due to uncertainty of recovery	-393	-218
Net pension asset/(liability)	0	0

Analysis of profit and loss charge

	Period Ending 31 March 2025	Period Ending 31 March 2024
	£000's	£000's
Current service cost	15	15
Past service cost	0	0
Interest cost	-11	-7
Expected return on assets	0	0
Curtailment cost	0	0
Settlement cost	0	0
Expense recognised	4	8

Changes to the present value of liabilities during the accounting period

	Period Ending 31 March 2025
	£000's
Opening present value of liabilities	988
Current service cost	15
Interest cost	47
Contributions by participants	4
Actuarial (gains) / losses on liabilities	-184
Net benefits paid out	-27
Past service cost	0
Net increase in liabilities from disposals and acquisitions	0
Curtailments	0
Settlements	0
Closing present value of liabilities	843

Changes to the fair value of assets during the accounting period

	Period Ending 31 March 2025
	£000's
Opening fair value of assets	1,210
Interest income on assets	58
Actuarial gains / (losses) on assets	-11
Contributions by the employer	2
Contributions by participants	4
Net benefits paid out	-27
Net increase in assets from disposals and acquisitions	0
Settlements	0
Closing fair value of assets	1,236

KIRKLEES CITIZENS ADVICE & LAW CENTRE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

16 Restricted funds

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

	At 1 April 2024	Incoming resources	Resources expended	Transfers	At 31 March 2025
	£	£	£	£	£
Money Advice Service	-	223,440	(222,869)	(571)	-
Pension Wise	-	118,086	(118,927)	841	-
EU Settlement Council	-	33,262	(33,563)	301	-
Hong Kong	-	27,195	(27,376)	181	-
Yorkshire Building Society	-	50,340	(50,481)	141	-
	-	452,323	(453,216)	893	-
Previous year:	At 1 April 2023	Incoming resources	Resources expended	Transfers	At 31 March 2024
	£	£	£	£	£
Money Advice Service	-	222,710	(222,316)	(394)	-
Pension Wise	-	134,494	(134,532)	38	-
EU Settlement Council	-	59,369	(60,350)	981	-
Hong Kong	-	49,605	(49,603)	(2)	-
Yorkshire Building Society	-	48,094	(48,210)	116	-
	-	514,272	(515,011)	739	-

Money Advice Service

Money Advice Service to offer a specialist debt advice service.

Pension Wise

Government funded guidance service to help people understand their defined contribution pension options.

EU Settlement Council

Project to assist EU citizens to apply for settled status under the EU Settlement Scheme. Funded by Home Office.

Hong Kong

This funding stream supports bi-lingual (Cantonese) caseworker to provide advice and information to people who have come to the UK from Hong Kong and settled in the Yorkshire region.

Yorkshire Building Society

This funding provides in-person generalist advice delivered from the YBS premises in Dewsbury and Huddersfield.

Transfers between funds

The transfers between funds at the year end, represent the transfer of the balances on funding streams that either the charity has to finance from unrestricted funds or is entitled to take credit for the surplus.

KIRKLEES CITIZENS ADVICE & LAW CENTRE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

17 Unrestricted funds

The unrestricted funds of the charity comprise the unexpended balances of donations and grants which are not subject to specific conditions by donors and grantors as to how they may be used. These include designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes.

	At 1 April 2024	Incoming resources	Resources expended	Transfers	At 31 March 2025
	£	£	£	£	£
General funds	895,849	1,202,720	(1,311,380)	(893)	786,296
	<u> </u>	<u> </u>	<u> </u>	<u> </u>	<u> </u>

Previous year:	At 1 April 2023	Incoming resources	Resources expended	Transfers	At 31 March 2024
	£	£	£	£	£
General funds	903,204	1,238,702	(1,245,318)	(739)	895,849
	<u> </u>	<u> </u>	<u> </u>	<u> </u>	<u> </u>

18 Analysis of net assets between funds

	Unrestricted funds 2025
	£
At 31 March 2025:	
Tangible assets	12,788
Current assets/(liabilities)	773,508
	<u> </u>
	786,296
	<u> </u>

	Unrestricted funds 2024
	£
At 31 March 2024:	
Tangible assets	15,345
Current assets/(liabilities)	880,504
	<u> </u>
	895,849
	<u> </u>

KIRKLEES CITIZENS ADVICE & LAW CENTRE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

19 Operating lease commitments

Lessee

	2025 £	2024 £
Within one year	52,000	84,186
Between two and five years	208,000	208,000
In over five years	-	52,000
	<u>260,000</u>	<u>344,186</u>

20 Related party transactions

There were no disclosable related party transactions during the year (2024 - none).

21 Cash absorbed by operations

	2025 £	2024 £
Deficit for the year	(109,553)	(7,355)
Adjustments for:		
Investment income recognised in statement of financial activities	(13,892)	(13,579)
(Gain)/loss on disposal of tangible fixed assets	-	12,423
Depreciation and impairment of tangible fixed assets	2,557	2,558
Movements in working capital:		
(Increase) in debtors	(85,956)	(13,127)
(Decrease) in creditors	(357)	(44,430)
Cash absorbed by operations	<u>(207,201)</u>	<u>(63,510)</u>

22 Analysis of changes in net funds

The charity had no material debt during the year.

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.