

Report of the Directors and
Unaudited Financial Statements
for the Year Ended 31 March 2023
for
Clydesdale Citizens Advice Bureau

Charity Number: SC017611

Company Number: SC263918

Clydesdale Citizens Advice Bureau

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for the Year Ended 31 March 2023

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Clydesdale Citizens Advice Bureau

Company Information
for the Year Ended 31 March 2023

DIRECTORS

D S Jess
R M Plenderleith
J Softley
S Sinclair
T L Kennedy

REGISTERED OFFICE

10-12 Wide Close
Lanark
Lanarkshire
ML11 7LX

REGISTERED NUMBER

SC263918 (Scotland)

CHARITY NUMBER

SC017611 (Scotland)

ACCOUNTANTS

MRA Business Services Limited
Chartered Accountants
2 & 6 Wellgatehead
Lanark
Lanarkshire
ML11 9AA

Clydesdale Citizens Advice Bureau

Report of the Trustees
for the Year Ended 31 March 2023

The trustees who are also directors of the charity present their report with the financial statements of the company for the year ended 31 March 2023.

TRUSTEES

The trustees shown below have held office in the period from 1 April 2022 to the date of this report.

D H Gray (resigned 20.10.22)
D S Jess
R M Plenderleith
J Softley
S Sinclair
T L Kennedy
J Marrs (resigned 24.10.22)
L McLeish (appointed 14.12.22, resigned 20.07.23)

RESULTS

The net surplus for the year was £56,667 (2022 surplus £105,259) as detailed in the Statement of Financial Activities. The total net assets at 31 March 2023 are £458,176 (2022 £401,509) and all reserves are unrestricted.

ACTIVITIES

The Clydesdale Citizens Advice Bureau is an independent organisation, governed by its Board of Directors and with charitable status. The Bureau provides a comprehensive advice service for the residents of Clydesdale. Our main office is based in Lanark and we service weekly outreach surgeries in Coalburn, Lesmahagow, Douglas, Biggar, Kirmuirhill and Forth and a monthly outreach in Crawford, providing information, advice and support for people from rural areas, often the most isolated and outlying areas.

We comply with all criteria of the Citizens Advice Scotland audit process and meet its full membership conditions. We achieved compliance in our fourth successful Citizens Advice Scotland audit. We have had two six monthly South Lanarkshire Council Funding Reviews and met all of our targets.

We are accredited to The National Standards level in the provision of Money Advice, Benefit Advice and Housing Advice.

Clydesdale CAB adheres to the twin aims of the Scottish Citizens Advice Bureaux Service. In addition to this, we have our own vision and mission:

Our Vision: A fairer Clydesdale where all citizens have access to services and are empowered to access their rights in a respected manner.

Our Mission: To support the people of Clydesdale by offering an

- Accessible service through our outreaches and home visits
- Quality service through our trained holistic advisers
- Available service through our open-door drop-in service
- Free service and providing information and advice
- Specialist services such as Debt Advice, PASS, Benefits Representation and Help to Claim

To represent and raise citizens issues individually and collectively at a local and national level.

To work effectively with partners locally, regionally and nationally.

To work effectively in promoting the visibility of the Bureau and the service provided.

Clydesdale Citizens Advice Bureau

Report of the Trustees - continued for the Year Ended 31 March 2023

OUTREACH

We have seven outreach surgeries based in the most landward areas, hosted on a weekly/monthly basis. We provide a home visiting service for housebound clients. However, due to Covid restrictions, only four of our outreach services were reinstated during this financial year.

FUTURE STRATEGY

Our Grant Agreement with South Lanarkshire Council will ensure core funding each year. The Council provides additional support for our Money Advice service.

The PASS project (Patients Advice and Support Service) continued from May 2023 to March 2026.

We receive funding through the Money Talks Team and Mitigating the impact of Social Security Legislation projects along with securing Scottish Government funding for short term debt advice. We have successfully carried out another year of Energy Best Deal and Big Energy Savings Network to vulnerable clients seeking advice and support on all energy related enquiries.

Again, this year, we have benefited from Covid recovery funding. This has allowed us to continue to adapt the premises to help mitigate risks of infection and keep up the mitigation throughout each working day.

We recognise that we have had a successful year. This puts us in a strong position to continue to provide a quality service to the residents within our local community and also allows us to be adaptable if we are impacted with the changes that continue to develop under the cost of living crisis which is impacting all. We will continue to identify opportunities for development and growth and most importantly, serve all citizens of Clydesdale.

ADVICE & INFORMATION

Clydesdale Citizens Advice Bureau delivers a holistic service, providing information, advice, support, negotiation and representation for the residents of Clydesdale, a rural area covering 510 square miles, including substantial landward areas, with a population of 61,000, of which 27% are aged 65 and over and 9% of the population aged 75 and over.

We are a volunteer led service with a high calibre dedicated team of 21 people, of whom 14 are volunteers. They serve the Bureau in various capacities.

Directors of the Board are responsible for the development of policy, procedures and decision making. All staff ensure these policies and procedures are carried through. Paid staff encourage and support our volunteer advisers, social policy workers, administrators, tutors and mentors. The members of our team who provide advice and information to our clients are trained to Citizens Advice Scotland standards. They ensure that our clients do not suffer through ignorance of their rights and responsibilities nor by their inability to express and exert them.

Client enquiries are varied and cover a whole range of enquiries or concerns. We provide a holistic service which covers areas such as Debt, Benefits, Employment, Consumer, Relationship, Health, Consumer and much more. Both paid staff and volunteers provide these services.

RISK REVIEW

The Board of Directors meetings are held quarterly. Reviews of all aspects of the Bureau's operations are carried out via the Business Plan, which is a main item on the agenda. The Treasurer provides monthly trial balances and a projected budget for the following year. All financial business is discussed and decisions are taken during the Treasurer's Report at Board of Directors meetings. We have sound financial policies in place to ensure good practice. Quality Assurance audits are carried out using a continuous self-assessment model, which sees an audit every quarter. For the organisational audit, we have a full audit every three years alongside an annual summary audit carried out by Citizens Advice Scotland. National Standards audits take place every four years.

Our Grant Agreement with South Lanarkshire Council gives stability of core funding. Additional funding from the Council safeguards our money advice service for a further year.

A Health & Safety risk assessment is carried out yearly by the manager and any issues arising from it are addressed. Health & Safety Manual is updated on a yearly basis. Health & Safety is an agenda item at each Board meeting.

Report of the Trustees - continued
for the Year Ended 31 March 2023

RESERVES POLICY

The Bureau has a six months contingency fund, which it retains from its core funding. In the event of a loss of funding, the contingency fund will allow the Bureau to settle accounts, redundancies and salaries outstanding.

INVESTMENT POLICY

The Bureau's policy is to continue to invest our reserved funds in a business deposit account. The Treasurer monitors the account on a monthly basis.

RESPONSIBILITIES OF THE BOARD OF DIRECTORS

Legislation requires the Board to prepare, for each financial year, accounts which give a true and fair view of the state of affairs of the organisation and of the surplus or deficit of the organisation for that year and which have been properly prepared from, and are in agreement with, the accounting records of the organisation and comply with relevant disclosure regulations.

In preparing those accounts, the Board of Directors are required to:

- select suitable accounting policies and then apply them consistently;
- make judgements and estimates that are reasonable and prudent;
- follow applicable accounting standards, subject to any material departures disclosed and explained in the accounts;
- prepare the accounts on the going concern basis unless it is inappropriate to presume that the organisation will continue its activities.

The Board of Directors is responsible for keeping proper accounting records, which disclose with reasonable accuracy, at any time, the financial position of the organisation, and to enable them to ensure that the accounts comply with the appropriate legislation. They have general responsibility for taking such steps as are reasonably open to them to safeguard the assets of the organisation to prevent and detect fraud and other irregularities.

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

ON BEHALF OF THE BOARD:



.....
R Plenderleith – Director

Date: 24th October 2023

Clydesdale Citizens Advice Bureau

Statement of Financial Activities
for the Year Ended 31 March 2023

	Notes	31/03/23	31/03/22
		£	£
Income from charitable activities			
SLC grant – Core		52,118	52,118
CAS – Bureau	1	94,684	89,693
SLC Financial Inclusion		18,540	18,540
Patient Advice & Support Services		24,138	23,701
SLC – Tackling Poverty		20,924	20,924
NHS Lanarkshire		31,800	42,400
SLC – Business Grant		0	20,000
Energy Best Deal, SLAB, Misc		8,554	12,462
SLC – LACER fund		10,000	0
Clyde Windfarm Grant		10,000	0
		<u>270,758</u>	<u>279,838</u>
Investment Income			
Interest received		907	23
		<u>271,665</u>	<u>279,861</u>
Expenditure			
Rent & rates		1,853	551
Insurance		839	540
Heat, light & power		1,996	5,246
Salaries		176,657	143,753
Social security		11,635	8,553
Licences & training		3,947	1,486
Telephone & internet		2,002	1,746
Post, stationery & advertising		2,094	2,127
Travel & subsistence		4,155	899
Office equipment & repairs		4,481	5,076
Maintenance & cleaning		2,836	1,771
Sundry expenses		1,333	2,044
Accountancy		1,170	810
		<u>214,998</u>	<u>174,602</u>
Total expenditure		<u>214,998</u>	<u>174,602</u>
Net Income and net movement in funds for the year		<u>56,667</u>	<u>105,259</u>
Total Funds brought forward		<u>401,509</u>	<u>296,250</u>
Total Funds carried forward		<u>458,176</u>	<u>401,509</u>

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

Note 1

Projects Funded by Citizens Advice Scotland (CAS): Mitigating Impact of Social Security Changes, Financial Health Check, Money Talks +, Help to Claim, Specialist Debt Advice, Energy Crisis Grant, Small Grant and Small Debt Grant, Campaign Grants and Fuel Debt.

These notes form part of these financial statements

Clydesdale Citizens Advice Bureau

Balance Sheet
31 March 2023

	Notes	31/03/23 £	31/03/22 £
CURRENT ASSETS			
Cash at bank and in hand		483,325	425,219
CREDITORS			
Amounts falling due within one year	6	<u>25,149</u>	<u>23,710</u>
NET CURRENT ASSETS		<u>458,176</u>	<u>401,509</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>458,176</u>	<u>401,509</u>
THE FUNDS OF THE CHARITY:			
Unrestricted income funds	7	<u>458,176</u>	<u>401,509</u>
		<u>458,176</u>	<u>401,509</u>

The company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 March 2023.


The members have not required the company to obtain an audit of its financial statements for the year ended 31 March 2023 in accordance with Section 476 of the Companies Act 2006.

The Directors acknowledge their responsibilities for:

- (a) ensuring that the company keeps accounting records which comply with Sections 386 and 387 of the Companies Act 2006 and
- (b) preparing financial statements which give a true and fair view of the state of affairs of the company as at the end of each financial year and of its profit or loss for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the Companies Act 2006 relating to financial statements, so far as applicable to the company.

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

The financial statements were approved by the Board of Trustees on 24th October 2023 and were signed on its behalf by:


.....
D S Jess – Director
Date: 24th October 2023

These notes form part of these financial statements

Clydesdale Citizens Advice Bureau

Notes to the Financial Statements
for the Year Ended 31 March 2023

1) **STATUTORY INFORMATION**

Clydesdale Citizens Advice Bureau is a charitable private company limited by guarantee and registered in Scotland. The company's charity number, registered number and registered office can be found on the Company Information page.

2) **ACCOUNTING POLICIES**

Basis of preparing the financial statements

The financial statements have been prepared in accordance with 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) (effective 1 January 2015) – Charities SORP (FRS 102), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

Significant judgements and estimates

In preparing these financial statements, management have not been required to make significant judgements or estimates out with the stated accounting policies.

Changes in accounting policies

The transition to FRS 102 has resulted in a small number of changes in the accounting policies to those used previously however, this has no impact on opening equity and profit for the comparative period.

Income

Incoming resources are included in the accounts on an accruals basis.

Expenditure

Resources expended are included in the statement of financial activities on an accruals basis, inclusive of any value added tax, which cannot be recovered.

3) **STAFF COSTS**

	31/03/23	31/03/22
	£	£
Wages and salaries	176,657	143,753
Social security costs	11,635	8,553
	<u>188,292</u>	<u>152,306</u>

The average number of employees during the year was 8 (2022 - 6).

All members of staff were involved in both charitable and administrative work.

No employee received remuneration in excess of £60,000 in either 2022 or in 2023.

Clydesdale Citizens Advice Bureau

Notes to the Financial Statements - continued
for the Year Ended 31 March 2023

4) **NET INCOME / (EXPENDITURE) FOR THE YEAR**

Net income / (expenditure) is stated after charging:

	31/03/23	31/03/22
	£	£
Directors' remuneration and other benefits etc.	-	-

5) **TAXATION**

The charity is exempt from tax on income and gains falling within section 505 of the Taxes Act 1988 or section 252 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects.

6) **CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR**

	31/03/23	31/03/22
	£	£
Accruals	25,149	23,710

7) **THE FUNDS OF THE CHARITY – UNRESTRICTED INCOME FUNDS**

At 1 April 2021	£
Surplus for the year	401,509
	<hr/>
At 31 March 2022	56,667
	<hr/>
	458,176
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Clydesdale Citizens Advice Bureau

Independent Examiner's Report to the Directors/Trustees of Clydesdale Citizens Advice Bureau
for the Year Ended 31 March 2023

I report on the accounts of the company for the year ended 31 March 2023, which are set out on pages 5 to 8.

Respective responsibilities of directors/trustees and examiner

The trustees (who are also the directors of the company for the purposes of company law) are responsible for the preparation of the accounts in accordance with the terms of the Charities and Investment Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006. The charity trustees consider that the audit requirement of Regulation 10(1)(a) to (c) of the Accounts Regulations does not apply. It is my responsibility to examine the accounts as required under section 44(1)(c) of the Act and to state whether particular matters have come to my attention.

Basis of independent examiner's statement

My examination was carried out in accordance with Regulation 11 of the Charities Accounts (Scotland) Regulations 2006. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeks explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently I do not express an audit opinion on the view given by the accounts.

Independent examiner's statement

In the course of my examination, no matter has come to my attention:

- 1) Which gives me reasonable cause to believe that in any material respect the requirements
 - To keep accounting records in accordance with Section 44(1)(a) of the 2005 Act and Regulation 4 of the Accounts Regulations, and
 - To prepare accounts which accord with the accounting records and comply with Regulation 8 of the 2006 Accounts Regulations

Have not been met; or

- 2) To which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



.....
Paul Brien CA
MRA Business Services Limited
Chartered Accountants
2 & 6 Wellgatehead
Lanark
ML11 9AA

Date: 24th October 2023

This page does not form part of the statutory financial statements.