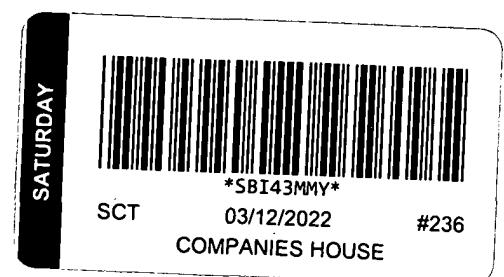


**ABERDEEN CITIZENS ADVICE BUREAU**

**REGISTERED COMPANY NO. SC123593**  
**REGISTERED CHARITY NUMBER. SC009674**

**TRUSTEES' REPORT**  
**AND**  
**FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31 MARCH 2022**



# **ABERDEEN CITIZENS ADVICE BUREAU**

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## **ABERDEEN CITIZENS ADVICE BUREAU**

### **TRUSTEES' REPORT FOR THE YEAR ENDED 31 MARCH 2022**

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The Trustees' present their report and the audited financial statements for the year ended 31 March 2022. Whilst this report does not go into full detail about the activities of Aberdeen Citizens Advice Bureau (ACAB) with our Annual Report is also issued at this time of the year, which gives a fuller picture of our activities.

#### **OBJECTIVES AND ACTIVITIES**

The Bureau is a fully independent registered charity with its Board of Directors. It is a member of The Scottish Association of Citizens Advice Bureau.

The aims of our Citizens Advice Bureau are:

- To ensure that individuals do not suffer through lack of knowledge of their rights and responsibilities of the services available to them, or through an inability to express their needs effectively;
- To exercise a responsible influence on the development of social policies, both locally and nationally;

The service is independent and provides free, confidential, effective and impartial advice which is accessible to everybody regardless of age, race, gender, religion, disability or sexual orientation;

The main objectives and activities for the year continued to focus upon the giving of advice, empowering clients to solve their issues and acting as advocates or negotiators for those more vulnerable clients.

#### **ACHIEVEMENTS AND PERFORMANCE**

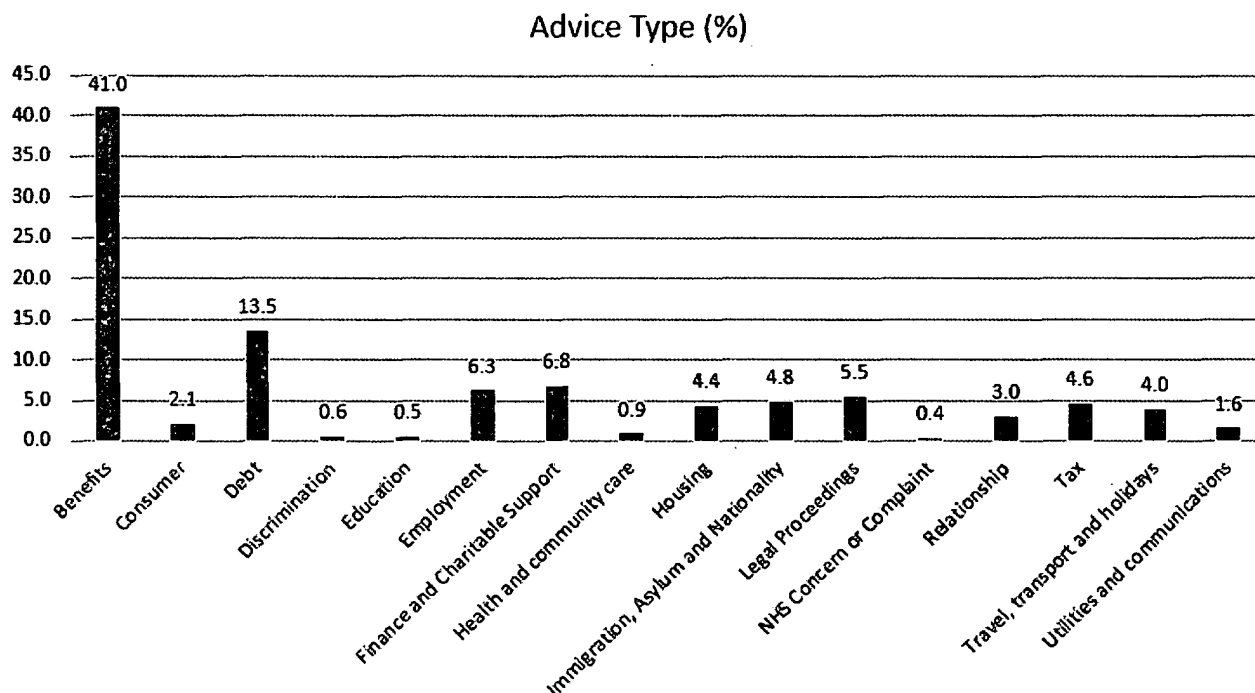
ACAB is a volunteer-led service. A mix of volunteers and paid staff provides the service to clients. We currently have 37 full and part-time paid staff, some of whom are specialist advisers. We also have around 67 part-time volunteers – drawn from a wide range of backgrounds – along with a few students who are studying law or social work/studies who wish to gain life/work experience related to clients in their potential field. All staff and volunteers must undertake rigorous training to be competent in advising clients.

Our clients are amongst the most deprived and vulnerable people in our society, including people who are financially vulnerable, those on low/unstable incomes; older people, people at risk of domestic violence, people with disabilities, people new to the benefits system and more recently people with specific employment crises due to the Covid-19 Pandemic. ACAB seeks to enable these socially disadvantaged and or marginalised clients to maximise their income and reduce outgoings in order to improve social equality and health. This includes advice on benefits, finances, housing, employment, tax, health, consumer and legal issues. The advice provided by ACAB is free, independent, confidential, impartial and available to everyone. Please see the table below with the full breakdown for 2021/22. We aim to enable all clients to take control of their affairs and become self-reliant, thus increasing their confidence, reducing anxiety and improving their mental health. As you will see from the table below, advice on Benefits at 41% is the main topic for which clients seek advice. Debt is the next largest area for which advice is sought.

## ABERDEEN CITIZENS ADVICE BUREAU

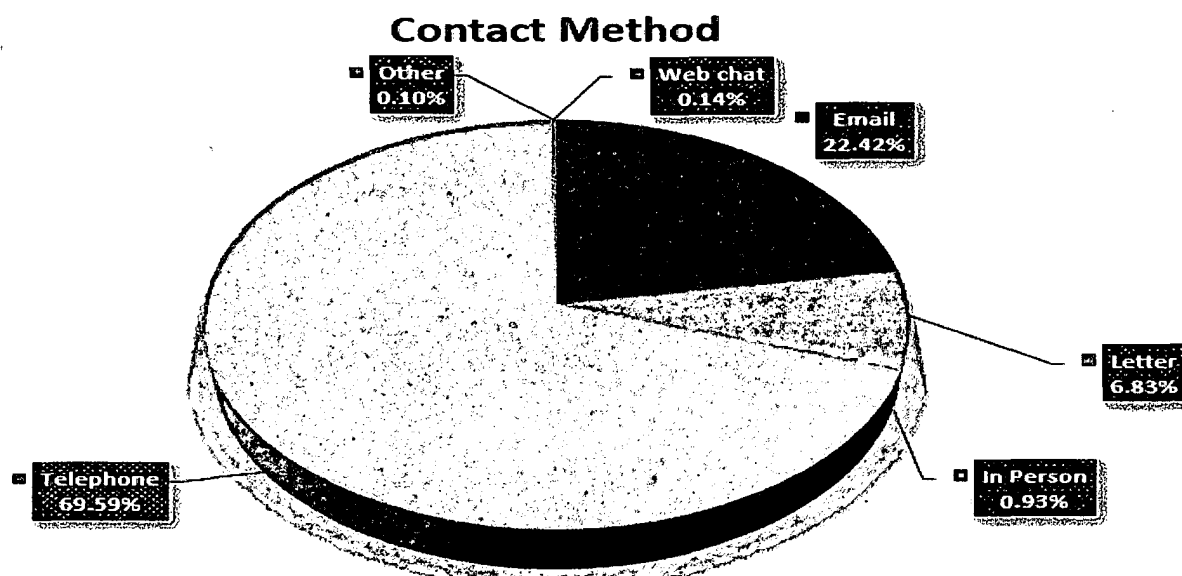
### TRUSTEES' REPORT (CONT'D) FOR THE YEAR ENDED 31 MARCH 2022

Chart 1: Breakdown of advice type for 2021/22



During the pandemic in 2020/21 most of our contact with clients was undertaken by telephone and email. In 2021/22 we re-opened to the public, so there is an increase in the in person contact with clients, however, telephone and email are still the main contact methods, as indicated in the table below. "Other" includes social media, fax and video conferencing.

Chart 2: Contact Method with clients for 2021/22

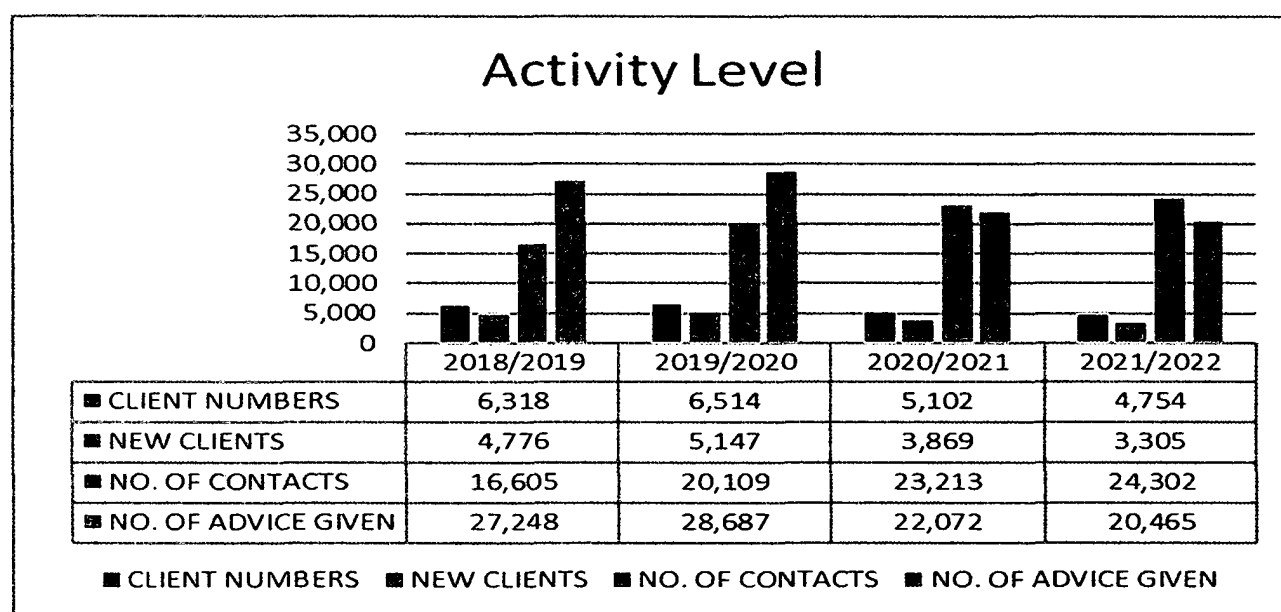


## ABERDEEN CITIZENS ADVICE BUREAU

### TRUSTEES' REPORT (CONT'D) FOR THE YEAR ENDED 31 MARCH 2022

The Bureau makes its biggest impact by providing a "one-stop shop" so that all the client's issues can be dealt with within the Bureau, and they are not passed from one organisation to another. This is shown by the large number of clients that come to us for assistance, 4,754 in the current year, the significant number of repeat clients, and the multiple pieces of advice that clients receive. See below for an overview of these figures for the last four years.

**Chart 3: ACAB activity level for the last four years**



In 2021/22, the Covid-19 pandemic continued to cause significant difficulties within the community. In addition, the continued downturn in the oil and gas sector and the re-introduction of many debt diligence measures, previously on hold, have seen a rise in clients looking for support, particularly with their finances. It was not until the end of 2021 that landlords were able to take court action to evict tenants for non-payment of rent, and many mortgage holidays and other payment breaks were stopped. This has resulted in an increase in client's seeking support for financial and debt advice.

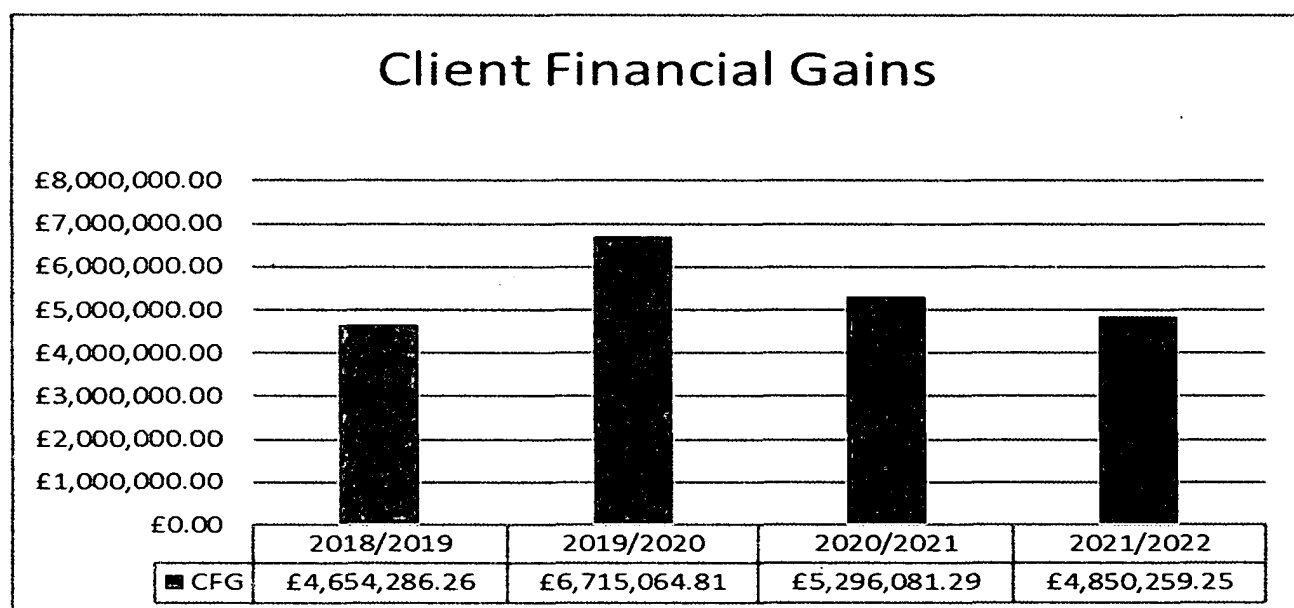
The table above demonstrates the changing client numbers which a slight downturn in clients noted for the last few years. We believe this is in large part due to the pandemic but also because of changes in Citizens Advice Scotland national helplines which were set up for support during the pandemic. As ACAB has had a waiting period for advice, we were able to direct some clients to these national helplines for advice instead of waiting, which is likely to have contributed to the slight decline. Many of these helplines are now closed and so we anticipate an increase in numbers again from 2022 onwards. In addition, the chart also shows an increase in client contacts. This is due to a change in how we take and record client details as our admin team are now the first point of call for clients. The admin team will record the client's contact details and a brief summary of their query, then an adviser will contact them at a later date to give advice and assistance. Thus, this results in increased number of client contacts. The table also highlights the numbers of new clients and financial gains achieved for clients over the last four years.

## ABERDEEN CITIZENS ADVICE BUREAU

### TRUSTEES' REPORT (CONT'D) FOR THE YEAR ENDED 31 MARCH 2022

However, the most significant impact that is made for clients is the amount of financial gain that is achieved for them. Client Financial Gains (CFGs) are where our advisers have been able to achieve a financial benefit for a client. Typically, this is done by getting funds awarded to them through benefit and grant applications; or by saving our clients' money by reducing their outgoing costs or getting debt and charges written off. In the years 2018/19, 2019/20 and 2020/21 were £4,924,286.26, £6,715,064.81 and £5,296,081.29 respectively, but in 2021/22 it was £4,850,259.25; the latter years were slightly less than previous years because of the impact of covid-19.

Chart 4: Client Financial Gains Achieved by Year



In the earlier half of 2021/22, in line with Government directions, the ACAB was closed, with services being provided by telephone or online by members of staff and volunteers working from home. The planned refurbishment was continued but was modified to adhere to the social distancing requirements so that the Bureau would be fit for purpose when it was allowed to re-open. However, the number of clients seen, the volume of advice given, and the client financial gains achieved for the year 2020/21 was maintained and was similar to the previous year. A trial in the late summer of 2021 with a three-team system – with one team in the Bureau and two working from home and enabled the Bureau to be open for staff and volunteers but safe from infection. This progressed to two teams, and finally a full return to the bureau with an appointment system took place from early 2022.

## FINANCIAL REVIEW

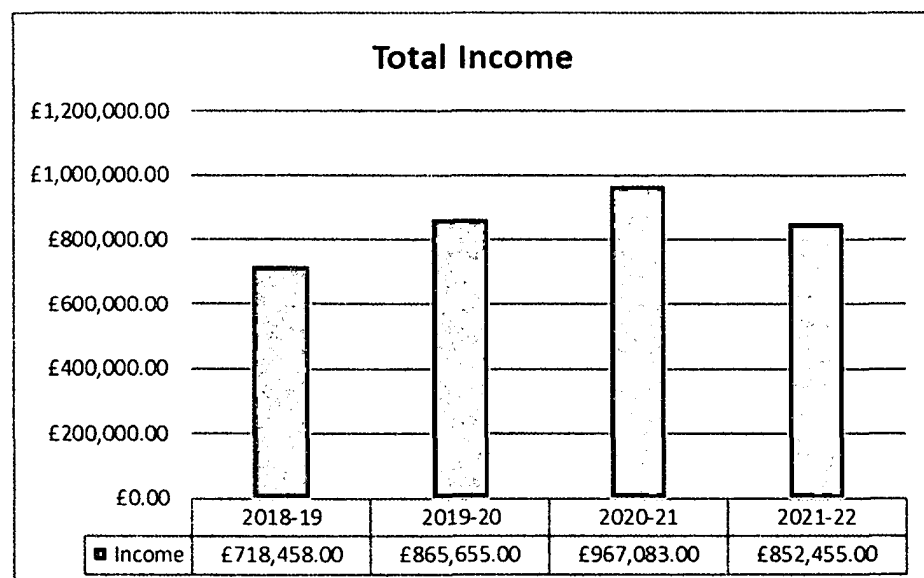
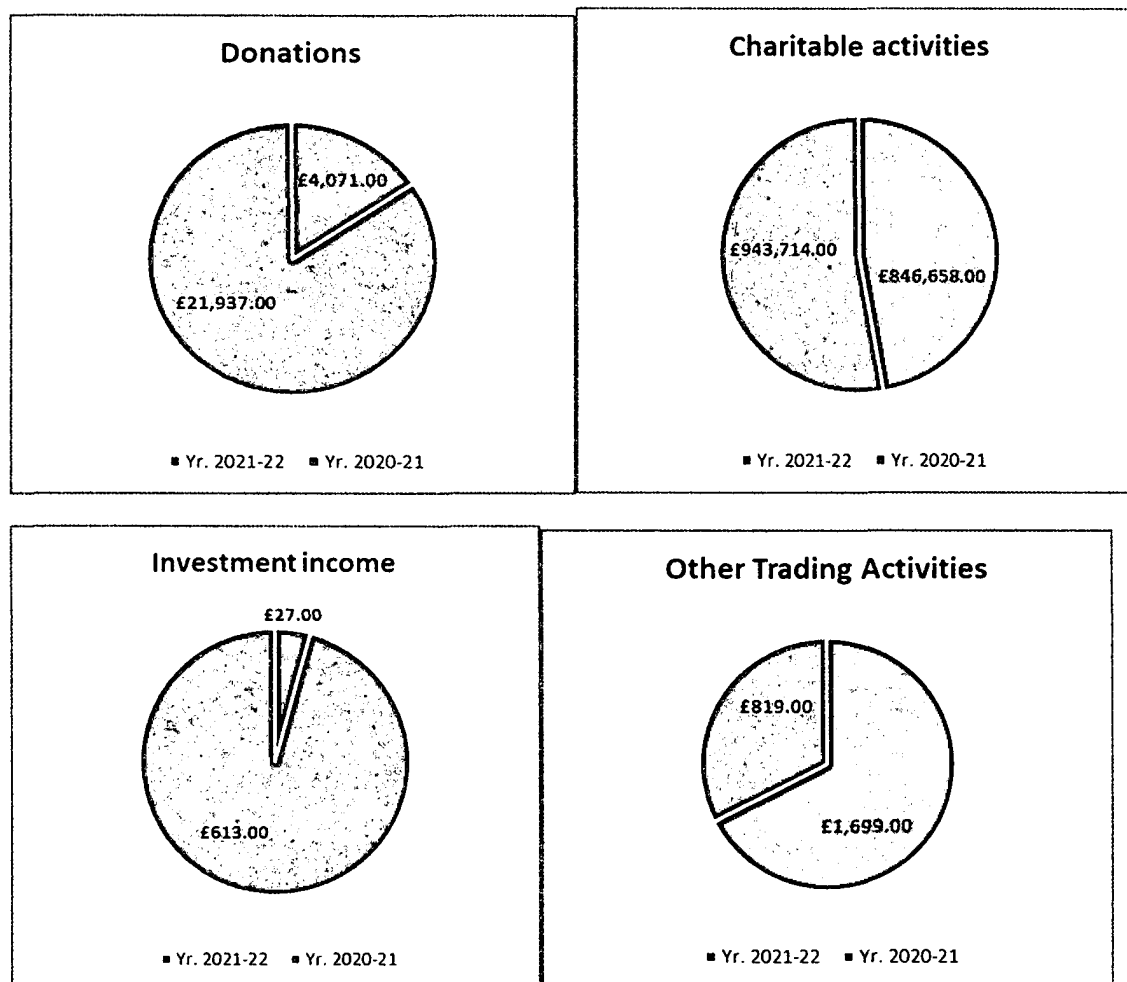
### Income

The total annual income for the year 2021/22 is £852,455.00, mainly from grants; charitable activities; other trading activities and investment income, as analysed below in comparison to the previous year's record. Details are included in the Statement of Financial Activities.

# ABERDEEN CITIZENS ADVICE BUREAU

## TRUSTEES' REPORT (CONT'D) FOR THE YEAR ENDED 31 MARCH 2022

Charts 5-9: Breakdown of income for 2021/22



## ABERDEEN CITIZENS ADVICE BUREAU

### TRUSTEES' REPORT (CONT'D) FOR THE YEAR ENDED 31 MARCH 2022

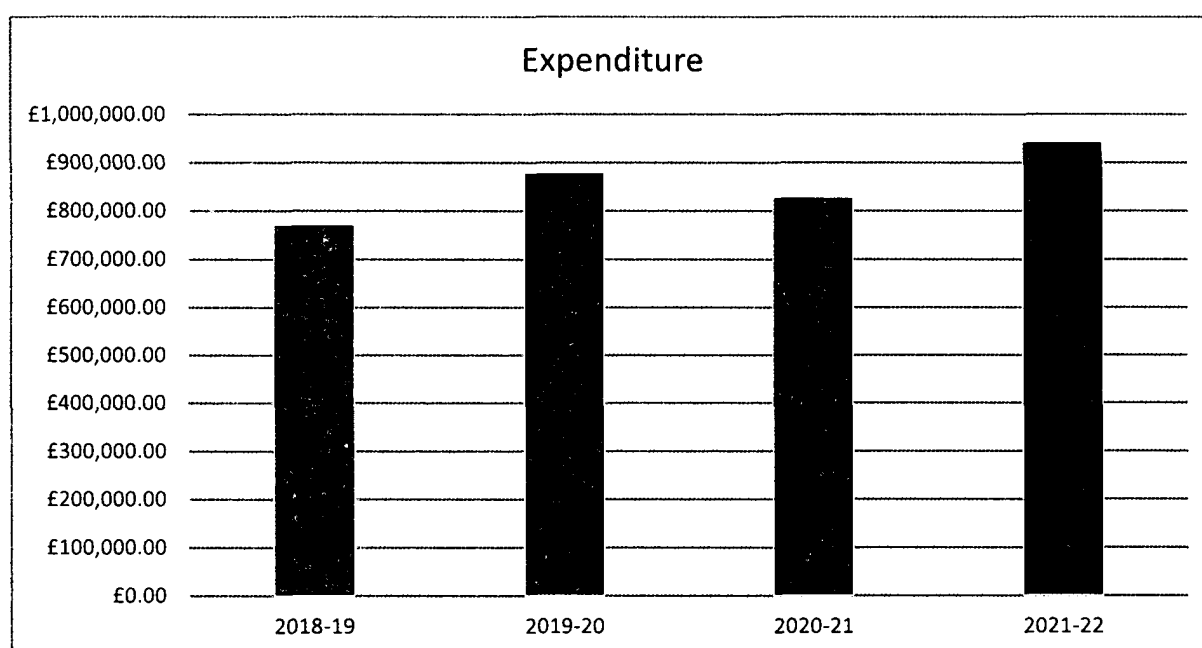
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The total fund available to the charity was reduced by £114,628 over the previous year (20/21; -12%). This is related to reduced donations and charitable activities during the year.

#### Expenditure

The total expenditure for the year 2021/22 stands at £940,773. Details are included in the Statement of Financial Activities.

**Chart 10: Expenditure for 2021/22**



In contrast to the fall in income, there is an increase in expenditure by £114,191 over the previous year (20/21; 14%). The increase is a result of a significant increase in the running cost compared to the previous year, which includes cleaning; heat, light and power; other accountancy cost and depreciation charged for the year.

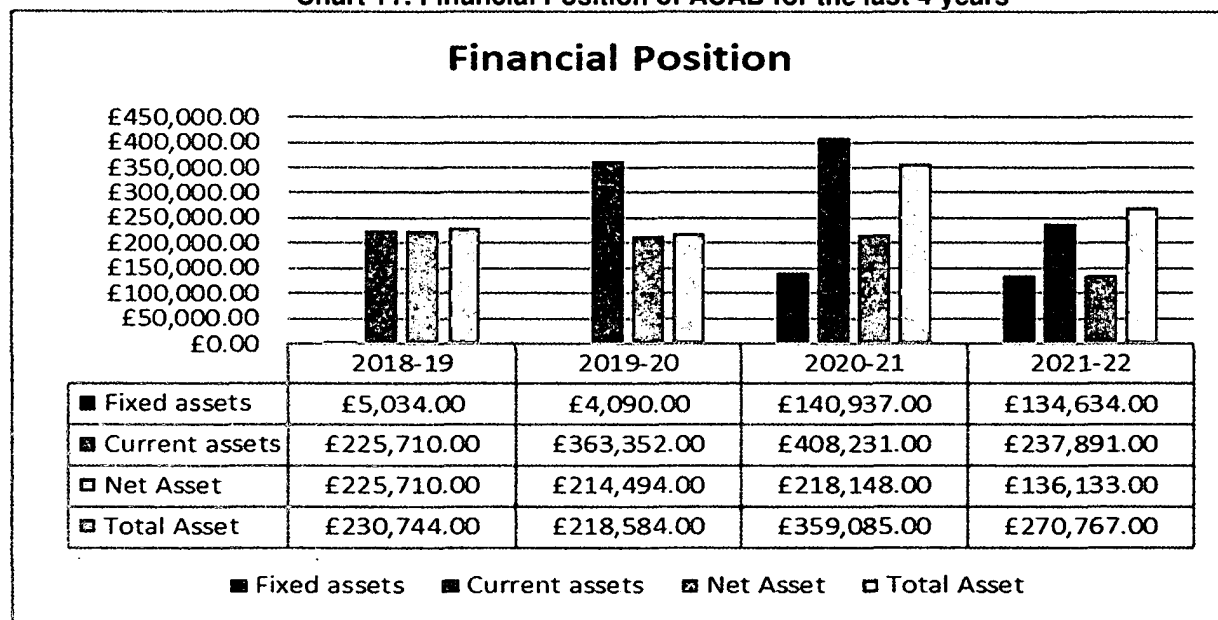
Overall, there is a deficit of £88,318 recorded for the year 2021/22, compared to a surplus of £140,501 recorded in the previous year, leading to decrease in Total Assets as shown below.



## ABERDEEN CITIZENS ADVICE BUREAU

### TRUSTEES' REPORT (CONT'D) FOR THE YEAR ENDED 31 MARCH 2022

Chart 11: Financial Position of ACAB for the last 4 years



The charity's financial position is detailed in the Statement of Financial Activities and Balance Sheet. Against a backdrop of limited resources and insecurities over funding, it has been difficult in the year to 31 March 2022 to plan and develop future services. However, this year as before, we continue to be under a Service Level Agreement with Aberdeen City Council, which gives us greater financial stability. The various sources of funding, with the support of and through the work of the Board, volunteers and staff, have ensured that ACAB is in a healthy position. Further, the Bureau has demonstrated that it could continue to meet the requirements of the various agreements for the provision of services throughout the lockdown period, which should positively affect the funder's willingness to support ACAB going forward.

In 2020/21 the staff did not receive a pay award but were instead awarded a bonus payment as a thank you for their hard work during a difficult year working through the pandemic. In addition, ACAB also introduced "Wellbeing Days" for staff, an extra stand-alone day which staff can take to improve their health and wellbeing. During 2021/22 it was agreed to give a one-off payment of 2% of their 2020/21 salary in recognition of the work done during the lockdown.

#### Reserves Policy

The Board is committed to implementing a policy in which:

- Reserves will be equivalent to at least three months' operating costs.
- The desired level of the reserve will be reviewed on an annual basis. To that end, the Treasurer will formally report to the Board at the first meeting after the AGM each year, and will confirm:-
  - (a) the level of the uncommitted reserve as at the previous financial year's end;
  - (b) the amount of 3 months' operating costs, based on the previous year annual accounts (and any material known changes since);
  - (c) based on the foregoing, what the desired level of uncommitted reserves is (based on the Bureau's then policy).
- The Bureau shall then take steps within its power, consistent with maintaining its primary functions and maintaining uncommitted reserves at the desired level.

As at 31 March 2022, unrestricted reserves were £171,507 of which £134,634 was represented by fixed assets which are not readily realisable, leaving freely available reserves of £36,873. With 3 months' operating costs currently calculated at £160,000 there is a shortfall of approximately £123,127 that the trustees wish to continue to reduce over the years to ensure the Bureau's future financial stability.

## **ABERDEEN CITIZENS ADVICE BUREAU**

### **TRUSTEES' REPORT (CONT'D) FOR THE YEAR ENDED 31 MARCH 2022**

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#### **Principal Funding Sources**

The Bureau is mainly dependent upon grants from other organisations. The details of the income are shown later in the accounts. We are grateful for the continuing support of our funders, primarily Aberdeen City Council, but also the Scottish and UK Governments, the NHS, Poppy Scotland, Citizens Advice Scotland, Pension Wise, Macmillan Cancer Support, DEBIS, Department for Work and Pensions and Calsayseat Medical Practice for their continued support without whom the Bureau would be unable to undertake the wide range of functions it does. In addition, the board would also like to thank those who funded us during the funding year 2021/22, such as the Aberdeen Rotary Club, John Lewis and Robertson Trust. We are also grateful to members of the Fundraising Standing Committee for their continued work in seeking new sources of funding, both small and large.

In November 2021/22, we established a Supporters of ACAB group, a team of volunteers tasked with raising the profile of the bureau and increasing our fundraising activities, particularly unrestricted funding. The committee was formally set up and met in January 2022 and has started working toward raising unrestricted funding for the bureau.

#### **Investment Policy**

All money held by the Bureau is in a current account with the Clydesdale Bank PLC and three Triodos interest-bearing accounts with various repayment conditions.

#### **Provision for Dilapidations Costs**

Following renewal of the lease for the Bureau Accommodation in 2020/21 a new dilapidations provision was negotiated. The agreed dilapidations figure is therefore £44,888.

#### **PLANS FOR FUTURE PERIODS**

##### **Service Developments**

Unfortunately, the Covid-19 pandemic continued to impact the Bureau during 2021/22, though there was a return to the office in June 2021 initially for staff and volunteers attended on a rotational basis. We originally anticipated opening towards the end of 2021 to clients, however just before Christmas, we were concerned another lockdown was imminent, so we held back opening officially to the public until early February 2022 and we have remained open since. We continue to triage our clients rather than providing a drop-in advice service, and most of our advice and support to clients continues to be provided via telephone and email. Since re-opening to the public, we have been able to return to assisting our clients by face-to-face contact where necessary. Our outreach services resumed from April 2022. A 50% hybrid working pattern has been introduced for all staff and volunteers at the Bureau and as such, we continue to meet the needs of both our clients and our workforce.

We have a continued and indeed growing need for continuing to seek funding for at least maintaining our debt advice provision. During 2021/22 and continuing into 2022/23, we have identified a noticeable increase in clients seeking financial advice and support from us. We anticipate this increasing further with the cost of living and energy crisis we are facing in 2022/23. This will be one of our main priorities for seeking funding opportunities.

We have also identified areas of advice-giving deficit locally giving in the following areas – housing, employment and energy provision. If we can find the funds, we would intend to develop further and increase our advice provision for our clients. We also look forward to working with local Trussell Trust food banks in Aberdeen to enhance our outreach services and potentially provide energy advice if additional funding is secured.

Another area of priority for ACAB is to increase our fundraising activity to increase our unrestricted funds and thereby increase our reserves to provide between 3 and 6 months of running costs. As noted earlier, both a Fundraising Committee and a Supporters of ACAB group have been established to undertake this work.

## **ABERDEEN CITIZENS ADVICE BUREAU**

### **TRUSTEES' REPORT (CONT'D) FOR THE YEAR ENDED 31 MARCH 2022**

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Our office refurbishment is almost complete, we are waiting for final repairs to be enacted by our landlord, Langstane Housing Association, to finalise the office upgrade. It is hoped this will be completed during 2022/23, and we can return to having full use of our office premises.

With our new hybrid way of working, we continue to have extra costs relating to the technology required by staff and volunteers to operate from home. With a return to the office regularly, we are no longer making the savings we did during 2020 and will have to consider funding for these items on an ongoing basis.

The climate as we advance is very concerning. Many charities that fund others have ceased to operate and those that are reliant on income streams dependent on retail outlets have had no income for most of the Pandemic. So, the competition for grants from any remaining funders is already fierce. Further, we have been victims of our own success in that some funders feel that telephone and e-mail contact with clients has been very effective and therefore wish to fund this and not "face to face" which is the hall mark for the Citizens Advice Bureau. However, the clients will likely come to the Bureau and will still be seen by our Advisers, but this work will be unfunded.

Our main strategy going forward is to retain our existing funders for example Aberdeen City Council, for a further term by ensuring we deliver a service to clients that fully meets the Funders' criteria offering them value for money and giving us the best chance of success. In addition, we intend to continue to work with the Citizens Advice Scotland (CAS) Network to deliver existing National Projects, assist CAS in applying for further funding for these and new projects and be actively involved in new national funding opportunities.

#### **STRUCTURE, GOVERNANCE AND MANAGEMENT**

##### **Governing Document**

The organisation is a charitable company limited by guarantee. The company was established under a Memorandum of Association which sets out the objects and powers of the charitable company and is governed under its Articles of Association. In the event of the company being wound up, members are required to contribute an amount not exceeding £1.

At the 2021 AGM on 22 November, the Members approved a revised and up-dated Memorandum and Articles of Association.

##### **Appointment of the Directors**

The Directors of the company also known as Trustees, are appointed and removed under the procedure laid down by the Memorandum and Articles of Association.

The Directors are familiar with the aims and principles of the service while in addition, they are encouraged to attend the courses organised by the national Citizens Advice Service covering:

The obligations of Trustees and Directors  
Employment Procedures  
Financial Management  
Financial Planning

##### **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 Board reviews the risk register on all aspects of its exposure at regular intervals including:

- Governance risks e.g. inappropriate organisational structure, difficulties recruiting Directors with relevant skills and limiting conflict of interest risk.

## **ABERDEEN CITIZENS ADVICE BUREAU**

### **TRUSTEES' REPORT (CONT'D) FOR THE YEAR ENDED 31 MARCH 2022**

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- Operational risks e.g. service quality and development, contract pricing, employment issues, health and safety issues, fraud and misappropriation and financial risks e.g. accuracy and timeliness of initial information, adequacy of reserves and cash flow, diversity of income sources and investment management. The Board is aware that the level of the deficit projected in the 2021/22 budget would not be sustainable if repeated in future years. We are aware that new funding sources, including but not limited to new grants from organisations, need to be found, which is one of the tasks of the newly formed Fundraising Standing Committee.
- External risks e.g. public perception and adverse publicity, demographic changes and government policy.
- Compliance with law and regulations e.g. law as affecting Trustees, employment law and regulative requirements of particular activities such as fundraising.

Each year the Chairs of the Standing Committee are asked to respond to the Risk Assessment exercise.

Since the end of the 2019/20 year ACAB has continued its operations because our Advisers were able to continue to give advice online, working from home. Increasing numbers of volunteers have now been given extra training to enable them to give advice by telephone and online. The Board considered the risk assessments with respect to the pandemic at a special meeting on 16 June 2020. During the summer of 2021, major changes were made to the refurbishment plans to create larger consultation spaces which enable us to comply with the new restrictions and resume face-to-face meetings with clients on an appointment basis. The cost was partly covered by a number of extra grants that the Bureau successfully applied for as well as some Covid-19-related government grants. We have now returned to a position in which we are continuing our operations with a mixture of telephony, online and face-to-face meetings, and we are confident that our main sources of funding will continue.

#### **Organisational Structure**

We have five standing committees: Communications Committee, Finance Committee, People Matters (HR) Committee, Policy & Resources Committee and Fundraising Committee. Full Board meetings occur quarterly, with the Standing Committees meeting in each period between Board Meetings and reporting to them. A scheme of delegation was approved. We also held an away day in October 2019 to consider policies, and this will continue as an annual exercise (though it did not occur in 2020 and 2021 because of Covid-19). One is planned for the autumn of 2022.

Operational services are normally conducted from the Bureau office as well as at several outreach centres and through telephone and visits to specific venues. However, during the last 2 years, because of the Covid-19 lockdown, operations were continued via staff and a small group of volunteers initially working from home using Zoom, Teams and other forms of remote communication.

The company is a member of Citizens Advice Scotland, follows procedures and is audited by them to ensure that it adopts recognised procedures and that the quality of its service is satisfactory. The company is accredited with Scottish National Standards for Type 2 and 3 Debt and Benefits Advice.

## **ABERDEEN CITIZENS ADVICE BUREAU**

### **TRUSTEES' REPORT (CONT'D) FOR THE YEAR ENDED 31 MARCH 2022**

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#### **REFERENCE AND ADMINISTRATIVE DETAILS**

**Registered Company Number**  
SC123593

**Scottish Registered Charity Number**  
SC009674

**Registered Office**  
41 Union Street  
Aberdeen  
AB11 5BN

#### **Trustees**

James Henderson	(Resigned 22.11.21)
Valerie Anne Maehle	Chairperson
Nigel Dower	Treasurer
George Keith Pirie	Vice-Chairperson until 22 November 21
Robin Charles Bowden	(Resigned 03.08.21)
Ciarán Andrew McRae	(Resigned 03.10.22)
Ewan Stuart Sutherland	
Victoria Heys Fletcher	(Resigned 10.05.22)
Robert Raymond Hutcheon Aitken	
Alan Finlay	
James Garnett	Vice Chairperson from 22 November 21
Keith Fleming	(Appointed 28.10.21, resigned 08.11.22)
Olabisi Oluwakemi Osobajo	(Appointed 28.10.21)
Joyce Wallace	(Appointed 02.08.22)
John Thain Cormack	(Appointed 02.08.22)

#### **Auditors**

Hall Morrice LLP  
6-7 Queens Terrace  
Aberdeen  
AB10 1XL

#### **Bankers**

Virgin Money  
62 Union Street  
Aberdeen  
AB10 1WD

## **ABERDEEN CITIZENS ADVICE BUREAU**

### **TRUSTEES' REPORT (CONT'D) FOR THE YEAR ENDED 31 MARCH 2022**

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#### **STATEMENT OF TRUSTEES RESPONSIBILITIES**

The trustees (who are also the directors of Aberdeen Citizens Advice Bureau for the purposes of company law) are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice), including Financial Reporting Standard 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland".

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 charitable company and of incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing those financial statements, the trustees are required to:-

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charity SORP;
- make judgements and estimates that are reasonable and prudent;
- prepare the financial statements on a going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charitable company and to enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps to prevent and detect fraud and other irregularities.

In so far as the trustees are aware:

- there is no relevant audit information of which the charitable company's auditors are unaware; and
- the trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditors are aware of that information.

#### **AUDITORS**

A resolution proposing that Hall Morrice LLP be reappointed as auditors of the company will be put to the members.

Approved by order of the board of trustees on 22 November 2022 and signed on its behalf by:

Nigel Dower

Dr N Dower  
Trustee

# **ABERDEEN CITIZENS ADVICE BUREAU**

## **INDEPENDENT AUDITOR'S REPORT**

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### **Opinion**

We have audited the financial statements of Aberdeen Citizens Advice Bureau (the 'charitable company') for the year ended 31 March 2022 which comprise the Statement of Financial Activities, the Balance Sheet, the Statement of Cash Flows and notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards including Financial Reporting Standard 102 *The Financial Reporting Standard applicable in the UK and Republic of Ireland* (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2022, and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006, the Charities and Trustee Investment (Scotland) Act 2005 and regulation 8 of the Charities Accounts (Scotland) Regulations 2006 (as amended).

### **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 charitable company 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 charitable company'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 trustees' 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 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.

## **ABERDEEN CITIZENS ADVICE BUREAU**

### **INDEPENDENT AUDITOR'S REPORT (CONTINUED)**

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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 the audit:

- the information given in the trustees' report (incorporating the directors' report) for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the directors' report has been prepared in accordance with applicable legal requirements.

#### **Matters on which we are required to report by exception**

In the light of our knowledge and understanding of the charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the directors' report.

We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 and the Charities Accounts (Scotland) Regulations 2006 (as amended) require us to report to you if, in our opinion:

- adequate and proper 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 directors' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit.
- 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 trustees' responsibilities statement set out in the directors' report, the trustees (who are also the directors of the charitable company for the purposes 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 charitable company'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**

We have been appointed as auditor under section 44(1)(c) of the Charities and Trustee Investment (Scotland) Act 2005 and under the Companies Act 2006 and report in accordance with regulations made under those Acts.

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.



## **ABERDEEN CITIZENS ADVICE BUREAU**

### **INDEPENDENT AUDITOR'S REPORT (CONTINUED)**

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Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud, is detailed below.

In identifying and assessing the risk of material misstatement due to non-compliance with laws and regulations we have:

- Ensured that the engagement team had the appropriate competence, capabilities and skills to identify or recognise non-compliance with laws and regulations;
- Identified the laws and regulations applicable to the charity through discussions with trustees and management and through our own specialist knowledge of the sector;
- Focused on the specific laws and regulations we consider may have a direct effect on the financial statements, including FRS 102, the Charities SORP, the Companies Act 2006, the Charities and Trustee Investment (Scotland) Act 2005 (and) regulation 8 of the Charities Accounts (Scotland) Regulations 2006 (as amended) and tax compliance regulations;
- Reviewed the financial statement disclosures and tested to supporting documentation to assess compliance with applicable laws and regulations;
- Made enquiries of management;
- Reviewed minutes of meetings of those charged with governance; and
- Ensured the engagement team remained alert to instances of non-compliance throughout the audit.

In identifying and assessing the risk of material misstatement due to irregularities, including fraud and how it may occur, and the potential for management bias and the override of controls we have:

- Obtained an understanding of the entity's operations, including the nature of its revenue sources and of its objectives and strategies, to understand the classes of transactions, account balances, expected financial disclosures and business risks that may result in risk of material misstatement;
- Obtained an understanding of the internal controls in place to mitigate risks of irregularities, including fraud;
- Vouched balances and reconciling items in key control account reconciliations to supporting documentation;
- Carried out detailed testing, on a sample basis, to verify the completeness, existence and accuracy of transactions and balances;
- Made enquiries of management as to where they consider there was a susceptibility to fraud, and their knowledge of any actual, suspected or alleged fraud;
- Tested journal entries to identify any unusual transactions;
- Performed analytical procedures to identify any significant or unusual transactions; and
- Evaluated the appropriateness of accounting policies and the reasonableness of accounting estimates.

We did not identify any matters relating to non-compliance with laws and regulations, or relating to fraud.

Because of inherent limitations of an audit, there is an unavoidable risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulation. The risk of not detecting a material misstatement due to fraud is inherently more difficult than detecting those that result from error as fraud may involve intentional concealment, forgery, collusion, omission or misrepresentation. In addition, the further removed any non-compliance with laws and regulations is from the events and transactions reflected in the financial statements, the less likely we would become aware of it.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at: <http://www.frc.org.uk/auditorsresponsibilities>. This description forms part of our auditor's report.

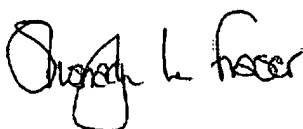
## **ABERDEEN CITIZENS ADVICE BUREAU**

### **INDEPENDENT AUDITOR'S REPORT (CONTINUED)**

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#### **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, and to the charitable company's trustees, as a body, in accordance with Regulation 10 of the Charities Accounts (Scotland) Regulations 2006 (as amended). Our audit work has been undertaken so that we might state to the charitable company's members and trustees 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, the charitable company's members as a body and the charitable company's trustees as a body, for our audit work, for this report, or for the opinions we have formed.



**Shonagh L Fraser MA CA**  
**Senior Statutory Auditor**  
For and on behalf of Hall Morrice LLP  
Statutory Auditor  
Aberdeen, 25 November 2022

# ABERDEEN CITIZENS ADVICE BUREAU

## STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31 MARCH 2022

	Note	Unrestricted Funds £	Restricted Funds £	Total 2022 £	Total 2021 £
<b>Income and endowments from:</b>					
Donations		4,071	-	4,071	21,937
Charitable activities	2	342,298	504,360	846,658	943,714
Other trading activities	3	1,699	-	1,699	819
Investment income	4	<u>27</u>	<u>-</u>	<u>27</u>	<u>613</u>
		<u>348,095</u>	<u>504,360</u>	<u>852,455</u>	<u>967,083</u>
<b>Expenditure on:</b>					
Charitable activities	5	<u>403,826</u>	<u>536,947</u>	<u>940,773</u>	<u>826,582</u>
<b>Net income/(expenditure)</b>		(55,731)	(32,587)	(88,318)	140,501
Transfers between funds		<u>35,442</u>	<u>(35,442)</u>	<u>-</u>	<u>-</u>
<b>Net movement in funds</b>		(20,289)	(68,029)	(88,318)	140,501
<b>Reconciliation of funds:</b>					
Total funds brought forward		<u>201,949</u>	<u>157,136</u>	<u>359,085</u>	<u>218,584</u>
<b>Total funds carried forward</b>		<u>181,660</u>	<u>89,107</u>	<u>270,767</u>	<u>359,085</u>
		=====	=====	=====	=====

# ABERDEEN CITIZENS ADVICE BUREAU

## BALANCE SHEET AS AT 31 MARCH 2022

	Note	£	2022 £	£	2021 £
<b>Fixed assets</b>					
Tangible fixed assets	9		134,634		140,937
<b>Current assets</b>					
Debtors	10	55,717		90,087	
Cash at bank and in hand		<u>182,174</u>		<u>318,144</u>	
		237,891		408,231	
<b>Creditors: amounts falling due within One year</b>	11	<u>(56,870)</u>		<u>(145,195)</u>	
<b>Net current assets</b>			<u>181,021</u>		<u>263,036</u>
<b>Total assets less current liabilities</b>			315,655		403,973
<b>Provisions for liabilities</b>	12		<u>(44,888)</u>		<u>(44,888)</u>
<b>Net assets</b>			270,767		359,085
			=====		=====
<b>Funds</b>					
Restricted funds	13		89,107		157,136
Unrestricted funds	14		171,507		201,949
Designated funds	14		<u>10,153</u>		<u>-</u>
			270,767		359,085
			=====		=====

These financial statements have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

These financial statements were approved by the Board of Trustees on 22 November 2022 and signed on behalf of the board by:

*Nigel Dower*

Dr N Dower  
Trustee

Company Registration No. SC123593

# ABERDEEN CITIZENS ADVICE BUREAU

## STATEMENT OF CASH FLOWS FOR THE YEAR ENDED 31 MARCH 2022

	2022 £	2021 £
<b>Cash flows (used in)/generated from operating activities</b>		
Cash generated (used in)/generated from operations (Note 1)	(123,638)	207,619
<b>Net cash generated from/(used in) operating activities</b>	<u>(123,638)</u>	<u>207,619</u>
<b>Cash flows from investing activities</b>		
Purchase of tangible fixed assets	(12,359)	(142,392)
Interest received	<u>27</u>	<u>613</u>
<b>Net cash used by investing activities</b>	<u>(12,332)</u>	<u>(141,779)</u>
<b>Change in cash and cash equivalents in the reporting period</b>	(135,970)	65,840
Cash and cash equivalents at beginning of the reporting period	<u>318,144</u>	<u>252,304</u>
<b>Cash and cash equivalents at end of the reporting period</b>	<u>182,174</u> =====	<u>318,144</u> =====

### Notes to the cash flow statement

	2022 £	2021 £	
<b>1. Cash flows (used in)/generated from operations</b>			
Net income/(expenditure) for the year	(88,318)	140,501	
Adjustments for:			
Depreciation charges	18,662	5,545	
Interest received	(27)	(613)	
(Decrease) in provision	-	(51,112)	
Decrease in debtors	34,370	20,961	
(Decrease)/increase in creditors	<u>(88,325)</u>	<u>92,337</u>	
	(123,638)	207,619	
	=====	=====	
<b>2. Analysis of changes in net debt</b>			
	<b>1 April 2021</b> £	<b>Cash Flows</b> £	<b>31 March 2022</b> £
Cash at bank and in hand	318,144	(135,970)	182,174
	=====	=====	=====

# **ABERDEEN CITIZENS ADVICE BUREAU**

## **NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2022**

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### **1 Accounting policies**

#### **1.1 Basis of preparation**

The financial statements have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant notes to the accounts. The financial statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102), the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended).

The Charity constitutes 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 Charity has adequate resources and is well placed to manage future risks. The Charity's planning process, including financial projections, has taken into consideration the current economic climate and its potential impact on the various sources of income and planned expenditure. The Trustees have a reasonable expectation that the Charity has adequate resources to continue in operational existence for the foreseeable future. The Trustees believe that there are no material uncertainties that call into doubt the Charity's ability to continue. The financial statements have therefore been prepared on the basis that the Charity is a going concern.

#### **1.2 Income**

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

No amount is included in the Statement of financial activities for volunteer time.

#### **1.3 Expenditure**

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, 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 accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

#### **1.4 Tangible fixed assets**

Depreciation of fixed assets is calculated to write off their costs less any estimated residual value over their estimated useful lives, as follows:

Office Equipment and Computers	15% - 33% on cost
Tenant Improvements	10 years

Tangible fixed assets are included at cost less depreciation and impairment. The residual value is reassessed at the end of each accounting period.

#### **1.5 Taxation**

The charity is exempt from corporation tax on its charitable activities.

## ABERDEEN CITIZENS ADVICE BUREAU

### NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2022

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#### 1.6 Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

#### 1.7 Pension costs and other post-retirement benefits

The company operates a defined contribution scheme and the premiums in respect of employer's contributions are charged to the financial statements as they fall due.

#### 1.8 Dilapidations

A provision has been made to cover the estimated dilapidation cost that may rise when the organisation's property lease comes to an end. The provision currently stands at £44,888 which is based on a figure provided by a professional valuation firm. The directors are of the view that the provision is adequate to cover any potential cost that may arise and no charge against income was required in the current financial year.

#### 1.9 Debtors

Trade and other debtors are recognised at the settlement amount. Prepayments are valued at the amount prepaid.

#### 1.10 Creditors

Creditors are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors are normally recognised at their settlement amount.

#### 1.11 Cash and cash equivalents

Cash and cash equivalents are basic financial assets and 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.

#### 2 Income from charitable activities

	Unrestricted funds £	Restricted funds £	Total 2022 £	Total 2021 £
Grants received	342,298 =====	504,360 =====	846,658 =====	943,714 =====

## ABERDEEN CITIZENS ADVICE BUREAU

### NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2022

#### 2 Income from charitable activities (continued)

Included within income relating to grants received are the following grants:

	Unrestricted funds £	Restricted funds £	2022 £	2021 £
Aberdeen City Council	321,300	59,472	380,772	381,706
Calsayseat Medical Group	-	9,525	9,525	5,715
Scottish Association of Citizens Advice Bureaux	9,011	310,619	319,630	332,348
EU Support	-	12,282	12,282	8,374
Macmillian Cancer Care	-	99,868	99,868	134,102
Robert Gordon University	4,840	-	4,840	-
NHS PASS	-	11,094	11,094	13,577
Robertson Trust	-	-	-	12,000
Aberdeen Cyrenians	-	-	-	8,057
Bank of Scotland	-	-	-	30,000
Hunter Foundation	-	-	-	17,835
Department of Work and Pensions	<u>7,147</u>	<u>1,500</u>	<u>8,647</u>	<u>-</u>
	342,298	504,360	846,658	943,714
	=====	=====	=====	=====

In 2021 £613,099 was attributable to Restricted funds and £330,615 to Unrestricted funds.

#### 3 Other trading activities

	Unrestricted funds £	Restricted funds £	Total 2022 £	Total 2021 £
Fundraising events	1,434	-	1,434	819
ACAB Supporters	<u>265</u>	<u>-</u>	<u>265</u>	<u>-</u>
	1,699	-	1,699	819
	=====	=====	=====	=====

In 2021 all other trading activities related to restricted funds.

#### 4 Investment income

	Unrestricted Funds £	Restricted funds £	Total 2022 £	Total 2021 £
Deposit account interest	27	-	27	613
	=====	=====	=====	=====

In 2021 all investment income related to unrestricted funds.



## ABERDEEN CITIZENS ADVICE BUREAU

### NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2022

#### 5 Charitable activities

	Unrestricted funds £	Restricted funds £	Total 2022 £	Total 2021 £
Wages	290,758	438,699	729,457	724,385
Pensions	13,786	13,959	27,745	27,065
Rent, Rates and insurance	43,234	5,721	48,955	51,147
Cleaning	25,667	366	26,033	4,259
Heat, light and power	14,372	-	14,372	1,992
Repairs and renewals	8,692	627	9,319	10,583
Telephone	5,093	3,644	8,737	10,530
Stationery, printing and post	10,862	1,707	12,569	6,722
Sundries	2,739	4,146	6,885	4,374
Training, books and info	751	4,158	4,909	12,130
Volunteer expenses	-	6,536	6,536	-
Travel expenses	-	-	-	665
Depreciation	18,662	-	18,662	5,545
Equipment leasing	803	153	956	(52)
Core cost contribution	(54,231)	54,231	-	-
Management charges	(3,000)	3,000	-	-
Dilapidation provision released	-	-	-	(51,112)
Governance costs				
Auditors remuneration	2,150	-	2,150	5,000
Other accountancy	16,596	-	16,596	6,227
Legal and professional	<u>6,892</u>	<u>-</u>	<u>6,892</u>	<u>7,122</u>
	<u>403,826</u>	<u>536,947</u>	<u>940,773</u>	<u>826,582</u>
	=====	=====	=====	=====

In 2021 £563,358 was attributable to Restricted funds and £263,224 to Unrestricted funds.

#### 6. Net (expenditure)/income

	Total 2022 £	Total 2021 £
Auditors' remuneration	2,150	5,000
Depreciation – owned assets	<u>18,662</u>	<u>5,545</u>
	=====	=====

#### 7. Trustees' remuneration and benefits

There were no trustees' remuneration or other benefits for the year ended 31 March 2022 nor for the year ended 31 March 2021.

##### Trustees' expenses

There were no trustees' expenses paid for the year ended 31 March 2022 nor for the year ended 31 March 2021.

# **ABERDEEN CITIZENS ADVICE BUREAU**

## **NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2022**

### **8 Staff costs**

	2022 £	2021 £
Wages and salaries	680,942	656,851
Employer's national insurance	48,515	40,469
Other pension costs	<u>27,745</u>	<u>27,065</u>
	757,202	724,385
	=====	=====

The average monthly number of employees during the year was as follows:

2022	2021
37	36
===	===

No employees received emoluments in excess of £60,000.

The pension charge for the year was £27,775 (2021 £27,065).

### **9 Tangible fixed assets**

	Tenant improvements	Computer & office equipment	Total
<b>Cost</b>			
At 1 April 2021	142,392	116,112	258,504
Additions	<u>-</u>	<u>12,359</u>	<u>12,359</u>
At 31 March 2022	<u>142,392</u>	<u>128,471</u>	<u>270,863</u>
<b>Depreciation</b>			
At 1 April 2021	3,560	114,007	117,567
Charge for year	<u>14,239</u>	<u>4,423</u>	<u>18,662</u>
At 31 March 2022	<u>17,799</u>	<u>118,430</u>	<u>136,229</u>
<b>Net book value</b>			
At 31 March 2022	124,593	10,041	134,634
	=====	=====	=====
At 31 March 2021	138,832	2,105	140,937
	=====	=====	=====

### **10 Debtors: amounts falling due within one year**

	2022 £	2021 £
Trade debtors	900	9,962
Other debtors	48,289	79,073
Prepayments and accrued income	<u>6,528</u>	<u>1,052</u>
	55,717	90,087
	=====	=====

In 2022 £48,289 was attributable to Restricted funds (2021 £88,011) and £7,428 to Unrestricted funds (2021 £2,076).

## ABERDEEN CITIZENS ADVICE BUREAU

### NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2022

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#### 11 Creditors: amounts falling due within one year

	2022 £	2021 £
Trade creditors	-	109,358
Social security and other taxes	11,797	12,079
Other creditors	6,687	9,958
Accrued expenses	<u>38,386</u>	<u>13,800</u>
	56,870	145,195
	=====	=====

In 2022 £Nil was attributable to Restricted funds (2021 £6,243) and £56,870 to Unrestricted funds (2021 £138,952).

#### 12 Provisions for liabilities

	Dilapidations £
At 1 April 2021	44,888
Amounts released to SOFA	<u>-</u>
At 31 March 2022	44,888
	=====

The dilapidations provision made by the Bureau is in respect of the premises it occupies. The liability will crystallise when the lease ends or when the Bureau leaves the premises. Further information in this regard is given within the Report of the Trustees.

Tenants improvements made during the year have adjusted expected dilapidations cost.

## ABERDEEN CITIZENS ADVICE BUREAU

### NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2022

#### 13 Restricted Funds

	As at 01.04.21 £	Incoming resources £	Resources expended £	Transfers £	As at 31.03.22 £
Aberdeen City Council –					
Money Advice Outreach	-	84,528	(82,422)	-	2,106
Macmillan Cancer Care Project	22,395	99,867	(114,291)	-	7,971
Money Advice	17,186	31,446	(55,207)	6,575	-
NHS Pass	2,999	11,094	(11,097)	-	2,996
Armed Services Advice Project	21,445	31,336	(31,339)	2,474	23,916
Calsayseat Project	1,861	9,525	(8,770)	-	2,616
Welfare Reform	13,775	35,865	(35,991)	-	13,649
Kinship Care	22,092	-	-	(22,092)	-
Pension Wise	14,502	-	-	(14,502)	-
Unforgotten Forces	2,474	-	-	(2,474)	-
Money Talk Team	11,271	28,614	(28,499)	-	11,386
UC Face to Face/Help to Claim	-	125,923	(125,923)	-	-
EU Support	4,717	17,164	(18,543)	-	3,338
COVID-19	12,419	-	(6,996)	(5,423)	-
Volunteer Voice	10,000	-	(7,198)	-	2,802
Remote Welfare Reform – Research	-	19,626	(8,460)	-	11,166
Food Voucher Pilot	-	9,372	(2,211)	-	7,161
	157,136	504,360	(536,947)	(35,442)	89,107
	=====	=====	=====	=====	=====

Restricted funds are funds which have been given for particular purposes as detailed below:

The Money Advice Outreach Project is funded by Aberdeen City Council through the Fairer Aberdeen Fund to provide advice on debt and benefits in the 15% most deprived areas in the City of Aberdeen.

The Macmillan Cancer Care Project, at Roxburghe House, is funded by Macmillan Cancer Support to provide benefits and grant advice to those receiving cancer treatments and their family and carers across the Grampian region.

The Money Advice Project is grant funded by The Robertson Trust, Bank of Scotland Foundation and Citizens Advice Scotland to provide a money advice service. This enables the Bureau to employ staff specifically to advise on debt and post-Christmas debt advice to citizens of Aberdeen.

We continue to seek ongoing funding for the Money Advice Project (in-house). During the funding year the Project was funded by the Robertson Trust, the bank of Scotland Foundation, Scottish Government via Citizens Advice Scotland, Aberdeen Cyrenians, and JP Morgan. This funding allows us to provide a money advice service and enables the Bureau to employ staff specifically to advise on debt and post-Christmas debt advice to citizens of Aberdeen.

The Armed Services Advice Project is funded by Poppy Scotland and others to provide advice to former and existing members of the Armed Forces and their dependents.

The Calsayseat project is funded by the Calsayseat Medical Practice to provide advice covering welfare benefits to patients of the practice.

The Welfare Rights Service is funded by the Scottish Government via Citizens Advice Scotland to provide a complex welfare benefits case work and an appeal process to include where required, tribunal representation for clients appealing at First Tier Tribunals for welfare reform related Appeals.

The Kinship Care Project was funded by Citizens Advice Scotland and provides tier 2 advice and support to Kinship Carers and other organisations across the North of Scotland in the provision of financial assistance. This project came to an end on 30<sup>th</sup> September 2020.

## **ABERDEEN CITIZENS ADVICE BUREAU**

### **NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2022**

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#### **13. Restricted Funds (Continued)**

We receive funding from Pension Wise to host a Pension Wise Adviser 2 days per fortnight, who provides advice on Pensions.

Unforgotten Forces. Permission was received to transfer the remaining unspent funds to the Armed Services Advice Project.

The Money Talk Team (formerly the Financial Health Checks Project) is funded by the Scottish Government, via Citizens Advice Scotland, to assist particular target groups to determine if they are receiving all the benefits and grants they are entitled to and also undertaking low-level budgeting. We also receive funding, as at the start of 2019, towards the running of a telephone and web chat service for this project.

Help to Claim is funded by DWP, via Citizens Advice Scotland. This is to assist people to make claim for Universal Credit and assist them with any issues which occur until they receive their first payment, including applying for an advance, understanding the agreement they sign and managing their claim. We also receive funding to provide a telephone and web chat advice service for this project.

EU Support is funded by the UK Government, via Perth CAB as the consortium lead for the area. This is to assist EU nationals to apply for Settled and Pre-Settled Status. It helps to support clients face to face and via a helpline.

COVID-19. We received funding from the Hunter Foundation and Scottish Government for assistance with the impact of the Covid-19 pandemic. This fund was set up to track all funding and spending and has been used in a variety of ways including purchasing of PPE, purchasing equipment and other costs associated with homeworking and a contribution towards the refurbishment of the bureau to bring it in line with covid-19 safety requirements.

The Patient Advice and Support Service (PASS) is funded by the NHS via Citizens Advice Scotland. This service provides support to those who wish to raise a complaint against the NHS. This service provides both face-to-face advice and assistance as well as provides support to a national helpline and webchat.

Remote Welfare Reform Research central funding to research and evaluate the post Covid-19 provision of welfare rights services across the Aberdeen area.

Volunteer Voice – This was a donation of £10,000 from an anonymous donor who wished to provide funding with a view to increasing volunteers participation within the bureau. It was to provide support to purchase equipment to enable more volunteers to access the bureau remotely, undertaking a training needs analysis, and to host an "Away Day" training event once pandemic restrictions eased.

We also received funding from the Scottish Government in February 2022 to pilot a food voucher scheme to our clients. This was to trial giving clients vouchers for local supermarkets and food shops instead of a referral to a food bank. This started in February 2022 and concludes in August 2022.

## ABERDEEN CITIZENS ADVICE BUREAU

### NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2022

#### 14 Unrestricted Funds

	As at 01.04.21 £	Incoming resources £	Resources expended £	Transfers £	As at 31.03.22 £
General Fund	201,949	343,450	(403,334)	29,442	171,507
	=====	=====	=====	=====	=====
Designated Funds					
Refurbishment Project	-	4,645	(492)	6,000	10,153
	-	4,645	(492)	6,000	10,153
	=====	=====	=====	=====	=====

The general fund is an unrestricted fund which the Trustees are free to use in accordance with the charitable objectives of the company. Unrestricted funds are mainly based on a large grant made by Aberdeen City Council to provide advisory support to the people who live or work in Aberdeen.

Designated funds are funds put aside by the trustees for specific purposes as follows:-

Refurbishment Project. In 2020 we also undertook refurbishment of the bureau premises. We had grown larger in size and required more space particularly for client interactions. Although there was space next door the layout of the office wasn't suitable and so we made plans to refurbish the office to suit our needs. In light of the pandemic, we adjusted these plans to fit with covid-19 regulations at the time. Sources of funding for this project included Citizens Advice Scotland's Development Fund, the Scottish Government via the covid-19 grant, a donation from DM Hall and the use of some of the dilapidation funding following the revised figure for this. We have received a couple of additional donations in 2022 to help meet the outstanding costs. To-date the majority of works have been completed, but we are still awaiting the refurbishment of our new board/training room which we hope to undertake following completion of the roof repairs during 2022/23.

#### 15 Analysis of assets between funds

	Unrestricted funds £	Restricted funds £	Total £
Fixed assets	134,634	-	134,634
Current assets	148,784	89,107	237,891
Creditors – amounts falling due within one year	(56,870)	-	(56,870)
Provisions for liabilities	(44,888)	-	(44,888)
	181,660	89,107	270,767
	=====	=====	=====

#### 16 Related party disclosure

There were no related party transactions for the year ended 31 March 2022.

## ABERDEEN CITIZENS ADVICE BUREAU

### NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2022

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#### 17 Commitments under operating leases

	2022 £	2021 £
Future minimum lease payments due under operating leases:		
Within one year	26,400	26,400
In two to five years	108,741	108,741
After five years	<u>144,600</u>	<u>171,000</u>
	279,741	306,141
	=====	=====

#### 18 Capital commitments

There were capital commitments of £nil at 31 March 2022 (2021 - £2,400).

#### 19 Company limited by guarantee

Aberdeen Citizens Advice Bureau is a company limited by guarantee and accordingly does not have any share capital. Every member of the company undertakes to contribute such amount as may be required not exceeding £1 to the assets of the charitable company in the event of it being wound up while he or she is a member, or within one year after he or she ceases to be a member.