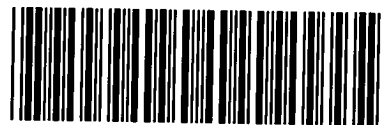


ABERDEEN CITIZENS ADVICE BUREAU

REGISTERED COMPANY NO. SC123593
REGISTERED CHARITY NUMBER. SC009674

TRUSTEES' REPORT
AND
FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021

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ABERDEEN CITIZENS ADVICE BUREAU

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ABERDEEN CITIZENS ADVICE BUREAU

TRUSTEES' REPORT FOR THE YEAR ENDED 31 MARCH 2021

The Trustees' present their report and the audited financial statements for the year ended 31 March 2021. Whilst this report does not go into detail about the activities of ACAB, there is also issued at this time of the year our Annual Report (including the Statement of Financial Activities and Balance Sheet pages) which gives a fuller picture of our activities.

OBJECTIVES AND ACTIVITIES

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

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

Aberdeen Citizens Advice Bureau (ACAB) is a volunteer-led service. The service to clients is provided by a mix of volunteers and paid staff. We have currently 37 paid staff who are Advisers within a range of specialist projects and 40+ 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 enable them to be competent to advise 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 benefit 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 and personal finances, housing, employment, tax, health, consumer and legal issues. Advice provided by ACAB is free, independent, confidential, impartial and available to everyone. We aim to enable all clients to take control of their own affairs and become self-reliant thus increasing their confidence, reducing anxiety and improving their mental health.

The Bureau makes its biggest impact through 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, 5102 in the current year as well as the significant number of repeat contacts as well as the multiple pieces of advice that clients receive. See below for an overview of these figures.

	2018/19	2019/20	2020/21
No of clients	6,321	6,699	5,102 (3,851 new)
No of contacts	15,681	19,841	23,187
Pieces of Advice	27,653	30,424	22,055
Client Financial Gain	£5,066,390	£6,781,931	£5,294,287

ABERDEEN CITIZENS ADVICE BUREAU

TRUSTEES' REPORT (CONT'D) FOR THE YEAR ENDED 31 MARCH 2021

However, the most significant impact that is made for clients is the amount of financial gain that is achieved for them. In the years 2018-19 and 2019-20 it was £5,066,390, and £6,781,931 respectively but in 2020-21 it was £5,294,287 which was slightly less than the previous year.

The reduction in client numbers and Client Financial Gain this year reflects that we are likely to have missed a group of vulnerable clients who have not contacted the Bureau during 2020-21 because they either are not comfortable using the telephone or online methods of contact or are unable to do so. Hopefully this will be resolved with the commencement of Face-to-Face appointments.

We are grateful for the continuing support of our funders, primarily Aberdeen City Council through the Common Good Fund and the Fairer Aberdeen Fund, but also to the Scottish Government, the NHS, Poppy Scotland, Citizens Advice Scotland, PensionWise, Robertson Trust, Bank of Scotland Foundation, Macmillan Cancer Support and Calsayseat Medical Practice without whom the Bureau would be unable to undertake the wide range of functions it does. 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.

Five years ago we had a staff re-grading exercise to bring us back in line with Aberdeen City Council staff grading that had become separated when the Council moved from SJC pay scales to their current system. However it should be noted that in 2019/20 we agreed to backdate an increase of 2% for 2018/19 salaries, and to add a further 2% to 2019/20 salaries. This was in response to significant increases to Council salaries that had been agreed after a period of dispute, but we no longer matched the amount of those increases because our financial situation could not support that. During 2020/21 no further increase was made, but 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.

FINANCIAL REVIEW

The Covid-19 pandemic continues to cause significant difficulties within the community that the Bureau serves and the downturn in the oil and gas sector, plus the move to decarbonisation, has been causing additional employment challenges to many of the citizens in the area.

From 18th March 2020 to 31st March 2021, 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. 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 – was successful and enabled the Bureau to be open for staff and volunteers but safe from infection. This has progressed to two teams and clients will return on an appointment basis from October 2021.

Against a backdrop of limited resources and insecurities over funding, it has been difficult in the year to 31 March 2021 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 Aberdeen Citizens Advice Bureau is in a healthy position. Further, as 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 have a positive effect on funders willingness to support the ACAB going forward.

ABERDEEN CITIZENS ADVICE BUREAU

TRUSTEES' REPORT (CONT'D) FOR THE YEAR ENDED 31 MARCH 2021

Reserves Policy

The Board is committed to implementing a policy in which:

- reserves will be at an amount 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 end;
 - (b) the amount of 3 months' operating costs, based on the previous year's 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 such steps that are within its power, consistent with maintaining its primary functions, to maintain having uncommitted reserves at the desired level.

As at 31 March 2021 unrestricted reserves were £201,949 of which £140,937 was represented by fixed assets which are not readily realisable, leaving freely available reserves of £61,012. With 3 months operating costs currently calculated at £160,000 there is a shortfall of approximately £100,000 that the trustees wish to continue to accumulate over a period of years to ensure the Bureau's future financial stability.

Principal Funding Sources

The Bureau is mainly dependent upon grants from other organisations. The details of the income are shown later in the accounts. The Board records its gratitude to the Aberdeen City Council, Scottish Government, the NHS, Poppy Scotland, Citizens Advice Scotland, PensionWise, Robertson Trust, Bank of Scotland Foundation, Macmillan Cancer Support and Calsayseat Medical Practice; without these grants the service would not exist.

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. The money previously held in a second Clydesdale fixed term deposit account was fully realised to pay for refurbishment costs.

Provision for Dilapidations Costs

During 2019/20, the Trustees reviewed the dilapidations requirement this as part of their negotiations, in the light of the current depressed rented property market, with Langstane Housing Association as we renegotiate the Lease to include a new area in the building. The lease that had run for 15 years and came to an end in September 2019 was extended on a temporary basis whilst the terms of the new lease, agreed in principle during 2019/20 (on the basis of which the refurbishment/adaptation of the existing and new areas to comply with Covid-19 guidelines proceeded in the summer/early autumn of 2021), were finalised in the autumn of 2021. Part of the delay in finalising these was due to getting agreement on the level and conditions of the new dilapidations provision. A revised dilapidation figure was calculated by Carden Property Management as being £44,888.

PLANS FOR FUTURE PERIODS

Service Developments

The requirement to follow the Government rules related to Covid-19 Pandemic had a significant impact on the operation of the Bureau, its staff, volunteers and clients. Closing the Bureau premises and facilitating staff and volunteers to work from home offering services to clients by telephone or e-mail was done expediently. However, it was not envisaged that this would be for the long term and that the Bureau would still be closed to clients at the end of the financial year. The Staff and Volunteers have played a sterling role in maintaining the service from their homes and the volume of clients and work has been sustained and is similar to previous years. Further, clients appear to be satisfied with the new form of service.

ABERDEEN CITIZENS ADVICE BUREAU

TRUSTEES' REPORT (CONT'D) FOR THE YEAR ENDED 31 MARCH 2021

Fortunately, our planned refurbishment was able to go ahead and with suitable modifications to meet Covid-19 restrictions. This has enabled us to re-inhabit the Offices, as well as develop a suitable working method to ensure staff and volunteer safety as well as re-introduce client appointments. The new service delivery method will focus heavily on the use of telephone, e-mail and technologies such as "Near me", with all Clients now being "triaged" when they make a first contact. It will then be determined if they require a face-to-face appointment to meet their individual needs or if one of the other modalities will suffice. This means that clients will no longer wait in the Bureau for an extended period to be seen.

Financially during the year, we had some extra costs relating to the technology required by staff and volunteers to operate from home. While there were increased operational costs and the costs of IPE equipment these were offset by substantial savings in other areas such as travel, and heating. We also received funding support via CAS to assist with the extra costs of complying with the Covid Regulations and this was helpful with regard to the building modifications. So overall the financial position at the year-end was positive.

However, the climate going forward is very concerning. Many charities that fund others have gone to the wall and those that are reliant on income streams dependent on retail outlets have had no income 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, it is likely the clients will still come to the Bureau who will still be seen but this work will be unfunded.

Our main strategy going forward is to retain our existing funders for example Aberdeen City Council, the Bank of Scotland and the Robertson Trust, for a further term by ensuring that 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. 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 projects and be actively involved in new national funding opportunities. The Bureau Funding Committee have been set a new target and will proactively seek and apply for new funding opportunities while the newly formed Aberdeen Citizens Advice Bureau Supporters will be asked to facilitate some new funding activities to increase funds.

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.

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

ABERDEEN CITIZENS ADVICE BUREAU

TRUSTEES' REPORT (CONT'D) FOR THE YEAR ENDED 31 MARCH 2021

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 at regular intervals all aspects of its exposure including:

- Governance risks e.g. inappropriate organisational structure, difficulties recruiting Directors with relevant skills and conflict of risk.
- 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 deficit projected in 2020/21 budget would not be, if repeated in future years, sustainable. We are aware that new sources of funding, 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. break of trust law, employment law and regulative requirements of particular activities such as fund raising.

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 the ACAB has been able to continue its operations because our Advisors 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 at a special meeting on 16 June 2020 the risk assessments in respect to the pandemic and accepted them. During the summer 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 covered partly by a number of extra grants that the Bureau successfully applied for as well as some Covid-19 related government grants. We are now in a position to continue our operations with a mixture of telephony, online and face to face meetings, and are confident that our main sources of funding will continue.

Organisational Structure

As part of a consideration, started in 2017/18 and continued this year, of a range of strategies and opinions to respond to our developing situation, the Board decided to set up four standing committees: Communications Committee, Finance Committee, People Matters (HR) Committee, and Policy & Resources Committee, to which was added during the year a fifth standing committee, namely Fundraising Committee. Full Board meetings occur less frequently than before with the 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 because of Covid-19).

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 year 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 also currently undergoing National Standards Accreditation.

ABERDEEN CITIZENS ADVICE BUREAU

TRUSTEES' REPORT (CONT'D) FOR THE YEAR ENDED 31 MARCH 2021

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Company Number

SC123593

Registered Charity Number

SC009674

Registered Office

41 Union Street

Aberdeen

AB11 5BN

Trustees

James Henderson

Valerie Maehle

Nigel Dower

Florinda Soldani

Keith Pirie

Robin Bowden

Ciaran McRae

Ewan Sutherland

Victoria Fletcher

Robert Aitken

Alan Finlay

James Garnett

Keith Flemming

Olabisi Osobajo

Chairperson

Treasurer

(Resigned 20.10.21)

Vice Chairperson

(Resigned 03.08.21)

(Appointed 28.01.20)

(Appointed 28.01.20)

(Appointed 28.01.20)

(Appointed 28.10.21)

(Appointed 28.10.21)

Auditors

Hall Morrice LLP

6-7 Queens Terrace

Aberdeen

AB10 1XL

Bankers

Clydesdale Bank

62 Union Street

Aberdeen

AB10 1WD

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".

ABERDEEN CITIZENS ADVICE BUREAU

TRUSTEES' REPORT (CONT'D) FOR THE YEAR ENDED 31 MARCH 2021

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 the 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 for the prevention and detection of fraud and other irregularities.

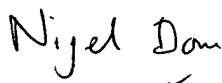
In so far as the trustees are aware:

- 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 13 December 2021 and signed on its behalf by:



**Dr N Dower
Trustee**

ABERDEEN CITIZENS ADVICE BUREAU

INDEPENDENT AUDITOR'S REPORT

Opinion

We have audited the financial statements of Aberdeen Citizens Advice Bureau (the 'charitable company') for the year ended 31 March 2021 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 2021, 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.

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)

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 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)

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:

- Enquiry of management, those charged with governance around actual and potential litigation and claims.
- Enquiry of entity staff in tax and compliance functions to identify any instances of non-compliance with laws and regulations.
- Reviewing financial statement disclosures and testing to supporting documentation to assess compliance with applicable laws and regulations.
- Auditing the risk of management override of controls, including through testing journal entries and other adjustments for appropriateness, and evaluating the business rationale of significant transactions outside the normal course of business.

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

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. 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, 13 December 2021

ABERDEEN CITIZENS ADVICE BUREAU

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31 MARCH 2021

	Note	Unrestricted Funds £	Restricted Funds £	Total 2021 £	Total 2020 £
Income and endowments from:					
Donations		9,437	12,500	21,937	2,503
Charitable activities	2	330,615	613,099	943,714	858,757
Other trading activities	3	-	819	819	2,302
Investment income	4	613	-	613	2,093
		<u>340,665</u>	<u>626,418</u>	<u>967,083</u>	<u>865,655</u>
Expenditure on:					
Charitable activities	5	263,224	563,358	826,582	877,815
		<u>77,441</u>	<u>63,060</u>	<u>140,501</u>	<u>(12,160)</u>
Net income/(expenditure)					
		<u>32,742</u>	<u>(32,742)</u>	<u>-</u>	<u>-</u>
Net movement in funds					
		<u>110,183</u>	<u>30,318</u>	<u>140,501</u>	<u>(12,160)</u>
Reconciliation of funds:					
Total funds brought forward		91,766	126,818	218,584	230,744
		<u>201,949</u>	<u>157,136</u>	<u>359,085</u>	<u>218,584</u>
Total funds carried forward		=====	=====	=====	=====

ABERDEEN CITIZENS ADVICE BUREAU

BALANCE SHEET AS AT 31 MARCH 2021

	Note	£	2021 £	£	2020 £
Fixed assets					
Tangible fixed assets	9		140,937		4,090
Current assets					
Debtors	10	90,087		111,048	
Cash at bank and in hand		<u>318,144</u>		<u>252,304</u>	
		408,231		363,352	
Creditors: amounts falling due within one year	11	<u>(145,195)</u>		<u>(52,858)</u>	
Net current assets			<u>263,036</u>		<u>310,494</u>
Total assets less current liabilities			403,973		314,584
Provisions for liabilities			<u>(44,888)</u>		<u>(96,000)</u>
Net assets			359,085		218,584
			=====		=====
Funds					
Unrestricted funds	13		201,949		91,766
Restricted funds	13		<u>157,136</u>		<u>126,818</u>
			359,085		218,584
			=====		=====

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 13 December 2021

Nigel Dower

Dr N Dower
Trustee

Company Registration No. SC123593

ABERDEEN CITIZENS ADVICE BUREAU

STATEMENT OF CASH FLOWS FOR THE YEAR ENDED 31 MARCH 2021

	2021 £	2020 £
Cash flows from operating activities		
Cash generated from/(used in) operations (Note 1)	<u>207,619</u>	<u>(51,612)</u>
Net cash generated from/(used in) operating activities	<u>207,619</u>	<u>(51,612)</u>
Cash flows from investing activities		
Purchase of tangible fixed assets	(142,392)	(4,115)
Interest received	<u>613</u>	<u>2,093</u>
Net cash used by investing activities	<u>(141,779)</u>	<u>(2,022)</u>
Change in cash and cash equivalents in the reporting period	65,840	(53,634)
Cash and cash equivalents at beginning of the reporting period	<u>252,304</u>	<u>305,938</u>
Cash and cash equivalents at end of the reporting period	318,144 =====	252,304 =====

Notes to the cashflow

	2021 £	2020 £
1. Cash generated from/(used in) operations		
Net income/(expenditure) for the year	140,501	(12,160)
Adjustments for:		
Depreciation charges	5,545	5,059
Interest received	(613)	(2,093)
(Decrease) in provision	(51,112)	-
Decrease/(Increase) in debtors	20,961	(39,475)
Increase/(Decrease) in creditors	<u>92,337</u>	<u>(2,943)</u>
	<u>207,619</u> =====	<u>(51,612)</u> =====

2. Analysis of changes in net debt

	1 April 2020 £	Cash Flows £	31 March 2021 £
Cash at bank and in hand	252,304 =====	65,840 =====	318,144 =====

ABERDEEN CITIZENS ADVICE BUREAU

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2021

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 2021

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 2021 £	Total 2020 £
Grants received	330,615 =====	613,099 =====	943,714 =====	858,757 =====

ABERDEEN CITIZENS ADVICE BUREAU

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2021

2 Income from charitable activities (continued)

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

	Unrestricted funds £	Restricted funds £	2021 £	2020 £
Aberdeen City Council	320,051	61,655	381,706	407,135
Calsayseat Medical Group	-	5,715	5,715	7,620
Scottish Association of Citizens Advice Bureaux	10,564	321,784	332,348	316,988
EU Support	-	8,374	8,374	17,102
Macmillian Cancer Care	-	134,102	134,102	84,541
Robert Gordon University	-	-	-	560
NHS PASS	-	13,577	13,577	10,797
Robertson Trust	-	12,000	12,000	12,000
Aberdeen Cyrennians	-	8,057	8,057	2,014
Bank of Scotland	-	30,000	30,000	-
Hunter Foundation	-	17,835	17,835	-
	<u>330,615</u>	<u>613,099</u>	<u>943,714</u>	<u>858,757</u>
	=====	=====	=====	=====

In 2020 £547,505 was attributable to Restricted funds and £311,252 to Unrestricted funds.

3 Other trading activities

	Unrestricted funds £	Restricted funds £	Total 2021 £	Total 2020 £
Fundraising events	-	819	819	2,302
	=====	=====	=====	=====

In 2020 all other trading activities related to unrestricted funds.

4 Investment income

	Unrestricted Funds £	Restricted funds £	Total 2021 £	Total 2020 £
Deposit account interest	613	-	613	2,093
	=====	=====	=====	=====

In 2020 all investment income related to unrestricted funds.

ABERDEEN CITIZENS ADVICE BUREAU

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2021

5 Charitable activities

	Unrestricted funds £	Restricted funds £	Total 2021 £	Total 2020 £
Wages	278,123	446,262	724,385	667,645
Pensions	13,016	14,049	27,065	25,902
Rent, rates and insurance	43,951	7,196	51,147	62,243
Cleaning	1,986	2,273	4,259	29,205
Heat, light and power	1,992	-	1,992	11,318
Repairs and renewals	1,563	9,020	10,583	5,511
Telephone	5,330	5,200	10,530	10,977
Stationery, printing and post	5,531	1,191	6,722	10,881
Sundries	1,837	2,537	4,374	5,797
Training, books and info	10,214	1,916	12,130	15,229
Volunteer expenses	-	-	-	2,237
Travel expenses	135	530	665	5,467
Depreciation	5,545	-	5,545	5,059
Equipment leasing	(52)	-	(52)	2,369
Core cost contribution	(59,471)	59,471	-	-
Management charges	(13,513)	13,513	-	-
Dilapidation provision released	(51,112)	-	(51,112)	-
Governance costs				
Auditors remuneration	5,000	-	5,000	7,000
Other accountancy	6,227	-	6,227	8,419
Legal and professional	6,922	200	7,122	2,556
	<u>263,224</u>	<u>563,358</u>	<u>826,582</u>	<u>877,815</u>
	=====	=====	=====	=====

In 2020 £542,944 was attributable to Restricted funds and £334,871 to Unrestricted funds.

6 Net income/(expenditure)

	Total 2021 £	Total 2020 £
Auditors' remuneration	5,000	7,000
Depreciation – owned assets	5,545	5,059
	=====	=====

7. Trustees' remuneration and benefits

There were no trustees' remuneration or other benefits for the year ended 31 March 2021 nor for the year ended 31 March 2020.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 March 2021 nor for the year ended 31 March 2020.

ABERDEEN CITIZENS ADVICE BUREAU

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2021

8 Staff costs

	2021	2020
	£	£
Wages and salaries	656,851	624,668
Employer's national insurance	40,469	42,977
Other pension costs	27,065	25,902
	<u>724,385</u>	<u>693,547</u>
	=====	=====

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

2021	2020
36	32
===	===

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

The pension charge for the year was £27,065 (2020 £25,902).

9 Tangible fixed assets

	Tenant improvements	Computer & office equipment	Total
Cost			
At 1 April 2020	-	116,112	116,112
Additions	<u>142,392</u>	<u>-</u>	<u>142,392</u>
At 31 March 2021	<u>142,392</u>	<u>116,112</u>	<u>258,504</u>
Depreciation			
At 1 April 2020	-	112,022	112,022
Charge for year	<u>3,560</u>	<u>1,985</u>	<u>5,545</u>
At 31 March 2021	<u>3,560</u>	<u>114,007</u>	<u>117,567</u>
Net book value			
At 31 March 2021	138,832	2,105	140,937
	=====	=====	=====
At 31 March 2020	-	4,090	4,090
	=====	=====	=====

10 Debtors: amounts falling due within one year

	2021	2020
	£	£
Trade debtors	9,962	-
Other debtors	79,073	97,507
Prepayments and accrued income	1,052	13,541
	<u>90,087</u>	<u>111,048</u>
	=====	=====

In 2021 £88,011 was attributable to Restricted funds (2020 £94,997) and £2,076 to Unrestricted funds (2020 £16,051).

ABERDEEN CITIZENS ADVICE BUREAU

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2021

11 Creditors: amounts falling due within one year

	2021	2020
	£	£
Trade creditors	109,358	28,805
Social security and other taxes	12,079	11,803
Other creditors	9,958	4,550
Accrued expenses	13,800	7,700
	<hr/>	<hr/>
	145,195	52,858
	=====	=====

In 2021 £6,243 was attributable to Restricted funds (2020 £4,476) and £138,952 to Unrestricted funds (2020 £48,382).

12 Provisions for liabilities

	Dilapidations £
At 1 April 2020	96,000
Amounts released to SOFA	(51,112)
At 31 March 2021	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 2021

13 Movements in funds

	As at 01.04.20 £	Incoming resources £	Resources expended £	Transfers £	As at 31.03.21 £
Unrestricted funds	91,766 =====	340,665 =====	(263,224) =====	32,742 =====	201,949 =====
Aberdeen City Council –					
Money Advice Outreach	8,809	65,158	(96,280)	22,313	-
Macmillan Cancer Care Project	-	134,102	(111,707)	-	22,395
Money Advice	-	65,790	(48,604)	-	17,186
NHS Pass	-	13,577	(10,578)	-	2,999
Armed Services Advice Project	18,122	51,336	(48,013)	-	21,445
Calsayseat Project	1,727	5,715	(5,581)	-	1,861
Welfare Reform	11,875	36,667	(34,767)	-	13,775
Kinship Care	18,962	13,594	(10,464)	-	22,092
Pension Wise	13,460	1,042	-	-	14,502
Unforgotten Forces	2,474	-	-	-	2,474
Money Talk Team	7,884	30,369	(26,982)	-	11,271
UC Face to Face/Help to Claim	38,448	98,665	(137,357)	244	-
EU Support	5,057	14,469	(14,809)	-	4,717
COVID-19	-	33,615	(9,196)	(12,000)	12,419
Volunteer Voice	-	10,000	-	-	10,000
Refurbishment Project	-	52,319	(9,020)	(43,299)	-
	126,818 =====	626,418 =====	(563,358) =====	(32,742) =====	157,136 =====
	218,584 =====	967,083 =====	(826,582) =====	- =====	359,085 =====

Fund details

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.

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 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.

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 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.

ABERDEEN CITIZENS ADVICE BUREAU

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2021

Fund details (Cont'd)

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 30th September 2020.

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

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.

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.

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 2021 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.

14	Analysis of assets between funds	Unrestricted funds £	Restricted funds £	Total £
	Fixed assets	140,937	-	140,937
	Current assets	244,852	163,379	408,231
	Creditors – amounts falling due within one year	(138,952)	(6,243)	(145,195)
	Provisions for liabilities	(44,888)	-	(44,888)
		201,949	157,136	359,085
		=====	=====	=====

ABERDEEN CITIZENS ADVICE BUREAU

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2021

15 Related party disclosure

There were no related party transactions for the year ended 31 March 2021.

16 Commitments under operating leases

	2021 £	2020 £
Future minimum lease payments due under operating leases:		
Within one year	26,400	-
In two to five years	108,741	-
After five years	<u>171,000</u>	<u>-</u>
	306,141	-
	=====	=====

17 Capital commitments

There were capital commitments of £2,400 at 31 March 2021 (2020 - £nil).

18 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.