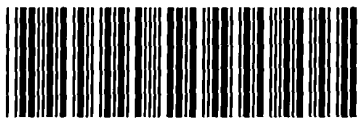


Report of the Directors and
Unaudited Financial Statements
for the Year Ended 31 March 2021
for
Coatbridge Citizens Advice Bureau

WEDNESDAY



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COMPANIES HOUSE

Charity Number – SC017271

Company Number – SC194748

Coatbridge Citizens Advice Bureau

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for the Year Ended 31 March 2021

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Coatbridge Citizens Advice Bureau

Company Information
for the Year Ended 31 March 2021

DIRECTORS:

Sir T Clarke CBE
J McAnulty
J S Dempsie
C Russell
D G Craig
H Doig
W McDonald
M Ewing
P McDonnell
J Kane
M Castles

CHAIRPERSON:

Sir T Clarke CBE

TREASURER:

D G Craig

BUREAU MANAGER:

M Tobin

REGISTERED OFFICE:

Unit 10
Fountain Business Centre
Ellis Street
Coatbridge
Lanarkshire
ML5 3AA

CHARITY REGISTRATION NUMBER:

SC017271

COMPANY REGISTRATION NUMBER:

SC194748

INDEPENDENT EXAMINER:

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

Coatbridge Citizens Advice Bureau
Report of the Directors for the Year Ended 31 March 2021

The trustees are pleased to present their annual trustees' report together with the financial statements of the charitable company for the year ending 31 March 2021 which are also prepared to meet the requirements for a directors' report and accounts for Companies Act purposes.

The financial statements comply with the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 (as amended), the Companies Act 2006, the Memorandum and Articles of Association, and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

DIRECTORS

The directors shown below have held office during the period from 1 April 2020 to the date on which this report is signed.

J S Dempsey
C Russell
D G Craig
W McDonald
M Ewing
P McDonnell
Sir T Clarke CBE
J Kane
H Doig
J McAnulty
M Castles (appointed April 2021)

Constitution and Objects

The company's objective is to ensure that individuals within Coatbridge and the surrounding areas do not suffer through ignorance of their rights and responsibilities or of the services available, or through an inability to express their needs effectively. The company is governed by its Memorandum and Articles of Association and is a registered charity.

The Bureau

The Bureau operates within the Citizens Advice Scotland Membership Standards and is subject to regular quality audits which were successfully passed on 4th May 2021 with excellent feedback. The Bureau was awarded full compliance for both quality of advice and policies and procedures in May 2018 and was accredited to Scottish National Standards through Scottish Legal Aid Board in January 2019. Coatbridge CAB are currently within the reaccreditation process for full compliance for the next 3 years. The CAB operates from town centre premises and provides a holistic, one to one, walk in advice service. The office is normally open from 9.30am to 3.15pm Monday to Thursday and 9.30am to 12pm on a Friday morning, however this is currently suspended due to COVID restrictions. Appointments are available outwith our published drop in advice sessions, mostly by phone at present but can be face to face in exceptional circumstances in line with Scottish Government Guidelines. A telephone, web chat and email advice service is also available. The advice service is provided by a team of around 16 highly motivated volunteers who give their time freely to help those more unfortunate than themselves. If the Bureau paid its volunteers an average wage based on paid staff costs, given the numbers of hours contributed, the salary costs of the volunteers for 2020/21 would have been around £100,000 a year. Coatbridge Bureau had 2020 clients, many returning throughout the year as Coatbridge CAB dealt with 9023 areas of advice given. This is a decrease on the previous year with 3017 clients and 11372 areas of advice during 2019/20. This was due to limited services available at the start of COVID lockdown when the CAB closed for face to face services until remote access was fully implemented enabling staff and volunteers to work from home. Also the easing of DWP conditionality meant less enquiries around benefit sanctions or disallowances. The issues presenting are more varied than in previous years with an increased number of new clients who hadn't used our services before. Our financial gains for our clients was £1.9million against £2.2million in 2019/20 which is a great result with less clients. The volunteers provide a very valuable and necessary service to their community. Their dedication, capacity to embrace change and enthusiasm to help others less fortunate is unrivalled. The Directors would like to thank them for their continued support to the service despite these hard times through COVID and some of them did work from home for us which was great and really needed. Statistics show that for every £1 of core funding received to operate the bureau the CAB return on client gain is £31 which is excellent value for money and would be a lot higher if we had more admin resources to check outcomes with clients and it is still one of the highest within the Scottish Citizens Advice Network which reflects the great work that both staff and volunteers do. We would like to thank our funders for their support in the last year and we look forward to working with them in the future to not only maintain but grow our advice and information services to the public. Primary sources of funding for the Bureau are: North Lanarkshire Council, Bank of Scotland Foundation, Corra Foundation, The Henry Smith Charity, Citizens Advice Scotland, Robertson Trust, The Stafford Trust, Foundation Scotland, DWP (Help to Claim Project), Scottish Government and Aspiring Communities with European Funding. We continue to work in partnership with several local organisations to benefit our clients as well as being actively out in the community through 7 outreach surgeries including regular attendance at local information events and within the 2 large supermarkets (ASDA and Tesco), along with presentations to local groups and holding information stands at some local school parent's nights.

Welfare Rights

The project provides an outreach and home visit service to those clients who are unable to come to the Bureau. Benefit Tribunal Representation is available for our clients. Many of our clients would not have gone forward with an appeal without our support and we were successful in many of them. This is reflective of the current situation where many clients are being refused benefits and then have to claim Universal Credit. The Team have continued to be busy with income maximisation and McMillan grant service for people diagnosed with cancer through our referral partnership with NLAN and McMillan Cancer Care. Funding for a full time Welfare Rights Officer (WRO) was provided for the year to March 2021 by The Henry Smith Charity and Welfare Mitigation Money through Citizens Advice Scotland and Scottish Government. Our part time WRO was funded through NL Tribunal Unit and Robertson Trust.

PASS

The Patients Advice and Support Service replaced The Independent Advisory Support service from 1st April 2012. The service is funded by the Scottish Government with part-time caseworkers based in Coatbridge and Lanark Bureau. The caseworkers provide a service to help patients resident in Lanarkshire who have experienced problems when using NHS facilities. The service also incorporates a service to inmates in Shotts prison. This is a very busy post with one of the highest referrals in Scotland and our case worker works along with her counterpart based in Clydesdale CAB have the highest client group in Scotland which is a credit to their hard work. Many of their enquiries come through the PASS Helpline on 0800 917 2127 which is manned by both caseworkers as well as dealing with their local enquiries.

Housing Advice Service

The project provides a second- tier service for North Lanarkshire CAB advisors and is based in the Coatbridge Bureau along with surgeries held within other CAB's in North Lanarkshire. It is funded by North Lanarkshire Council as part of their homeless prevention strategy using funds supplied by the Scottish Government for that purpose. The aim of the project is to improve the quality of housing advice in North Lanarkshire. Further funding has been provided by The Stafford Trust to increase the hours of one of the housing advisers due to the increased demand from over 1,000 clients. The demand for this service has never been greater with various housing issues dealt with especially neighbourhood disagreements and relationship breakdowns which are a sad reality of the impact of lockdown.

Debt Advice Workers

The full time post was funded by North Lanarkshire Council until September 2016 when it was withdrawn due to austerity cuts from North Lanarkshire Council. This service has been greatly missed by the community of Coatbridge and future funding to reinstate it was successful in August 2018 and it proves that there is a great demand for this service as North Lanarkshire has been identified as one of the worst areas in Scotland with debt issues. Our volunteers are excellent at identifying debt issues as it is often an undisclosed underlying issue over and above what they come to see us about and that is why the CAB service and its holistic approach to advice is so important. We are also very proactive through the local paper and social media to let the community know that this service is available. We are also involved in a North Lanarkshire Debt Project trialling a new approach to Debt services by offering a multi-channel service in order to reach those who may not want to or cannot come into a CAB office and this has also proved to be successful and further funding is being sought to continue this.

As part of the CAB service we still work with Skills Development Scotland and PACE to provide face to face sessions for companies with employees facing redundancy.

Pension Wise

This was a part time project funded by Treasury to advise clients aged 50+ on options available to them to release equity from private or occupational pensions. Coatbridge CAB provided this service to clients in Coatbridge 2 1/2 days a week and 1 day a fortnight in Cumbernauld. Due to the low national take up of this service despite media coverage, the project has now been reduced across Scotland and Coatbridge CAB, though our neighbouring bureau, Airdrie CAB, now provide appointments with Kathleen in Coatbridge CAB every second Tuesday by phoning 0800 138 3944. (temporarily paused for face to face due to Covid 19)

Help To Claim

Since April 19 we have successfully delivered a project funded by Department for Work and Pensions (DWP) via Citizens Advice Scotland (CAS). This project enables us to support vulnerable clients who may not be able to claim Universal Credit (UC) online or who may experience issues for follow up action until they get their first payment. This may include difficulties setting up a bank account, confirming their identity or claiming an advance until their UC is paid out. The project has enabled us to rent another unit, convert it into a mini computer suite which will help all our clients with online claims to various benefits in the future. It can be a local appointment or contact the helpline on 0800 023 2581.

Money Talk Team

We also have another project funded through Scottish Government, again via CAS, to ensure that vulnerable clients, especially those elderly or young families know about benefits they may be entitled to, its more than just benefit entitlement, it could be information around switching energy providers, warm home discounts, help with school uniforms or clients who are struggling to make their money last to the end of the week/month or worried about how they'll pay their bills and ensuring that they are not paying over the odds for services. It can be a local appointment or contact the helpline on 0800 085 7145.

Future Strategy

The Bureau plans to continue the activities outlined subject to satisfactory funding arrangements. The Bureau has implemented a volunteer recruitment strategy using local press and media and have recently been involved in a training programme through Lothian and Motherwell CAB. Training through COVID and lockdown has provided a challenge for us but we have successfully trained new volunteers using online modules, zoom sessions and job shadowing. We have continued to support some of our volunteers into paid employment and further education and are thankful for them all especially those who have chosen to help others now that they are retired. We obviously need to keep recruiting in order to sustain enough volunteers to provide our excellent generalist advice service. We currently have 1 Community Job Scotland post funded through Scottish Government for a part time receptionist / admin post which supports the smooth running of the Bureau along with another recruited through the new Government initiative called Kick Start. These schemes as well as helping develop skills for the young people currently in post, provide a valuable first point of contact for our clients and support the project staff and volunteers. This has been a very different year with the Covid 19 pandemic, however the CAB has been able to adjust their working practises to continue to support clients through other channels such as telephone and email whilst working remotely from home. Any staff and volunteers who choose to work in the CAB, even part time because of necessity are fully aware and adhere to the risk assessment produced and ensure all guidelines are followed to maintain a safe working environment.

This year our priority has been our Business Plan which needs to be updated to ensure that we have a full funding strategy and business plan for the Bureau. This has been presented to the Board in order to take forward the growth and improvement of our financial position and our thanks go to Craig Russell for his excellent Business Report which will be available at the start of 2022. The Directors and Bureau Manager are actively involved in ensuring that the level of Bureau funding is maintained and improved. The current Business Plan is reviewed on a regular basis to keep in line with the current funding and future opportunities. The Board look forward to continued expansion and promotion of the Bureau services during the new financial year.

Reserves Policy The Board has maintained its policy of having reserves to cover expenses for a minimum period of 3 months for the Main Bureau and will continue this policy of financial management into the next financial year.

Investment Policy

Bureau and Project funds are held in the appropriate Treasurer's Bank Accounts. The Board does not invest Bureau funds in any other way.

Risk Review

The Business Plan includes the financial strategy of the company to resource its activities. A robust financial accounting system ensures that management of finances is efficient and effective. The accounts are prepared by our bookkeeper Alistair and the accounts are monitored by the Manager and Company Treasurer, with management accounts being presented to the Directors at each bi-monthly meeting of the Board. An independent annual review of the company accounts is carried out and the financial strategy adjusted to meet the requirements of the forthcoming year's activities. A budget for the current financial year has been prepared and agreed by the Board with a bi-monthly review, to ensure sufficient reserves are held to fund the Bureau activities. A risk assessment recognises that staff and volunteer turnover are a major risk and recruitment and training procedures require continual review.

Responsibilities of the Board of Directors

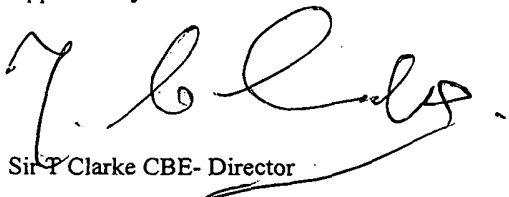
The directors are required by company law to prepare financial statements for each financial year which give a true and fair view of the financial activities of the charity and of its financial position at the end of that year. In preparing those financial statements the directors are required to:

- a) Select suitable accounting policies and apply them consistently
- b) Observe the methods and principles on the Charities SORP (FRS 102)
- c) Make judgements and estimates that are reasonable and prudent
- d) State whether applicable UK accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements.
- e) Prepare the financial statements on a going concern basis unless it is inappropriate to assume the charity will continue in business

The directors are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Companies Act 2006, the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended). They are also responsible for safeguarding the assets of the charity and for taking reasonable steps for the prevention of fraud and other irregularities.

This report has been prepared in accordance with the Statement of Recommended Practice – Accounting and Reporting by Charities (January 2015) applicable to charities preparing their accounts in accordance with the special provision of Part 15 of the Companies Act 2006 relating to small entities

Approved by the Board of Trustees on 18th November 2021 and signed on their behalf by:



Sir P. Clarke CBE- Director

Coatbridge Citizens Advice Bureau
Statement of Financial Activities for the Year Ended 31 March 2021

	Unrestricted Funds	Restricted Funds			2021	2020
	Bureau	PASS	Welfare Rights	Housing	Total	Total
Income from charitable activities						
North Lanarkshire Council	61953			62706	124659	134826
NLC Covid Business Grants	25000	2000	7500	5500	40000	0
Citizens Advice - Covid 19 UK Funding	14419				14419	0
Citizens Advice - Debt Advice Funding	19732				19732	0
Citizens Advice Pension Wise	2500				2500	2500
Citizens Advice - Energy Best Deal	5475				5475	11045
Citizens Advice - PASS		24766			24766	24790
NL Tribunal Unit Aspiring Communities					0	9260
Citizens Advice - Scam Awareness	4340				4340	200
Citizens Advice - ZBI Campaign	1500				1500	0
Citizens Advice - Tribunal Unit	10780				10780	0
Citizens Advice - Welfare Reform	9643		9643		19286	19286
Citizens Advice - Check to Save					0	750
Citizens Advice - Help to Claim	31687				31687	33091
Community Jobs Fund	13389				13389	14646
Robertson Trust	9998				9998	11500
Citizens Advice - Financial Health Check	15006				15006	15840
Albert Hunt Trust					0	3000
Bank of Scotland Foundation	27323				27323	37243
Fundraising & donations	1391				1391	4378
Henry Smith Charity	0		39550		39550	8533
NLC Community Grants	620				620	230
Corra Foundation	7254				7254	2933
Ayrshire Citizens Advice - PASS					0	6080
Furlough Scheme	1264				1264	0
Motherwell & Wishaw CAB - debt pilot					0	14049
Transfers from NL CAB's					0	5000
Foundation Scotland Grant	7487				7487	0
Stafford Trust				1875	1875	0
Total income	270761	26766	56693	70081	424301	359180
Expenditure on charitable activities						
Salaries	170603	21389	28476	52013	272481	258796
Pension Costs	6854	2182	8734	10993	28763	25944
Training	265				265	414
Telephone & internet	3566	330	647	859	5402	4158
Postage, Stationery & Advertising	1299	112	221	287	1919	2685
Travel Expenses	90		176	70	336	2486
Membership Fees	1462	127	249	329	2167	1947
Sundry Expenses	4600	218	24	440	5282	2132
Accountancy & Professional	2268	190	372	410	3240	2040
Rent & Rates	19386	1210	2400	2420	25416	22277
Insurance	1870	330	830	928	3958	2237
Heat & Light	2739	237	466	618	4060	2033
Repairs & Maintenance	3369	441	1006	1335	6151	2243
Covid Expenditure	12015	0	0	0	12015	0
Total Expenditure	230386	26766	43601	70702	371455	329392
Net Income/(Expenditure)	40375	0	13092	-621	52846	29788
Total Funds Brought Forward	138544	0	4241	4686	147471	117683
Total Funds Carried Forward	178919	0	17333	4065	200317	147471

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

Coatbridge Citizens Advice Bureau
Balance Sheet 31 March 2021

	Notes	31.3.21 £	31.3.20 £
CURRENT ASSETS			
Debtors	5	822	5,559
Cash at bank and in hand		<u>223,294</u>	<u>186,426</u>
		224,116	191,985
CREDITORS			
Amounts falling due within one year	6	<u>23,799</u>	<u>44,514</u>
NET CURRENT ASSETS		<u>200,317</u>	<u>147,471</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>200,317</u>	<u>147,471</u>
RESERVES	7		
Restricted funds		21,398	8,927
Unrestricted funds		<u>178,919</u>	<u>138,544</u>
		<u>200,317</u>	<u>147,471</u>

The company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 March 2021.

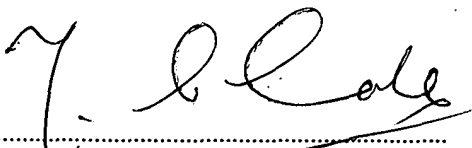
Members have not required the company to obtain an audit of its financial statements for the year ended 31 March 2021 in accordance with Section 476 of the Companies Act 2006.

The directors acknowledge their responsibilities for:

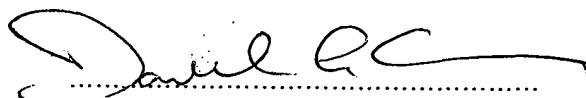
- (a) ensuring that the company keeps accounting records which comply with Sections 386 and 387 of the Companies Act 2006 and
- (b) preparing financial statements which give a true and fair view of the state of affairs of the company as at the end of each financial year and of its surplus or deficit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

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

Approved by the Board of Directors on 18th November 2021 and signed on its behalf by:



 Sir T Clarke CBE – Director



 D G Craig – Director

The notes form part of these financial statements

1. ACCOUNTING POLICIES

The principal accounting policies adopted, judgements and key sources of estimation uncertainty in the preparation of the financial statements are as follows:

a) Basis of accounting

The financial statements have been prepared under the historical cost convention and in accordance with the Companies Act 2006, Charities Accounts (Scotland) Regulations 2006 (as amended), the Statement of Recommended Practice, Accounting and Reporting by Charities (SORP 2015) in accordance with the Financial Reporting Standards applicable in UK (FRS 102) issued in January 2015 (as updated through Bulletin 1 published on 2 February 2016), and applicable accounting standards. The principal accounting policies adopted in preparation of the financial statements are as follows:

Preparation of the accounts on a going concern basis

The trustees are of the view that the immediate future of the charity for the next 12 to 18 months is secure and that on that basis the assessment of the trustees is that the charity is a going concern.

The principal office and place of business of the charity is Unit 10, Fountain Business Centre, Ellis Street, Coatbridge, ML5 3AA. The charity meets the definition of a public benefit entity under FRS 102.

The financial statements are provided in pounds sterling and rounded to the nearest whole pound.

b) Fund accounting

- Unrestricted funds are available for use at the discretion of the Trustees in furtherance of the general objectives of the charity.
- Designated funds are unrestricted funds earmarked by the Trustees for particular purposes.
- Restricted funds are subjected to restrictions on their expenditure imposed by the donor or through the terms of an appeal.

c) Incoming resources

Incoming resources are included in the Statement of Financial Activities when the charity is entitled to the income and the amount can be quantified with reasonable accuracy. The following specific policies are applied to particular categories of income:

- Voluntary income is received by way of grants, donations and gifts and is included in full in the Statement of Financial Activities when receivable. Grants, where entitlement is not conditional on the delivery of a specific performance by the charity, are recognised when the charity becomes unconditionally entitled to the grant.
- Donated services and facilities are included at the value to the charity where this can be quantified. The value of services provided by volunteers has not been included in these accounts.
- Investment income is included when receivable.
- Incoming resources from charitable trading activities are accounted for when earned.
- Incoming resources from grants, where related to performance and specific deliverables, are accounted for as the charity earns the right to consideration by its performance.

Income is only deferred when:

- The donor specifies that the grant or donation must only be used in future accounting periods; or
- The donor has imposed conditions which must be met before the charity has unconditional entitlement.

d) Resources expended

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered and is reported as part of the expenditure to which it relates:

- Costs of generating funds comprise the costs associated with attracting voluntary income.
- Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.
- Governance costs include those costs associated with meeting the constitutional and statutory requirements of the charity and include the audit fees and costs linked to the strategic management of the charity.
- All costs are allocated between the expenditure categories of the SoFA on a basis designed to reflect the use of the resource. Costs relating to a particular activity are allocated directly, others are apportioned on an appropriate basis e.g. floor space, per capita or estimated usage.

e) Operating Leases

Rentals paid for under operating leases are charged to the Statement of Financial Activities. The obligation to pay future rentals on operating leases is shown by way of a note to the Accounts.

f) Pension scheme

The company operates a defined contribution pension scheme for the benefit of its employees. The assets of the scheme are administered by a separate body of Trustees in a fund independent from those of the company.

The pension costs charged against profit represent the amount of employer's contributions payable to the company's pension scheme in respect of the accounting period.

2. LEGAL STATUS

The charity is a company limited by guarantee and has no share capital. The liability of each member in the event of winding up is limited to £1.

3. STAFF COSTS AND NUMBERS

	31.3.21	31.3.20
	£	£
Wages & salaries	272,481	258,796
Pension costs	28,763	25,944
Training	<u>265</u>	<u>414</u>
	<u>301,509</u>	<u>285,154</u>

The average number of employees during the year was:

16 16

No staff member received remuneration in excess of £60,000 in either 2020 or in 2021.

4. TAXATION

As a charity, Coatbridge Citizens Advice Bureau is exempt from tax on income and gains falling within section 505 of the Taxes Act 1988 or Section 252 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects.

5. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.3.21	31.3.20
	£	£
Trade debtors	0	4,856
Prepayments	<u>822</u>	<u>703</u>
	<u>822</u>	<u>5,559</u>

6. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.3.21	31.3.20
	£	£
Trade creditors and accruals	8,807	7,324
Deferred Income	<u>14,992</u>	<u>37,190</u>
	<u>23,799</u>	<u>44,514</u>

7. RESERVES

RESTRICTED FUNDS

	31.3.21	31.3.20
	£	£
At 1 April 2020	8,927	9,346
Surplus for the year	12,471	(419)
Transfer to unrestricted funds	<u>0</u>	<u>0</u>
At 31 March 2021	<u>21,398</u>	<u>8,927</u>

UNRESTRICTED FUNDS

	31.3.21	31.3.20
	£	£
At 1 April 2020	138,544	108,337
Surplus for the year	40,375	30,207
Transfer from restricted funds	<u>0</u>	<u>0</u>
At 31 March 2021	<u>178,919</u>	<u>138,544</u>

TRANSFER FROM RESTRICTED TO UNRESTRICTED FUNDS

Any amounts included within restricted funds to which we are entitled after discharging our contractual obligations, have been transferred into general unrestricted funds.

8. TRUSTEE REMUNERATION AND RELATED PARTY TRANSACTIONS

The charity trustees were not paid nor received any other benefits from the charity in the current year or the previous year, neither were they reimbursed expenses during the current or previous year.

No trustee or other person related to the charity had any personal interest in any contract or transaction entered into by the charity during the current year or the previous year.

9. OPERATING LEASE COMMITMENTS

At the balance sheet date, commitments under operating leases fall due to be repaid as follows:

	31.3.21	31.3.20
	£	£
Within 1 year	0	20,565
Between 2 and 5 years	<u>0</u>	<u>5,139</u>
	<u>0</u>	<u>25,704</u>

I report on the accounts of the company for the year ended 31 March 2021, which are set out on pages 6 to 10.

Respective responsibilities of directors/trustees and examiner

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

Basis of independent examiner's statement

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

Independent examiner's statement

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

1) Which gives me reasonable cause to believe that in any material respect the requirements

- To keep accounting records in accordance with Section 44(1)(a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations, and
- To prepare accounts which accord with the accounting records and comply with Regulation 8 of the 2006 Accounts Regulations

Have not been met; or

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



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

Date: 18th November 2021