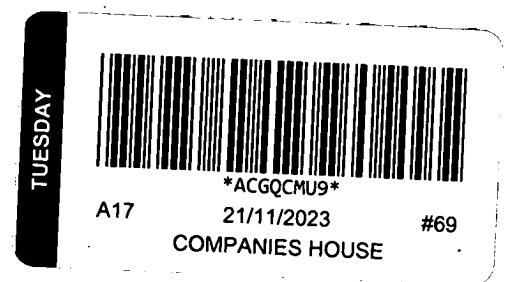


Report of the Directors and
Unaudited Financial Statements
for the Year Ended 31 March 2023
for
Coatbridge Citizens Advice Bureau



Charity Number – SC017271

Company Number – SC194748

Contents of the Financial Statements
for the Year Ended 31 March 2023

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Coatbridge Citizens Advice Bureau

Company Information
for the Year Ended 31 March 2023

DIRECTORS:

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

CHAIRPERSON:

Sir T Clarke CBE

SECRETARY:

J Melvin

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

The directors present their report with the financial statements of the company for the year ended 31 March 2023.

DIRECTORS

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

Sir T Clarke CBE
J S Dempsie
C Russell
DG Craig
W Mc Donald
M Ewing
P Mc Donnell
J Kane (resigned 21/04/23)
H Doig
J Mc Anulty
J Gibson
J Mahon (appointed 8/03/23)

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 was awarded again on 4 May 2021 with excellent feedback. The Bureau was awarded full compliance for both quality of advice and policies and procedures in May 2021 and was accredited to Scottish National Standards through Scottish Legal Aid Board in July 2022. Coatbridge CAB are also a disability committed employer and organisation, awarded to November 2024. The CAB operates from town centre premises and provides a holistic, one to one, multimedia and walk in advice service. The office is open from 9:30am to 3.15pm Monday to Thursday and 9:30am to 12pm on a Friday morning and telephones and e mails from clients are answered throughout the day along with a voicemail facility if all phones are busy. Appointments are available outwith our published drop in advice sessions both face and face and by telephone. The advice service is provided by a team paid advisers through project funding and 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 2022/23 would have been around £100,000 a year. During the year, Coatbridge Bureau had 3,436 clients which is an increase on previous years, many returning throughout the year as Coatbridge CAB dealt with 11,744 areas of advice given. This is an increase from the previous year as during 2021 to 2022 there were 2,903 clients and 11,021 areas of advice. The issues presenting are still high around benefits with 6,599 areas of advice given compared to 6,068 the previous year but also a marked increase in utility enquiries including fuel vouchers with the forecast being greater this year. The financial gains for our clients was £1.5 million against £1.4 million in 21/22 which is a great result but is likely to be much higher as some clients don't let us know the outcome of the support we've provided. 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 since covid, which is still lingering, about and some of them did and do work from home for us which was great and really needed along with those who come into the CAB. Statistics show that for every £1 of core funding received to operate our bureau the CAB return on client gain is £23 which is excellent value for money and would be a lot higher if we had more admin resource to check outcomes with clients but it is still one of the highest within the Scottish Citizens Advice Network which reflects the great work that 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, The Henry Smith Charity, Citizens Advice Scotland, Robertson Trust, Peoples Postcode Lottery, DWP (Help to Claim Project) and Scottish Government. As always, and even more so this year, external funding is tight so we will continue to search for funding as we cannot lose the project staff we have and again makes our volunteers so vital for our general work.

We continue to work in partnership with several local organisation to benefit our clients as well as being actively out in the community through several 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.

Our Services

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 benefit 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 in part for the year to March 2023 by The Henry Smith Charity, The Robertson Trust and Money Talk Team through Citizens Advice Scotland and Scottish Government. Our part time WRO was funded by the NHS and The Robertson Trust.

PASS

The Patients Advice and Support Service is funded by the Scottish Government and NHS with part-time caseworkers based in Coatbridge and Lanark Bureaux. 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 he works along with his counterpart based in Clydesdale CAB 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 CABx 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. Funding for this project, as there are 2 very experienced advisers, is very tight and is supplemented by reserves from the main bureau as it is a vital service. They get referrals from many organisations including NHS, The Simon Community and signposted by NLC in order to ensure clients get independent advice as often the enquiry is council related, the demand for this service has never been greater and covers various housing issues including private tenants, neighbourhood disagreements and relationship breakdowns which is still a fallout from the sad impact of cost of living crisis, covid and lockdown.

Debt Advice Service.

The full time post was previously funded by North Lanarkshire Council until 2016 when it was withdrawn due to austerity cuts and a successful application was made a few years later to an external funder for 3 years, however over the last 2 years we have been unable to provide a full debt service and this service has been greatly missed by the community of Coatbridge. as North Lanarkshire has been identified is one of the worst areas in Scotland with debt issues. We can undertake basic debt advice and offer a client a referral to North Lanarkshire Council (The Tackling Poverty Team) or Step Change for complex cases including casework.

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

Pension Wise

This is a project funded by Treasury to advise clients aged 50+ on options available to them to release equity from private or occupational pensions. This service is provided by an online service or helpline by phoning 0800 138 3944. A Pension Wise adviser also attends Coatbridge CAB 1 day a month for face to face appointments arranged through the helpline service

Armed Service Advice Project (ASAP)

This bespoke advice support to all veterans throughout Lanarkshire with the adviser, herself a veteran, based in Motherwell CAB but appointments are arranged for face to face or home visits in Coatbridge as required.

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. This service was a full face to face service but has changed and is now a helpline service (0800 023 2581) and is still provided in Coatbridge CAB by an experienced adviser and face to face support is now offered by the jobcentres in Airdrie and Bellshill.

Money Talk Team

We also have another project funded through Scottish Government, again via CAS, to ensure that vulnerable clients, especially the elderly or young families, know about benefits they may be entitled to, it's 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, this is usually by appointment either face to face or can be undertaken as a telephone interview, whatever suits the client. Telephone 01236 421447 for an appointment.

Energy Support

As a result of the cost of living crisis, we have seen the demand of clients needing help with energy issues including no credit or incorrect bills increase. Through energy funding applications via Citizens Advice Scotland along with a year's funding from The Postcode Lottery we were able to have 2 part time energy advisers. They have promoted initiatives such as Warm Home Discount, energy savings tips, negotiated with suppliers and arranged fuel vouchers for pre-payment meter's through partnerships with Home Energy Scotland and The Fuelbank Foundation. This has been a lifeline to many vulnerable clients.

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 CABx, a project offering training to all CABx throughout Scotland. Training through covid and lockdown had 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 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 2 Admin posts funded through Employability Funding by North Lanarkshire Council which enables us to answer our phones throughout the day and then pass the enquiries onto advisers to offer support and advice. These schemes as well as helping develop skills for the unemployed people to get them back into the world of employment also provides a valuable first point of contact for our clients and support for the project staff and volunteers. Despite the challenges that covid brought about, it has presented us with the opportunity to adjust our working practises enabling us to support clients through other channels such as telephone and e mail but we still provide a full face to face service as many clients still prefer this. Any staff and volunteer working in the CAB or at home, even part time are fully aware and adhere to the risk assessment produced and ensure all guidelines are followed to maintain a safe working environment.

One of our priorities has been our Business Plan which was 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. 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.

Results for the year

The bureau generated an overall surplus of £15,478 (21/22 was £7,900) for the year, the details of which are shown on the Statement of Financial Activities on page 6. As at 31st March 2023, the bureau has total funds of £223,695 (31 March 2022 was £208,217) of which £211,263 were unrestricted funds and £12,432 were restricted funds.

Reserves Policy

The Board has maintained its policy of having reserves to cover expenses for a minimum period of 6 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 Alastair; 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


The Board's responsibilities as decreed by Company Law are outlined on the Balance Sheet.

Members of the Board

Members of the Board, who are directors for the purposes of the company and trustees for the purposes of Charity Law and who served during the year are set out on page 2 of the report.

This report has 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 Trustees on 9th November 2023 and signed on their behalf by:


.....
Sir T. Clarke CBE – Director

Coatbridge Citizens Advice Bureau

Statement of Financial Activities for the Year Ended 31 March 2023

	Unrestricted Funds	Restricted Funds			2023	2022
	Bureau £	PASS £	Welfare Rights £	Housing £	Total £	Total £
Income from charitable activities						
North Lanarkshire Council	77786			62706	140492	123826
NLC Community Link Worker Project	0				0	16666
NLC Covid Business Grants	0				0	3937
NLC Wage Subsidy	22392				22392	0
Welfare Rights - Mitigation Money			5733		5733	0
Citizens Advice - Debt Funding/SG Special Debt	6405				6405	17504
Citizens Advice - Pension Wise	1515				1515	2020
Citizens Advice - Energy Best Deal	33715				33715	24356
Citizens Advice - PASS		29121			29121	24915
Citizens Advice - ADR Research	150				150	0
Citizens Advice - Campaign Grants	1100				1100	2400
Citizens Advice - Tribunal Unit	10780				10780	10780
Citizens Advice - Money Talk Team/Welfare Reform	40623				40623	40151
Citizens Advice - Help to Claim	17400				17400	30287
Citizens Advice - SCAH					0	10650
Citizens Advice - Volunteer Co ordinator					0	3000
Citizens Advice - Gambling Support	2393				2393	0
Citizens Advice - Housing Adviser Triage	2983				2983	0
People's Postcode PPT	14809				14809	0
Grant - Asda Foundation	1000				1000	0
Grant - Tesco Community Grant	500				500	0
Grant - Aviva Community Fund	927				927	0
Fundraising & donations	1299				1299	1533
Henry Smith Charity			31600		31600	37450
Furlough Scheme					0	187
SCVO - Community Jobs Fund	12762				12762	0
Stafford Trust					0	2625
SCVO/Routes to Work					0	24383
Total income	248,539	29121	37333	62706	377699	376670
Expenditure on charitable activities						
Salaries	167556	25351	30980	53611	277498	287547
Pension Costs	6204	101	8030	10025	24360	27146
Training	1360				1360	973
Telephone & internet	3032	282	560	721	4595	4598
Postage, Stationery & Advertising	1437	115	226	289	2067	2544
Travel Expenses	554		276	51	881	1019
Membership Fees	1550	123	235	285	2193	2794
Sundry Expenses	1446	336	358	362	2502	1508
Accountancy & Professional	3920	397	573	688	5578	3650
Rent & Rates	20375	1162	2418	2329	26284	26852
Insurance	2227	31	62	62	2382	2301
Heat & Light	8943	331	163	661	10098	5832
Repairs & Maintenance	1326	174	397	526	2423	2006
Total Expenditure	219930	28403	44278	69610	362221	368770
Net Income/(Expenditure)	28609	718	-6945	-6904	15478	7900
Transfers between funds	-6080	0	0	6080	0	0
Net movement in funds	22529	718	-6945	-824	15478	7900
Total Funds Brought Forward	188734	485	18174	824	208217	200317
Total Funds Carried Forward	211263	1203	11229	0	223695	208217

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 as at 31 March 2023

	Notes	31.3.23 £	31.3.22 £
CURRENT ASSETS			
Debtors	5	23,359	8,478
Cash at bank and in hand		<u>211,566</u>	<u>221,672</u>
		234,925	230,150
CREDITORS			
Amounts falling due within one year	6	<u>11,230</u>	<u>21,933</u>
NET CURRENT ASSETS		<u>223,695</u>	<u>208,217</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>223,695</u>	<u>208,217</u>
RESERVES	7		
Restricted funds		12,432	19,483
Unrestricted funds		<u>211,263</u>	<u>188,734</u>
		<u>223,695</u>	<u>208,217</u>

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


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

The directors acknowledge their responsibilities for:

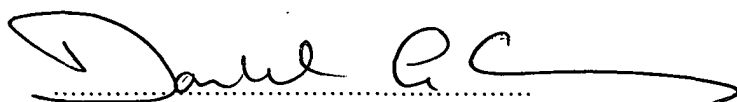
- (a) ensuring that the company keeps accounting records which comply with Sections 386 and 387 of the Companies Act 2006 and
- (b) preparing financial statements which give a true and fair view of the state of affairs of the company as at the end of each financial year and of its surplus or deficit 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 9th November 2023 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 2019 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

	31.3.23	31.3.22
	£	£
Wages & salaries	277,498	287,547
Pension costs	24,360	27,146
Training	<u>1,360</u>	<u>973</u>
	<u>303,218</u>	<u>315,666</u>

The average number of employees during the year was:	<u>15</u>	<u>15</u>
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No staff member received remuneration in excess of £60,000 in either 2022 or in 2023.

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

	31.3.23	31.3.22
	£	£
Trade debtors	22,509	7,631
Prepayments	850	847
	<u>23,359</u>	<u>8,478</u>

6. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.3.23	31.3.22
	£	£
Trade creditors and accruals	11,230	9,333
Deferred Income	0	12,600
	<u>11,230</u>	<u>21,933</u>

7. RESERVES**RESTRICTED FUNDS**

	31.3.23	31.3.22
	£	£
At 1 April 2022	19,483	21,398
Deficit for the year	<u>(13,131)</u>	<u>(1,915)</u>
	6,352	19,483
Transfer from unrestricted funds	<u>6,080</u>	<u>0</u>
At 31 March 2023	<u>12,432</u>	<u>19,483</u>

UNRESTRICTED FUNDS

At 1 April 2022	188,734	178,919
Surplus for the year	<u>28,609</u>	<u>9,815</u>
	217,343	188,734
Transfer to restricted funds	<u>(6,080)</u>	<u>0</u>
At 31 March 2023	<u>211,263</u>	<u>188,734</u>

TRANSFER FROM UNRESTRICTED FUNDS TO RESTRICTED FUNDS

A transfer of funds of £6,080 has been made from unrestricted funds to the restricted Housing fund to remove the deficit on this fund.

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

There were no operating lease commitments at the Balance Sheet date, nor at the prior Balance Sheet date.

Independent Examiner's Report to the Directors/trustees of Coatbridge Citizens Advice Bureau

I report on the accounts of the company for the year ended 31 March 2023, 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.

Use of this report

This report is made solely to the company directors. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the company and the company's members as a body for this report, or for the conclusions we have formed.



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

Date: 9th November 2023