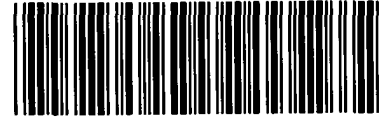




THURSDAY



A19 *ACUZ1R1M* #78
18/01/2024
COMPANIES HOUSE

CENTRAL BORDERS
CITIZENS ADVICE BUREAU
(A Company Limited by Guarantee)

ANNUAL REPORT

For the period 1st April 2022 - 31st March 2023

Charity Number - SC000983
Company Number – SC217973

Annual Report

For the Year Ended 31 March 2023

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Central Borders Citizens Advice Bureau

Report from the Board of Directors for the year ending 31st March 2023

The Board presents its report and financial statements for the year ended 31 March 2023

Reference and Administration Information

Charity Name: Central Borders Citizens-Advice Bureau
Charity Registration Number: SC 000983
Company Registration Number: 217973
Registered Office and Operation Address: 111 High Street, Galashiels TD1 1RZ

Board of Directors

David Brownlee	from 5/10/21. Chair from 4 th October 2023
W. Calder	Vice-Chair from 22/10/2014 – 5/10/21; Chair from 5/10/21-4/10/22. Vice-Chair from 4/10/22
H. Crombie-Smith	resigned 4/10/2022
D. Purves	from 21/9/2009
C. Hamill-Diamond	from 3/10/2018. Company Secretary from 4/10/22
Karyn O'Connor	from 27/1/2020 resigned 3/7/23.
Riley Sansom	from 6/10/2020
John Offord	from 7/12/21. Treasurer 1/4/22.
M. Turner	Adviser Rep to Board from 5/10/2017 & Vice-Chair from 5/10/21-4/10/22
G. Purves	Adviser Rep to Board from 4/10/22

Independent Examiner

P. Redpath, FCCA, 4 Clifton Road, Selkirk TD7 4EL

Bankers

Bank of Scotland, 3 Channel Street, Galashiels TD1 1BE

Central Borders Citizens Advice Bureau

Annual Report 2022-23

Central Borders Citizens Advice Bureau (CBCAB) has been operating since 1970. CBCAB is a member of the Scottish Association of Citizens Advice Bureaux (CAS), a nationwide network of independent advice agencies. The bureau offers free, independent, confidential, impartial information and advice. Help is available to all members of the Borders community.

The Bureau has two aims: --

- *To ensure that people do not suffer through lack of knowledge of their rights and responsibilities or of the services available to them, or through an inability to express their needs effectively.*

And also

- *To exercise a responsible influence on the development of social policy and services both locally and nationally.*

As part of our membership we undergo an Organisation Audit and Quality of Advice Assessment every three years.

We are also authorised and regulated by the Financial Conduct Authority.

Board of Directors:

Members of the Board of Directors are Directors for the purpose of company law and Trustees for the purpose of charity law. The Board is responsible for the sound governance of planning and finances and as an employer to support the manager and staff. Sub-committees for Human Resources and Property and Finance, Funding and Planning ensure that all areas are covered.

Friends of CBCAB:

This is a separate charity, which raises funds to provide or assist in the provision of amenities in the bureau for clients and staff. In addition to the money raised these events give opportunity for Advisers and Friends to get together away from the pressures of an advice session. Thanks to all our friends for your continued support - it is greatly appreciated.

Central Borders Citizens Advice Bureau Chair's Report

Another year has gone by and I'm pleased to say that we continue in a healthy position. However, the continuing challenges of our work in the Borders have been clear to everyone involved with the bureau; the effects of the cost-of-living crisis on local people has been plain to see. It has been humbling to see how the team are responding, and our work helping people has been vital.

I took on the role of chair in October, and it was obvious that we are now operating in a changed environment with increased demand for our services, along with the challenges of an ever more complex social security system. As a board, we're responsible for stewarding the organisation and helping our team be as good as they can be, and so as a priority we undertook a root and branch review of our work, so we can plan effectively to meet the challenges ahead.

By working co-operatively, we can make the most of scarce resources, and I'm pleased to say that we have been successful in attracting funding from the Robertson Trust to help with recruiting, training and supporting our volunteers, without whom the CAB could not operate. The project will increase the number of volunteering opportunities at all three CAB in the Borders, and over the next 3 years will make a real difference to our work.

At board level we have been fortunate to have an excellent group of volunteers. In particular Bill Calder, who stepped down as chair, has been happy to continue to support the bureau as vice chair and I look towards his experience and support as we move forward.

Our staff and volunteers have been brilliant. Kathryn Peden has undertaken an exceptional job this year and when she retires later in 2023, will be sorely missed. We are already seeking a new manager of high calibre. The support from Citizens Advice Scotland has also been hugely appreciated and I must acknowledge the calm counsel of Laura Plumb, who regularly attends our directors' meetings.

I know the challenges for the next year will be tough. As a board, I'm pleased that we are in a position where we can build on a solid organisation, continue to help the people in central borders, and, with our new training team, support bureaux throughout the borders as well.

Our new business plan will ensure we retain and increase our community presence, and we can be optimistic that with the dedication and commitment of both staff and Board the Bureau will be able to meet the challenges that lie ahead.

David Brownlee
Chair, CBCAB

Central Borders Citizens Advice Bureau

Manager's Report

This report covers the period 1st April 2022 – 31st March 2023

Funding:

Our core funding comes from the contract between the Borders Citizens Advice Consortium and Scottish Borders Council (SBC) to provide Money, Welfare and Advisory Services in our area. This has been further extended until end of March 2026.

We have also been successful in being awarded project funding from other sources, which enhances our core funds as follows:-

- Scottish Government Funding previously received under the banner of Welfare Reform Mitigation, Money Talk and Debt were amalgamated into one fund – Money Talk Plus. This funding enabled clients can access free, independent, impartial, confidential advice on welfare rights, benefits, debt, money and income maximisation and expenditure reduction
- Various campaign funds through Citizens Advice Scotland: Energy Best Deal and Big Energy Savings Network.
- Warm & Well Borders, income maximisation and energy advice funded by Scottish Borders Council

Staffing:

On 31st March 2023 our staffing consisted of:

9 Board members (2 being volunteer adviser rep)

2 Specialist Project Workers

2 Money Advisers

5 Fully trained Volunteer Advisers

1 Volunteer Receptionist

1 Volunteer Social Policy Co-Coordinator

7 Trainee Advisers

Manager

Administrator

Session Support

Cleaner

Our Session Supervisor, Angela Crow left us at the end of May 2022. Fiona Lee who had been an Adviser since 2009 left in February 2023 as she has moved from the area. Yvonne Cassidy. A former CAB Manager joined us to cover Manager's holiday and continued for 1 day per week to assist in Session Supervision due to the vacancy. We also welcomed 7 new trainees.

Many thanks go to all our volunteers and staff for their commitment, dedication and support.

Training:

Training sessions and staff meeting at the start of this period were mainly virtual. However, as the year progressed returned to in person.

Topics covered include safeguarding, debt, benefit updates, case recording, employment, energy and carrying out benefit checks. Benefit checks and Energy refresher and energy saving measures training helped advisers support clients facing massive cost of living increases.

Jennifer Duff and Hollie Callaghan both completed their Money Advice Training over this period.

Amy Darrie completed Specialist Benefit training to enable her to represent clients in Benefit Tribunals.

The Board held two Planning Sessions. The 2nd one was also attended by all staff and volunteers and was deemed very helpful in planning for the years ahead.

In June, as part of Volunteers week, a joint event was held at Tweed Horizons for all Border CABx.

Service Provision 2022-23

2022-23 Demand for the service has continued to be very high but all have strived to meet this whether from the bureau or working remotely. Covid restrictions eased but consideration for health and safety of all staff and clients continued. Bureau opening hours returned to normal and face to face appointments were available; however, telephone, video and e-mail advice and support have continued as these have been found to be very effective and more accessible for clients who may have found it difficult to attend on person.

Our opening hours continue to be Monday-Thursday. 10am-4pm.

During the year the Bureau helped 1,921 clients and dealt with 7,697 issues.

The top six enquiry categories were:

- Benefits: 3,219 issues
- Finance & charitable Support: 822 issues
- Debt issues: 1062 issues
- Utilities: 505 issues
- Housing: 469 issues
- Employment: 380 issues

Referrals to a food bank: 303 clients

Clients received a reported financial gain of **£ 1,048,752** as a result of advice given by the Bureau, 87% of which was connected to benefit entitlements.

In addition, Bureau clients have access to specialist advice and information:

Pensionwise

PASS (patient advisory support service)

ASAP (armed services advice project)

ERAS – Employment Project – Border CABx & DAGCAS

National helplines: Help to Claim; Money Talk Team; EU Settlement and a Generalist Service (until May 2022)

Social Policy

The second and joint aim of the CAB service is to “**exercise a responsible influence on social policy both locally and nationally**”. This year we submitted 274 social policy reports. Cost of Living increases around food poverty and utility issues continue to be a common theme.

Joint working:

In the interests of efficiency, Borders CAB managers and committee members share responsibilities for representing the Borders CAB locally and nationally to ensure that the needs and experiences of Borders clients and services are properly represented. CBCAB continues to be involved with SBC’s Campaign to raise awareness of the Welfare reform changes and the impact to all existing and potential working age benefit claimants.

Successful joint working this year has included:

- SBC/CAB contract interface with Welfare Benefits and Homeless Services teams
- SBC/CAB Welfare Advisory Contract Monitoring Group
- Eildon Community Hub
- Representing CAB on the Financial Help Early Years Project
- Mental Health Providers Forum
- Borders Home Energy Forum
- Social Enterprise Chamber Business Group
- Working with NHS, SBC and other agencies to monitor NHS Borders Money Worries App.

Opportunities & Challenges for 2023/2024:

Due to Cost of Living increases: energy costs, food costs and mortgage and other lending interest rate rises, demand for assistance from CAB is likely to continue or increase.

We have been successful in securing funding from the Robertson Trust to employ Border CABx Recruitment and Training Officer/s to promote volunteering in the CAB Service and facilitate their training in line with Citizens Advice Scotland’s competencies. Additional Volunteer Advisers are necessary to meet demand.

Core funding from Scottish Borders Council has been confirmed until March 2026 but additional funding needs to be sourced to increase service delivery in other areas and the shortfall/match funding required for Training Project.

Staff vacancies have been difficult to fill. The Session Supervisor role was only filled on the 3rd attempt. Other core staff (Manager & Administrator) have indicated their imminent retirement.

Challenges for 2023/24

- Recruitment & training of volunteers for both the Generalist Service and Board.
- Increased demand due to Cost of Living Crisis re energy and other price rises.


- Increased demand for help with benefit claims, income maximisation and debt remedies
- Increased demand for referrals to a food bank and other crisis and emergency support.
- Recruitment and retention of both core and specialist staff.

Aims for 2023/24

- Employment of a Borders CABx Trainer to help recruit and train volunteer Generalist Advisers and Board members
- Increase service accessibility for face to face, telephone, virtual and e-mail delivery
- Develop and promote CAB service in partnership with other agencies .
- Continue to explore funding opportunities and new projects to meet needs and demands
- Ensure all Advisers are given appropriate training and support to continue helping the residents of the Scottish Borders

Central Borders Citizens Advice Bureau
111 High Street, Galashiels, TD1 1RZ
Telephone 01896 753889
Monday – Thursday 10am – 4pm
bureau@centralborderscab.casonline.org.uk
www.galashielscab.org.uk





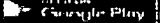


NHS Borders Money Worries App

Help with Money, Health, Housing & Work

Simply scan the relevant QR code and download



Central Borders CAB

Financial Review – 2022-23

CBCAB continues to perform well financially. Income for the year at £145,177 was similar to the previous year (2022 - £146,172). Income consists of £62,264 core funding from Scottish Borders Council; a further £20,172 restricted funding from SBC for the Warm & Well project; £60,759 through Citizens Advice Scotland (CAS) for services and projects - £25,670 of this restricted for specific projects; and £1,982 in donations from the Friends of CBCAB and individuals.

Expenditure for the year was £129,286 (2022 - £149,573), split between unrestricted core costs of £80,968, governance costs of £4,370, and restricted project costs of £43,948. Costs are well managed and controlled. The majority of the costs are for salaries (£106,468), with the remainder covering operating costs and the depreciation charge for the year.

This success in continuing to secure funding and careful cost control resulted in a surplus for the year of £15,891 (2022 – deficit of £3,401).

At 31st March 2023 our total funds are £189,936 represented by:

- Unrestricted General Fund (our free reserves) £87,612
- Designated Staff Contingency Reserve £7,562 – funds set aside by the Board to contribute to redundancy payments or unplanned staffing requirements
- Restricted Project funding £3,590 – the balance of restricted project funding carried forward to be spent in 2023/24
- Capital Reserve fund £91,172, which represents the value of the fixed assets (our building and equipment) at cost less accumulated depreciation.

Independent Examiner

Pamela Redpath, FCCA, was re-appointed as the charitable company's independent examiner during the year and has expressed her willingness to continue in that capacity.

This report has been prepared in accordance with the Statement of Recommended Practice Accounting and Reporting by Charities (issued in March 2005) and in accordance with section 396 of the Companies Act 2006.

Approved by the Board of Directors and signed on their behalf on 28th November 2023



David Brownlee – Chair, CBCAB

CENTRAL BORDERS CITIZENS ADVICE BUREAU

Charity No: SC000983

Independent Examiner's Report to the Trustees/Directors of Central Borders Citizens Advice Bureau

I report on the accounts of the charity for the year ended 31 March 2023 which are set out on pages 12 to 18.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts in accordance with the terms of 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) (d) of the Accounts Regulations does not apply. It is my responsibility to examine the accounts as required under section 44(1) (c) of the Act and to state whether particular matters have come to my attention.

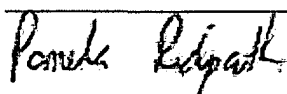
Basis of independent examiner's statement

My examination is 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 9 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.



Name: Pamela Redpath FCCA
Address: 4 Clifton Road, Selkirk, TD7 4EL
Date: 28th November 2023

CENTRAL BORDERS CITIZENS ADVICE BUREAU
STATEMENT OF FINANCIAL ACTIVITIES (INCOME AND EXPENDITURE ACCOUNT)

For The Year Ended 31 March 2023

		Unrestricted & Designated Funds	Restricted Funds	Capital Reserve	Total Funds	Unrestricted & Designated Funds	Restricted Funds	Capital Reserve	Total Funds
		2023	2023	2023	2023	2022	2022	2022	2022
Income from	Notes	£	£	£	£	£	£	£	£
Donations	2	1,107	875	-	1,982	455	-	-	455
Charitable activities:									
Scottish Borders Council	3	62,264	20,172	-	82,436	62,157	16,945	-	79,102
Citizens Advice Scotland	3	35,089	25,670	-	60,759	19,990	45,625	-	65,615
Other	3	0	0	-	0	1,000	-	-	1,000
Total Income		98,460	46,717	-	145,177	83,602	62,570	-	146,172
Expenditure on									
Costs of Core Activity	4a	80,968		-	80,968	83,518	-	-	83,518
Project Costs	4b		43,948	-	43,948		61,805	0	61,805
Governance Costs	4c	4,370		-	4,370	4,250	-	-	4,250
Total Expenditure		85,338	43,948	0	129,286	87,768	61,805	0	149,573
Net Income for Year		13,122	2,769	0	15,891	(4,166)	765	0	(3,401)
Transfer between Funds		1,100	0	(1,100)	0	764	0	(764)	0
Net movement in Funds		14,222	2,769	(1,100)	15,891	(3,402)	765	(764)	(3,401)
Total Funds Brought Forward		80,952	821	92,272	174,045	84,354	56	93,036	177,446
Total Funds Carried Forward		95,174	3,590	91,172	189,936	80,952	821	92,272	174,045

The statement of financial activities includes all gains and losses in the year. All incoming resources and resources expended derive from continuing activities.

**CENTRAL BORDERS CITIZENS ADVICE BUREAU
BALANCE SHEET AS AT 31 MARCH 2023**

	Notes	£	2023 £	2022 £
Fixed Assets:				
Tangible Assets	8		91,172	92,272
Total Fixed Assets			91,172	92,272
Current Assets:				
Debtors	9		5,186	-
Cash at Bank and in hand			97,298	86,475
Total Current Assets			102,484	86,475
Liabilities:				
Creditors: amounts falling due within one year	10		(2,232)	(2,842)
Net Current Assets			100,252	83,633
Creditors: amounts falling due after more than one year	11		(1,488)	(1,860)
Net Assets			189,936	174,045
Unrestricted Funds				
Capital Reserve	13	91,172		92,272
Designated funds	13	7,562		7,562
General Reserve	13	87,612		73,390
			186,346	173,224
Restricted Funds	13		3,590	821
Total Funds			189,936	174,045

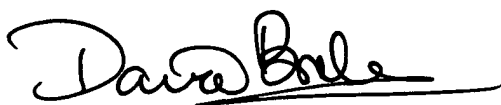
For the year ended 31 March 2023 the company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

The members have not required the company to obtain an audit of its accounts for the year in question in accordance with section 476.

The Directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts.

These accounts have been prepared in accordance with the provisions applicable to companies subject to the small companies regime.

Approved by the Company Board of Directors on 28 November 2023 and signed on its behalf by:



David Brownlee - Chair

Notes forming Part of the Annual Financial Statements for the Year Ended 31 March 2023

1 Accounting Policies

The principal accounting policies are summarised below. They have been applied consistently throughout the year and in previous accounting years.

(a) Basis of Accounting

The financial statements have been prepared in accordance with 'Accounting and Reporting by Charities: Statement of Recommended Practice' applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) – the Charities SORP (FRS 102) and the Companies Act 2006.

(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 for particular purposes. Restricted funds may be subject to restrictions on their use imposed by the provider.

(c) Incoming Resources

Voluntary income is received by way of grants, donations and gifts and is included in full in the statement of financial activities. Grants, where entitlement is not conditional on delivery of a specific outcome by the Charity are recognised when the Charity becomes unconditionally entitled to the grant. Grants received in advance are treated as deferred income and recognised in the year in which they are being used. 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 statements.

(d) Resources Expended

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any appropriate 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 to support them. Governance costs include those costs associated with meeting the constitutional and statutory requirements of the Charity and includes those costs linked to the Charity's strategic management. All costs are allocated between the expenditure categories in the financial statements on a basis designed to reflect the use of resources. Costs relating to a particular activity are allocated directly; others are apportioned on an appropriate basis.

(e) Fixed Assets

Tangible fixed assets are stated at the lower of cost or current value. Equipment, furniture and fittings are reviewed annually and are stated at the greater of 10% of cost, or cost less an appropriate deduction for depreciation, calculated as follows: -

Furniture & Fittings	15% per annum on a straight line basis
Office Equipment	20% per annum on a straight line basis
IT Equipment	25% per annum on a straight line basis

The value of the foregoing items is reviewed annually and written down for impairment. Heritable property is stated at cost in view of the Charity's policy to keep the property fully maintained and in good order.

CENTRAL BORDERS CITIZENS ADVICE BUREAU
NOTES TO THE ACCOUNTS (continued)

2 Donations

	Unrestricted 2023	Restricted 2023	Unrestricted 2022	Restricted 2022
	£	£	£	£
General Donations	1,107	875	455	-
	<u>1,107</u>	<u>875</u>	<u>455</u>	<u>0</u>

3 Income from Charitable Activities

	Unrestricted 2023	Restricted 2023	Unrestricted 2022	Restricted 2022
	£	£	£	£
Scottish Borders Council:				
Contract Payment	62,264	-	62,157	-
Warm & Well	-	20,172	-	16,945
SBC Sub Total	62,264	20,172	62,157	16,945
CAS - Help to Claim / F2F	-	-	-	16,200
CAS - Welfare Mitigation	-	4,773	-	9,335
CAS - Money Talk Team	-	20,897	-	20,090
CAS - Energy Best Deal/Energy Extra	5,058	-	650	-
CAS - Energy Crisis	3,014	-	-	-
CAS - Pensionwise	1,755	-	2,020	-
CAS - Debt Levy	2,740	-	-	-
CAS - BESN	1,150	-	-	-
CAS - SG Debt Advice	16,723	-	14,920	-
CAS - IMP Campaign	2,400	-	2,400	-
CAS - Other campaigns	2,249	-	-	-
CAS - Sub Total	35,089	25,670	19,990	45,625
Arnold Clark	-	-	1,000	-
Other Sub Total	0	0	1,000	0
Total Grant & Contract Income	97,353	45,842	83,147	62,570

CENTRAL BORDERS CITIZENS ADVICE BUREAU
NOTES TO THE ACCOUNTS (continued)

Unrestricted Restricted Unrestricted

4 Analysis of expenditure on charitable activities

	Unrestricted Core Activity	Restricted		Total 2023	Total 2022
		Project Costs	Governance Costs		
	£	£	£	£	£
Costs directly allocated to activities					
Staff related costs	60,695	41,873	3,900	106,468	135,823
Operating Costs	19,173	2,075	470	21,718	12,498
Depreciation Charge for the Year	1,100	-	-	1,100	1,252
Total resources expended	80,968	43,948	4,370	129,286	149,573

All costs are charged to core work or specific projects based on estimates from the CAB Manager.
 Restricted project costs in 2021-22 were staff related costs of £56,148 and operating costs of £5,657

5 Staff Costs and Numbers

Staff costs were as follows:

	2023	2022
	£	£
Salaries	103,034	127,545
Social Security costs	1,880	4,346
Employers' Pension costs	1,554	3,932
4	106,468	135,823

No employee received err 4

Pension contributions towards defined contribution schemes

1,554	3,932
-------	-------

Pension costs are paid by the Bureau into defined contribution schemes, which are administered independently. In 2022-23 contributions were paid into the NEST pension scheme.

The average number of paid employees during the year, calculated on the basis of full time equivalents was as follows:

	2023	2022
	FTE	FTE
Manager	0.86	0.86
Advice and information	2.85	3.05
Administration and support	0.89	0.89
Total	4.60	4.80

The key management staff comprise the Bureau Manager, Administrator and Session Supervisor.
 The total benefits of key management personnel were £73,625 (2022 £72,181)

6 Trustee Remuneration & Related Party Transactions

No member of the Board of Directors or other person related to the charity had any personal interest in any contract or transaction entered into by the charity during the year (2022- nil).

7 Taxation

As a charity, Central Borders Citizens Advice Bureau is exempt from tax on income and gains falling within Section 505 of the Taxes Act 1988 or Section 256b of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects. No tax charges have arisen in the Charity.

CENTRAL BORDERS CITIZENS ADVICE BUREAU
NOTES TO THE ACCOUNTS (continued)

8 Tangible Fixed Assets

	Office Eqpt £	Premises £	Total £
Assets brought forward (book value at 1 April 2022)	5,498	86,774	92,272
Assets disposed of (Scrap)	-	-	-
Assets disposed of (sold)	-	-	-
Depreciation Charge for the year	(1,100)	-	(1,100)
	<u>4,398</u>	<u>86,774</u>	<u>91,172</u>
Additions 2022-23	-	-	-
Asset value 31 March 2023	<u>4,398</u>	<u>86,774</u>	<u>91,172</u>

9 Debtors

	2023 £	2022 £
SBC contract payment for March 2023	5,186	-
	<u>5,186</u>	<u>0</u>

10 Creditors: Amounts Falling Due within One Year

	2023 £	2022 £
HMRC - PAYE/NIC	1,082	1,911
NEST - Pension contributions	204	559
Trade creditors	294	-
Payroll charges M7-M12	280	-
Energy Savings Trust	372	372
Total	<u>2,232</u>	<u>2,842</u>

11 Creditors: Amounts Falling Due After More Than One Year

Energy Savings Trust	1,488	1,860
	<u>1,488</u>	<u>1,860</u>

During 2019-20 the Bureau received funding from the Energy Savings Trust in respect of energy efficiency works. Of this £528 was in the form of a grant and was therefore recognised as income in the accounts for 2020-21. The remaining £2,994 was in the form of a loan, of which £390 was repaid in 2020-21 and the remainder over the seven years from 2021-22 to 2027-28 at £372 per year

12 Analysis of Net Assets Between Funds

	General Funds £	Designated Funds £	Restricted Funds £	Capital Reserve £	Total Funds £
Tangible fixed assets	-	-	-	91,172	91,172
Current assets	91,332	7,562	3,590	-	102,484
Current liabilities	(2,232)	-	-	-	(2,232)
	(1,488)	-	-	-	(1,488)
	<u>87,612</u>	<u>7,562</u>	<u>3,590</u>	<u>91,172</u>	<u>189,936</u>

CENTRAL BORDERS CITIZENS ADVICE BUREAU
NOTES TO THE ACCOUNTS (continued)

13 Movements in Funds

	<u>At 1 April</u> <u>2022</u> £	<u>Incoming</u> <u>Resources</u> £	<u>Outgoing</u> <u>Resources</u> £	<u>Transfers</u> £	<u>At 31 March</u> <u>2023</u> £
Restricted funds:					
Welfare Mitigation	-	4,773	4,773	-	-
Warm & Well	89	17,172	16,371	-	890
Warm & Well Discretionary Fund	-	3,000	300	-	2,700
Help to Claim	504	-	504	-	-
Money Talk Team	228	20,897	21,125	-	-
Restricted donation	-	875	875	-	-
Total Restricted Funds	821	46,717	43,948	-	3,590
Unrestricted Funds:					
Designated Staff Contingency Reserve	7,562	-	-	-	7,562
General Funds	73,390	98,460	85,338	1,100	87,612
Total Unrestricted Funds	80,952	98,460	85,338	1,100	95,174
Capital Reserve	92,272	-	-	1,100	91,172
Total Funds	174,045	145,177	129,286	-	189,936

Purposes of Restricted Funds

Welfare Mitigation	To research, set up and facilitate outreach services in remote areas, together with encouraging volunteer recruitment and assisting with on-going training and support for volunteer advisers.
Warm & Well	To provide support and advocacy to those in cold, damp houses and in fuel poverty. The scheme aims to improve health outcomes and lower energy bills. The Discretionary Fund (received in February 23) was for payments to clients to help with energy costs.
Help to Claim	To provide support to individuals making their initial application for Universal Credit.
Money Talk Team	To support income maximisation from all available sources and ensure that clients are not paying more than they need to for essential goods and services. Impartial money advice can also be accessed.

Purpose of Designated Funds

Staff Contingency Reserve:	The Board of Directors has determined that this fund be established to contribute to (a) redundancy payments in the event of the bureau having to close and (b) for unplanned staffing requirements.
Capital Reserve:	This is comprised of the written down value of the net tangible assets as at 31 March 2023, together with any capitalised expenditure in the current year (none)
General Reserve	This reserve is not designated and can be used to fund the Bureau's expenditure and meet any unusual or unexpected expenditure requirements.