



**CLACKMANNANSHERE CITIZENS ADVICE BUREAU LIMITED**

**(a company limited by guarantee and registered charity)**

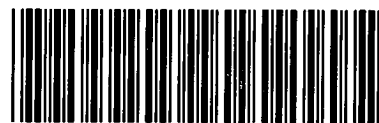
**Company number SC493971**

**Charity number SC001839**

**REPORT AND FINANCIAL STATEMENTS**

**FOR THE YEAR ENDED 31<sup>st</sup> MARCH 2022**

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**CLACKMANNANSHIRE CITIZENS ADVICE BUREAU LIMITED**  
**REPORT AND FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31<sup>st</sup> MARCH 2022**

<b>CONTENTS</b>	<b>PAGE</b>
TRUSTEES' REPORT (INCORPORATING A DIRECTORS' REPORT)	1
REPORT OF THE AUDITOR	18
STATEMENT OF FINANCIAL ACTIVITIES	22
BALANCE SHEET	23
STATEMENT OF CASH FLOWS	24
NOTES TO THE FINANCIAL STATEMENTS	25

# **CLACKMANNANSHIRE CITIZENS ADVICE BUREAU LIMITED**

## **TRUSTEES' REPORT (INCORPORATING DIRECTORS' REPORT AS REQUIRED BY COMPANIES ACT 2006)**

**FOR THE YEAR ENDED 31<sup>ST</sup> MARCH 2022**

The charity's trustees, who are also directors for the purposes of company law, present their annual report and financial statements for the year to 31<sup>st</sup> March 2022. These are also prepared to meet the requirements for a directors' report and accounts for Companies Act purposes.

The company was incorporated as a company limited by guarantee on 23<sup>rd</sup> December 2014 but was dormant until 1<sup>st</sup> October 2015. With effect from that date all of the activities, assets and liabilities and the charity registration of Clackmannanshire Citizens Advice Bureau, an unincorporated charity, were transferred to the company which had been set up for that purpose. The unincorporated charity was registered as a charity in 1980 but the Bureau has been operating since it was set up in 1967.

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

Clackmannanshire Citizens Advice Bureau Limited is an independent charity. It is a member of Citizens Advice Scotland (also referred to as CAS and the operating name of the Scottish Association of Citizens Advice Bureaux) which is a registered charity that provides support to member bureaux, including IT systems, training, standard policies and national project support. As a member bureau it must comply with the 12 principles and other membership conditions of the Association and undergoes triennial audits to ensure compliance with these and ongoing audit of case recording to ensure quality of advice. CAS negotiates, manages and receives funding for a number of services, projects and campaigns which bureaux apply for in competition with each other to deliver, mainly locally. This bureau has also co-operated with Stirling CAB to make joint bids for funding and services.

The charity is constituted as a company limited by guarantee and the charity's governing document is its Articles of Association. The structure of the company consists of the members and the directors. Membership is open to any individual aged 18 or over who lives or works in the operating area of Clackmannanshire which is the area of local benefit. The individual can approach the Board of Directors to ask to become a member though employees cannot be members. The members elect people to serve as directors. At present there are no members who are not also directors.

Directors are elected at each general meeting and no restriction has currently been placed on the time they may serve. In the period between general meetings the directors can also appoint co-opted directors who serve until the end of the next annual general meeting but can be reappointed at that meeting. The aim is for Board members to bring a variety of skills and experience and to represent the various sectors of the community that the charity operates within. In addition, the voluntary workers at the Bureau choose representatives to be put forward for election as directors.

The Board elects office bearers from its members, including a Chair and Vice-Chair who hold office until the end of the next annual general meeting but can be re-appointed up to a maximum period in office of five years. Training for the Board as directors and trustees has been provided by CAS and an induction pack containing relevant information has been developed. The Board members are volunteers and receive no remuneration or other benefits though they may be reimbursed for out of pocket expenses incurred in carrying out their duties.

## **CLACKMANNANSHIRE CITIZENS ADVICE BUREAU LIMITED**

### **TRUSTEES' REPORT (continued)**

The Board delegates the day-to-day operation and management of the Bureau to the Managing Director who is not a Board member. The salary of the Managing Director and any increases are decided by the Board who carry out an annual appraisal of performance against objectives set at the previous appraisal. The salaries of other key management personnel are set according to a pay scale agreed by the Board. Any increases are considered as part of the annual appraisal process using criteria approved by the Board, which applies to all staff, and is carried out by the Managing Director as their line manager.

### **OBJECTIVES AND ACTIVITIES**

The Bureau is established for the purpose of benefitting the community in Clackmannanshire and elsewhere by the advancement of education, the projection of health and the relief of poverty, sickness and distress. It is based in central Alloa in premises shared with Clackmannanshire Third Sector Interface. The aim is to ensure that all individuals receive information, advice and assistance about their rights and responsibilities and the services that are available to them so that they are not disadvantaged through lack of knowledge or an inability to represent themselves effectively. This is achieved by providing a free independent confidential and impartial up to date advice and support service. This advice covers numerous matters including, but not limited, to benefits, debt and money advice, health, employment, housing, family and welfare matters and consumer issues. As well as providing face to face advice within the bureau we have developed outreach services within local community settings and also offer telephone and email advice. Representation services at benefit tribunals and certain court hearings are also provided.

The paid staff and voluntary workers provide an essential service to support the residents of Clackmannanshire particularly some of the most vulnerable. Clackmannanshire is the smallest local authority but has one of the highest levels of social deprivation in Scotland. Whilst we aim to empower and educate clients to help themselves where possible, many need significant assistance and have very limited other support. Without our services these people would be unable to manage or resolve their benefit, financial, housing, utility and employment difficulties or to access the support that is available and to which they are entitled. Ever increasing financial pressure on the support and welfare services provided by the public sector means that the bureau is the only source of assistance for many clients.

Working in partnership with local public and third sector organisations to provide advice and assistance to develop and empower the community has been a key part of our approach over the past six years.

As well as a general advice service the Bureau provides more specialist advice and support services on specific matters or aimed at specific sectors of the community in the Bureau's operating area. In line with the holistic approach provided by the Bureau, project workers are able to provide support on a wide range of issues or refer clients to the general advice service or other services and projects. In 2022 the Bureau delivered 23 significant projects or services (2021:24) in addition to the general advice service.

The projects help meet the challenge for obtaining funding to support the general advice service. The managing director, assisted by a member of the management support team in a newly created role, works to find potential sources of funding and make applications. Each of the projects delivered is the result of a separate funding application. Most require regular performance and financial reports to funders and one of the management team is responsible for coordination of these, ensuring that they are submitted as required.

## **CLACKMANNANSHIRE CITIZENS ADVICE BUREAU LIMITED**

### **TRUSTEES' REPORT (continued)**

#### **Impact of the COVID-19 pandemic on services**

The COVID-19 pandemic ("the pandemic") impacted on the way we delivered our services and the nature and volume of the enquiries we receive. On 17<sup>th</sup> March 2020 we had to cease our face to face service. From 23<sup>rd</sup> March 2020, except for a core of essential staff, all paid staff started working from home where they were able. Procedures were quickly put in place to ensure that we could continue to provide advice by telephone and email. Unfortunately it was only possible to provide remote access to the IT system to volunteers who were able to commit to a minimum number of days. The demand for advice increased sharply and at the peak advisers were responding to as many as 80 requests for advice in one day.

As restrictions reduced the number of staff working from the bureau increased and more volunteers returned, with a rota system being used to manage who was working from home and who would come into the bureau. From May 2021 appointments, limited to 30 minutes each, were made available for those needing face to face advice, alongside the telephone and email services. Outreach services at partnership locations increased as these re-opened. Volunteer training had resumed in January 2021 which provided additional adviser resource from April 2021.

With the end of restrictions the drop in service resumed on 21<sup>st</sup> March 2022, initially two days a week for four hours, with the number of clients waiting at any one time limited to five and other health and safety measures put in place. The hours have gradually been increased

Despite the re-opening of drop in we have found that the demand for face to face advice is much less than pre-pandemic. Most clients now prefer to get advice via the telephone as this saves waiting around in the bureau. This is also usually a more efficient way to deliver advice enabling us to increase the number of people helped compared to face to face services. It also means we are able to free up rooms for the most vulnerable who are unable to use alternative methods.

#### **General advice service**

The core service provides general advice covering benefits, debt, housing, employment, consumer, relationship and immigration issues and is at the heart of services provided by the Bureau. Trained advisers assess the client's needs and suggest an agreed plan of action. In some cases a single advice session is sufficient to resolve the issue. Where more specialist advice or intensive support is needed or an issue is more complex the client may be referred to the bureau's project workers or to external agencies or professionals.

Funding for the general advice service is mainly received from Clackmannanshire Council. Following a tender through Public Contracts Scotland in November 2018 we successfully secured funding for the core service and housing debt advice service from Clackmannanshire Council until December 2022. This has now been extended to at least March 2023.

Initiatives and services delivered from within the general advice service during 2021/2022 included those funded by CAS to improve the support provided by bureaux through the grants for Welfare Reform Mitigation and Money Talk Team, details of which are given below, and to fund the provision of basic advice in relation to Pension Wise. A number of short-term projects and campaigns were also undertaken within the general advice service. Funding was received from CAS for local implementation of national campaigns on Big Energy Saving Winter and dealing with debt.

## **CLACKMANNANSHIRE CITIZENS ADVICE BUREAU LIMITED**

### **TRUSTEES' REPORT (continued)**

General advice service delivery is managed by session supervisors and this full-time role is shared by paid advice staff working on a rota basis. The supervisor supports volunteers and manages the drop in service. The operational management and delivery of the general advice service is the responsibility of a full-time member of paid staff, the deputy manager. The debt advice service is also supported by another full-time worker.

Volunteers play a vital part in the delivery of the core service as generalist advisers, receptionists and providing administrative support. Without their expertise and dedication it would not be possible to provide our core services to the local community. Since the easing of restrictions imposed during the pandemic and the ending of the periods of lockdown more volunteers returned to the bureau, following a risk assessment and putting in place the necessary health and safety measures. Although numbers were initially, by necessity, limited this expanded capacity to respond to enquiries and enabled paid project workers to refocus on their roles. We have also been able to resume our training programme which runs twice a year and therefore take on new volunteer advisers.

There were an average of 16 qualified or trainee advisers (2021:19), and 2 workers carrying out reception or administrative duties (2021:2). All board members are also volunteers. Many volunteers work one or two days a week, though some work up to 3 days a week.

The Bureau received funding from the Robertson Trust, initially for three years from September 2016 and then a further two years to October 2021 for a project to increase and enhance the volunteer adviser resource and give increased access to advice provided to carers. This has enabled the employment of a Volunteer Co-ordinator to co-ordinate the recruitment, induction, training and ongoing support of volunteers and to make connections with relevant contacts to help achieve this. All volunteers undertake a structured internal training programme. The funding from the Trust ensures we have sufficient resources to maintain and develop this essential element of our services which would be difficult to provide solely from within the core service.

Some of our volunteers come to work at the Bureau in order to gain work experience and skills to either enter or return to employment. During the year three volunteers successfully applied for paid posts as project workers and three left to take up other paid employment. 13 of our employees at 31<sup>st</sup> March 2022 started with the bureau as volunteers.

Through our social policy work we aim to exercise a responsible influence on the development of social policies and services, both locally and nationally. As well as all advice staff providing feedback to the Citizens Advice Scotland Policy Team on issues which come to our notice and which are of national significance one of our paid staff has responsibility for social policy. They look into local and national issues that are raised by our advisers and produce reports as an output for some of our projects.

Since August 2016 we have participated in the Community Jobs Scotland scheme funded by the Scottish Council for Voluntary Organisations (SCVO). This created work opportunities for young unemployed people within third sector organisations throughout Scotland, targeted at more vulnerable young people and in particular groups of young people who were more disadvantaged in the labour market. The funding covered the majority of the salary costs. The placements run for 26 or 52 weeks and the people experience working in administrative and adviser roles, enabling them to develop skills and confidence, identify their strengths and provide valuable experience for gaining further employment. During 2021/2022 one young person was employed under this scheme.

## **CLACKMANNANSHIRE CITIZENS ADVICE BUREAU LIMITED**

### **TRUSTEES' REPORT (continued)**

In January we were approached to become an employer under Clackmannanshire Council's Long Term Unemployed Job Creation Scheme. This provided funding for a limited period to enable employers to create employment for individuals with barriers to taking up paid work. During 2021/2022 one person was taken on under this scheme for a period of 26 weeks.

The following additional or more specialised services were provided to clients during 2021/2022:

#### **Scottish Citizens Advice Helpline**

The Bureau was at the forefront of the development of the Scottish Citizens Advice Helpline by CAS, the introduction of which was brought forward by three months from July to April 2020 to respond to the increased need for advice across Scotland. Within less than a month of the March 2020 lockdown we were able to provide advisers to resource the helpline, mainly working remotely from home, and provide session supervision. CAS supplied additional laptops which also enabled those who did not already have a computer to provide local advice. An average over the year of 15 calls per day was dealt with. This was generally higher at the beginning of 2020 and then tended to reduce as more bureaux started participating in the service and demand from local clients contacting the bureau directly increased. Since April 2022 the national helpline number directs calls through to their local bureau and bureaux no longer receive any funding from CAS for the service.

#### **Welfare Benefits Support**

##### **Welfare Rights Representation project**

This project provides a service which supports clients with appeals against benefit decisions commenced in April 2018, funded by the Henry Smith Trust. This includes a tribunal representation service provided where required to clients who are most vulnerable. It complements the service provided by the Welfare Reform Mitigation project and general advice service. Referrals to the service come from advisers within the Bureau, from other projects and from outside agencies. After the initial three years a successful application was made to the funder to continue the service for a further three years until June 2024. The service is provided by a full-time worker.

##### **Welfare Reform Mitigation**

Grant funding is provided by the Scottish Government through CAS to mitigate the impact that changes to the welfare system have on people. The project first started in October 2013 and since April 2016 the service has changed to focus more specifically on the most vulnerable groups in society including those in the Scottish Government priority groups. The aim is to provide welfare benefits and income maximisation advice to those who struggle to navigate the benefits system and receive the benefits to which they are entitled.

As well as being used to provide additional support to generalist advisers, the funding has supported a day a week of a specialist welfare benefits adviser at outreach services which are delivered through partner organisations. The funding has been extended until at least March 2023, from October 2022 as a combined service, with Money Talk and Specialist Debt Advice, called Money Talk Plus.

##### **Help to Claim (Universal Credit)**

This project provides services on a national basis through CAS and funded by the Department of Work and Pensions (DWP) providing support to new claimants of Universal Credit, up to the first payment of benefit. The project started in April 2019 and funding for multi-channel support has now been extended to March 2023.

## **CLACKMANNANSHIRE CITIZENS ADVICE BUREAU LIMITED**

### **TRUSTEES' REPORT (continued)**

There are two elements to the service:

**Multi-Channel Support** - a consortium of Forth Valley bureaux participates in a national helpline service delivered through both over the phone and via webchat. The service within Forth Valley is managed by Falkirk bureau and a full-time worker was employed by this bureau. Where a claimant's query is more complex or they require more intensive support, they are referred to their local bureau (see below).

**Face to Face Support** – advice and assistance is provided to clients referred by the helpline, Job Centre Plus, generalist advisers in the Bureau or other organisations, and also those contact the service directly. Those requiring help often need intensive support with completing the claim and in particular with the digital aspects of the Universal Credit system. A part-time worker was employed for 21 hours per week for this element but was available to switch to resource the multi-channel service if required. Face to face support was taken out of the contract by the DWP after March 2022, with Job Centres now delivering this part of the service.

### **Financial Education**

#### **Money Talk (previously Financial Health Checks) project**

Funding has been provided to CAS by the Scottish Government to provide a financial health checks service face-to-face to all clients attending the bureau and outreach services. This funding enables us to increase the support available to help clients to maximise income, access benefits and reduce outgoings. The initial one-year project started in November 2018 and was extended until March 2022. The funding has been extended until at least March 2023, from October 2022 as a combined service, with Welfare Reform Mitigation and Specialist Debt Advice, called Money Talk Plus.

#### **Money and Welfare Benefits Advice and Support service**

This service forms part of the employability programme delivered by Clacks Works, part of Clackmannanshire Council, using funding from Fair Start Scotland and the Employability Fund. The service has provided money and welfare benefits advice since June 2018. The part-time worker (21 hours per week) works closely with the team at Clacks Works who refer clients for assistance with the financial aspects of taking up employment. After an initial contract which ended in November 2020, a new contract was agreed up until the end of March 2022 and this has now been extended by a further year to March 2023.

#### **New Baby Financial Health Check service**

The Bureau was approached by NHS Forth Valley Public Health Team to provide a financial health check service to new parents to help them manage their financial situation following the birth of their child. Referrals were made by health visitors and the clients contacted by the project worker to offer them advice and assistance. The initial arrangement was to run for a year from November 2019 but, after a successful pilot project, this was extended until September 2021 and the level of service and hence funding were doubled.

#### **PEC Money and Welfare Benefits Advice Service**

This service commenced in January 2022 to provide advice and support on money, welfare and debt issues to participants and potential participants in the employability programme run by the Pre-Employability in Clackmannanshire project (PEC). The funding supports a part-time role and continues until October 2022.



**CLACKMANNANSHIRE CITIZENS ADVICE BUREAU LIMITED**  
**TRUSTEES' REPORT (continued)**

**Specialist Debt Advice Service**

This project funded via CAS from the Scottish Government aims to improve the support that the Citizens Advice Bureau (CAB) network is able to offer to clients requiring specialist debt advice, prioritising vulnerable groups identified in the Scottish Government's Tackling Child Poverty Delivery Plan. It began in June 2021 and has enabled the bureau to continue to provide additional specialist debt advice for those with multiple and complex debt issues. The funding has been extended until at least March 2023, which from October 2022 will be as part of a single service, also covering Welfare Reform Mitigation and Money Talk, to be called Money Talk Plus.

**Housing Advice**

**Housing Debt Advice service**

This service, previously delivered by the Council, has been delivered by the Bureau since January 2017 as a contracted out service with Clackmannanshire Council. It provides council tenants with a comprehensive debt advice service to prevent homelessness and rent arrears. It is now a part of the tendered contract with the Council for the core service. A part-time worker was employed 17.5 hours per week as a Housing Debt Adviser.

Council tenants experiencing money problems are referred to the service by their Housing Officer. Clients are assisted to maximise their income, minimise their outgoings and gain control of their finances by taking a holistic and sustainable approach to financial management. The service assists tenants in claiming relevant benefits, arranging payment of arrears, renegotiating other debts and other debt management solutions. Those who have not engaged with the service when initially referred at an earlier stage and who are faced with imminent eviction will also be represented in court if required.

**Housing and Mediation Service (HAMES)**

This two year project began in July 2019 following a successful application to the SafeDeposit Scotland Charitable Trust. The aim was to actively prevent homelessness and assist private tenants in Clackmannanshire to remain in their current tenancies through income maximisation, debt advice and assistance, and representation in court and tribunals where required. A part-time post for 17.5 hours per week was funded to deliver the project.

**Ochil View Housing Association debt and money advice**

Since January 2021 the Bureau's housing advice service has expanded to provide specialist debt and money advice, including advocacy and court representation, to clients who are tenants of Ochil View Housing Association. This is provided under a two year agreement with the housing association with the Bureau financing the first year of costs. A part-time post is funded for two days per week.

## **CLACKMANNANSHIRE CITIZENS ADVICE BUREAU LIMITED**

### **TRUSTEES' REPORT (continued)**

#### **Outreach Services**

Outreach services focus on vulnerable clients and those who find it difficult to access services at the Bureau. They are mainly provided face to face at partner organisation premises or through home visits within Clackmannanshire, with follow up telephone advice if required. The delivery of these was significantly affected by the COVID-19 pandemic as face to face advice and support could not be provided. Instead of outreach and home visiting services the project workers adapted their approach and continued to provide advice and support by telephone and email to existing clients and those referred by other support organisations and internally. They also provided assistance to support organisations who work directly with those client groups. As restrictions eased the service was able to return to outreach locations and carry out more home visits.

Three complementary funding sources funded the salary of an outreach worker during the year:

#### **Financial Education and Wellbeing Service**

The bureau was encouraged by the Bank of Scotland Foundation to apply for a further grant under their Reach programme, which is for charities who can demonstrate they address disadvantage or social exclusion. A new grant was awarded in September 2021 to contribute to the cost of an outreach worker.

#### **Outreach Advice and Support Service**

Funding from the Scottish Government's Communities Mental Health and Wellbeing Fund, distributed and managed by Clackmannanshire Third Sector Interface, was focussed on providing additional outreach, home visiting and form filling services to assist clients with long term health conditions and carers or who are vulnerable. This operated from December 2021 to March 2022.

#### **Vulnerable Persons Outreach project**

Funding was applied for from the Scottish Government's Income Maximisation Fund for an adviser to provide a home visiting service to the elderly, carers, disabled and other vulnerable clients and ensure they were claiming the benefits to which they were entitled. It had been intended to deliver this service from April 2020 to March 2021 but due to the pandemic there was a delay in implementation. The Scottish Government extended the funding period to June 2021 to allow for the delay. The method of delivering the service had to be adapted to take into account the impact of the pandemic on these particularly vulnerable client groups.

#### **Patient Advice and Support Service (PASS)**

PASS was created by the Patient Rights (Scotland) Act 2011 to promote understanding of patient rights and responsibilities, to provide independent advice and support to those wishing to give feedback or comments or raise concerns or complaints about NHS treatment and care received, and to work with the NHS to use feedback to improve NHS service provision. It aims to support patients, their carers and families in their dealings with the NHS and in other matters affecting their health. CAS holds the national contract for the service and sub-contracts with a lead bureau in each of the health authority areas. This bureau acts as lead bureau for the Forth Valley Health Authority and then has formal agreements with all Forth Valley Citizens Advice bureaux to provide initial advice through their generalist service and refer clients. A Patient Adviser post (5 days a week) was funded in 2021-2022.

PASS provides a holistic approach to ensure that any additional issues are identified and either address, or if required referred internally or to an external organisation. Clients can also be assisted on how to access health and community services that offer additional support with health care needs.

## **CLACKMANNANSHIRE CITIZENS ADVICE BUREAU LIMITED**

### **TRUSTEES' REPORT (continued)**

Clackmannanshire has been the lead bureau in the Forth Valley health board area since the PASS contract was first awarded to CAS in 2012. Initially awarded for a term of three years starting in April 2012, and subsequently extended, the contract between CAS and the Scottish Government has now been extended to March 2023.

As part of the service provided Patient Adviser staffs a national helpline, webchat and email service on a regular basis for an agreed number of sessions, at least once a week. The helpline provides frontline advice and then refers if appropriate to the local Patient Adviser to provide additional support. Clients from the Forth Valley health authority area can also contact the Patient Adviser directly by phone or by email.

#### **Criminal Justice project**

The Criminal Justice project operates three days a week providing advice and support on a variety of issues including benefits and housing, with the aim of helping to mitigate some of the issues that may contribute to clients re-offending. Clients are referred either by the local Criminal Justice Service or by Bureau staff, or may self-refer if they have previously had contact with the project. This service has been providing this much needed support for a number of years.

#### **Energy Projects**

The Bureau has continued to deliver energy and fuel poverty related services with funding from various sources. Each project had a different focus but they were delivered so as to provide the most effective service to our clients and their needs. We have developed an expertise in this particular area with staff attaining the City & Guilds Energy Awareness qualification. The projects were:

##### **Local Energy Advice Project (LEAP)**

The aim of the project is to increase advice provision on energy related matters across the whole of Clackmannanshire helping vulnerable people make informed decisions, control their budget and usage, and avoid or alleviate fuel poverty. It is funded by a grant from the Energy Industry Voluntary Redress Fund (known as the Energy Redress Scheme) which is administered by the Energy Saving Trust. The initial funding was for two years to March 2021 then a further grant secured the continuation of the project for a further two years to April 2023. It now supports a full-time specialist energy adviser; previously it was part-time role 21 hours per week.

##### **Energy Best Deal project**

For the seventh year running the Bureau participated in the CAS Energy Best Deal campaign which ran from October 2021 to March 2022, exceeding the target session numbers initially set by CAS. During that time energy information sessions were delivered to 10 groups and 155 one-to-one energy assessments were carried out to assist clients to reduce their fuel costs by changing supplier or tariff, help them to apply for fuel grants and provide energy efficiency advice. More support was provided to 48 clients who either needed more support or assistance dealing with complex debts, handling complaints against suppliers or applying for charitable grants.

##### **Big Energy Saving Network 2022**

The bureau also took part in this CAS national project which ran from September 2021 to March 2022. This service was directed at vulnerable clients to help them stay warm and lower energy bills through providing advice on energy saving in the home, switching energy suppliers, different energy tariffs and available support. Proactive advice was given to 99 clients and 26 group sessions were delivered to frontline workers to enable them to provide advice on energy issues to consumers they assist through their day-to-day work.

## **CLACKMANNANSHIRE CITIZENS ADVICE BUREAU LIMITED**

### **TRUSTEES' REPORT (continued)**

#### **Energy Voucher Scheme**

Following the success of two projects in 2020/2021 to provide energy vouchers to clients with prepayment meters who were experiencing financial hardship, an application was made to the Energy Redress Scheme Winter Hardship Fund for a similar project. Funding was received in February 2022 to allocate 1,000 vouchers over a 6 month period. Eligible clients are able to top up their prepayment meters using energy vouchers purchased from the voucher provider Charis. A share of the funding has been given to Stirling and District Citizens Advice Bureau to distribute vouchers to clients in their area.

#### **Consumer services - Scams Action helpline**

In July 2019 the Bureau successfully applied to CAS to deliver a nationwide webchat service for those accessing the CAS Scams Action webpages. The project aimed to support people who have been either victims of an online scam and/or have information relating to what they believe to be an online scam. The service operated 5 days a week and launched in August 2019, with this Bureau acting as the lead bureau and Stirling CAB providing cover for 17.5 hours per week. Up to 2 advisers staffed the helpline at any one time. The service ceased in March 2022 when funding ended

#### **ACHIEVEMENTS AND PERFORMANCE**

During 2021/2022 the Bureau demonstrated its ability to respond to and meet the continued increase in demand for our advice services, as evidenced by the increase in the number of issues dealt with over the period. This is largely due to additional adviser capacity and the changes to the way we deliver our services following lessons learned during the pandemic.

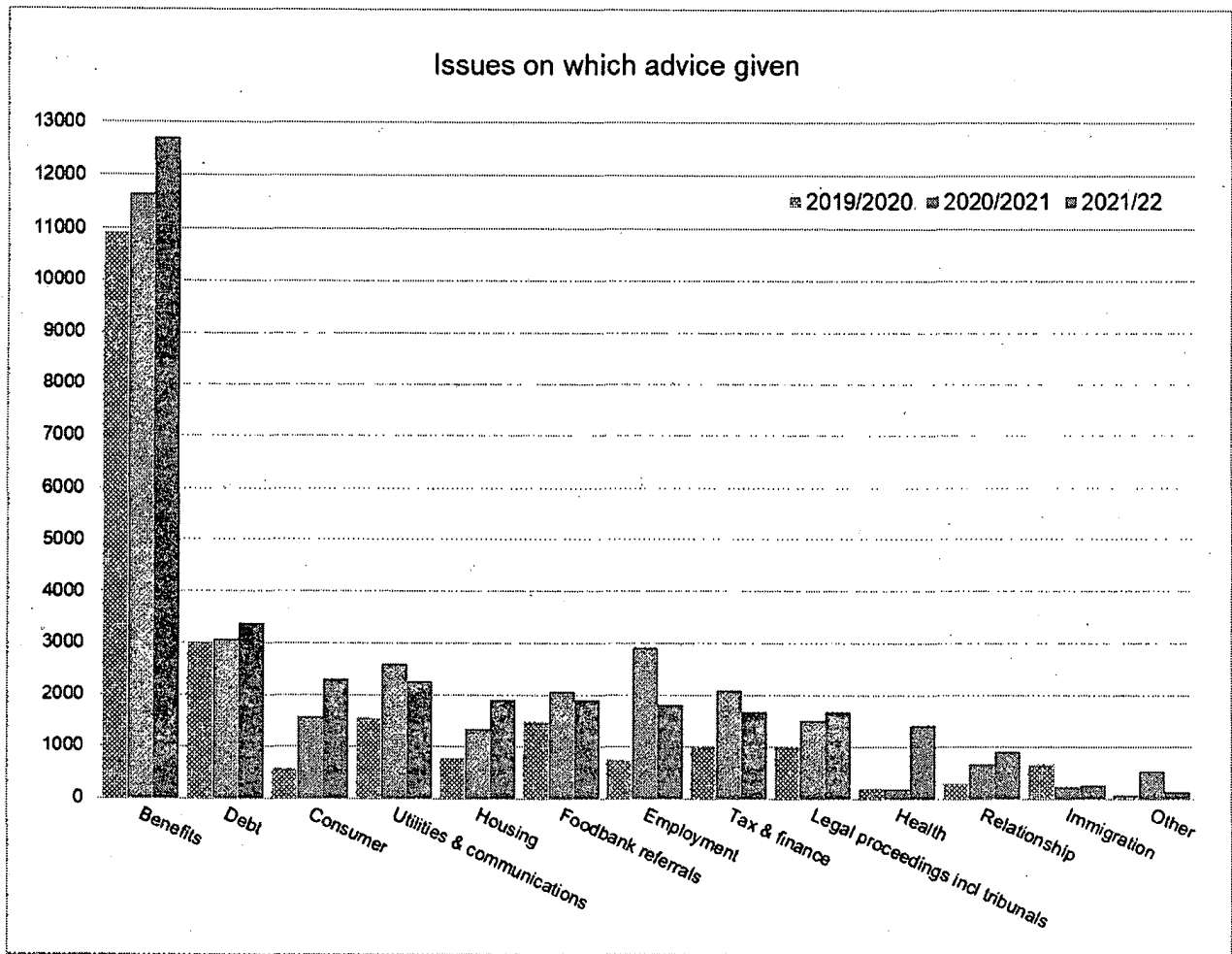
Some of the new projects funded by CAS, who have also provided the necessary technology, have involved the introduction of a more multi-channel approach with integrated telephony and webchat facilities to provide advice which complements the traditional largely face-to-face delivery alongside telephone and email contacts. The Scottish Citizens Advice Helpline service, PASS, Scams and Help to Claim all made use of these to deliver services. This experience helped us to respond to the changes required in the coronavirus pandemic and to extend this approach to local enquiries as an alternative to face to face contact.

Over the year the Bureau's general advice service and projects dealt with 32,445 issues (2021: 30,500; 2020: 22,297). The increase in the number of issues dealt with over the past three years reflects the additional demand for advice services and the ability to deal with more enquiries by telephone and email rather than face to face (see chart below). 5,975 clients were assisted (2021: 6,432; 2020: 3,485) on 12,201 occasions (2021: 12,172; 2020: 8,995). While still higher than in 2019/2020, the slight reduction in the number of clients is due to the increase in more involved local case work again and the reduction in national helpline enquiries dealt with by the Bureau. The recorded financial gain to clients was £2.17m (2021: £1.85m) of which 76% related to benefits (2021: 79%) and 19% to debt (2021: 15%).

Most enquiries were still in relation to benefits (2022: 39%; 2021: 38%) with debt still making up about 10% of issues. As well as trends in types of advice sought through the general advice service, the breakdown of issues across the different categories also reflects the focus of services delivered by the specialised projects.

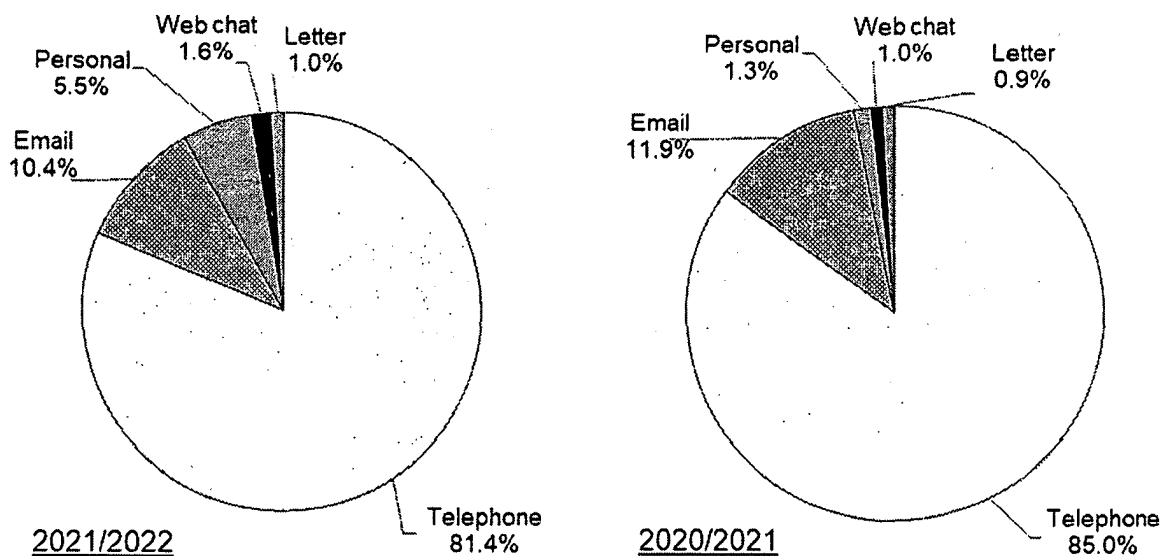
**CLACKMANNANSHIRE CITIZENS ADVICE BUREAU LIMITED**  
**TRUSTEES' REPORT (continued)**

The breakdown of issues by area of concern over the past three financial years was:



A comparison of the different contact methods used by clients is illustrated in the charts below:

**Client contact methods**



## **CLACKMANNANSHIRE CITIZENS ADVICE BUREAU LIMITED**

### **TRUSTEES' REPORT (continued)**

These show that by far the majority of advice during 2021/2022 was still being provided by telephone, though with the resumption of drop in services and appointments there was an increase in face to face advice. Demand for this is, however, still a marked contrast from pre-pandemic in 2019/2020 when 68% of advice was provided face to face and just 21% by telephone. Many clients now prefer alternative means of communication, which also enables us to assist more clients.

To inform the development of services and demonstrate that we are supporting those most in need of help and meeting funding requirements, data regarding client profiles is recorded. This illustrates that a significant number of our clients can be considered to be vulnerable and in need of particular support. To enable the most vulnerable to access the service during pandemic restrictions we ensured continued communication and co-operation with partner organisations and community groups and ongoing support to existing clients by telephone, until face to face appointments through the main bureau in Alloa and outreach and home visiting could resume.

Resourcing the service continues to be a constant challenge given the unpredictable nature of the level of demand from day-to-day and the reliance on volunteers to provide the service. The service relies on having sufficient paid staff and voluntary workers each day. Success in the recruitment and training of volunteer advisers has also been key. Volunteer training programmes resumed in January 2021 and since then two have been run each year. The structures and systems which are in place to support our staff and the services they deliver are regularly reviewed and where necessary updated in order to ensure the quality of advice and effective operation.

We have continued to build on our relationships with other support organisations in Clackmannanshire to improve access to advice services. Partnership arrangements have enabled us to provide outreach surgeries located within other support organisations which means service users can attend at the same time as receiving other support and in familiar surroundings. This approach is proving very successful and we provide training and assistance to a number of groups and organisations across the region.

Individual projects complement our core service and enable us to provide more holistic, specialist and in-depth advice and support on issues of particular relevance to the people of Clackmannanshire. Through the specialist advisers working on our projects we are able to provide more support, including representation to clients with benefit appeals and tribunals and with those involved in legal proceedings on housing and debt issues. Following a number of successful funding applications 4 significant new projects (2021: 7) came into operation this year, bringing the total number of additional services delivered in addition to the general advice service during the year to 23 (2021: 23).

Using the case recording system, CASTLE, provided by CAS we are able to monitor a number of outputs and outcomes relating to our clients, the advice provided and the quality and result of that advice. We look at the number of clients assisted, the number and nature of enquiries dealt with and the financial gain to clients as a result of the advice or assistance given. Where required, additional data specific to projects is also collected to ensure objectives and funders' requirements are met. Statistics are also gathered from our triage system including the number of clients dealt with each day from within the bureau.

## CLACKMANNANSHIRE CITIZENS ADVICE BUREAU LIMITED

### TRUSTEES' REPORT (continued)

It is vital that the quality of advice given is of a good standard. All adviser staff and volunteers are only able to give general advice unsupervised after undertaking a six month training programme followed by a period of closely supervised solo practice. When they have reached the required standard they are then certificated by CAS. Qualified advisers are required to keep their knowledge up to date with both formal online desk training and attending training courses and informal training. This is monitored and recorded to ensure compliance.

The Bureau has continued to provide a high standard of advice services. We monitor this internally within the bureau by our more experienced staff carrying out regular checking of cases. Quality assurance is also carried out by CAS who regularly review a sample of case records. In January 2019 we were again awarded accreditation under the Scottish Government's "Scottish National Standards for Information and Advice Providers" (SNSIAP), renewing our previous accreditation. This is the accepted quality framework for not-for-profit organisations and local authorities providing advice on housing, money, debt and welfare benefits issues. We gained Type iii accreditation, the highest level, for benefits, debt and money and housing advice. This level includes representation of clients at tribunals and some court proceedings. It represents a significant achievement and demonstrates the high quality of service that the Bureau provides to the residents of the local area. The Bureau is currently undergoing the re-accreditation process as accreditation is only awarded for a fixed period of time, usually three years but which was extended due to the pandemic.

Membership of Citizens Advice Scotland requires compliance with membership standards. In order to monitor this the CAS audit team carry out an audit of our case records on a quarterly basis. They also conduct a triennial organisational audit of policies and systems. As part of our own quality improvement procedures, weekly case checking is carried out by experienced staff and regular meetings held to ensure consistency, review the outcomes and identify potential training needs.

### FINANCIAL REVIEW

The financial statements show a net surplus for the financial year of £118,671 generated to 31<sup>st</sup> March 2022 (2021: £20,504) and income of £709,081 (2021: £637,767), however the figures as reported do not reflect the relative levels of activity in each year nor the relative sustainability of the services delivered. Under the accounting rules which govern the preparation of charity accounts, income has to be included when there is entitlement to the funds, rather than in the financial year when the associated expenditure is incurred. This means that income has been included in a different year prior to that when the related expenditure is reported. If income were to be accounted for in the same year as the related expenditure, the income relating to the services delivered during the year would be £696,485 (2021: £683,732) and the surplus would be £79,125 (2021: £66,529).

The principal sources of funding were grants for the core service and specific projects and services. These activities and how they help deliver the Bureau's objectives have been outlined above. The funding came from:

	<u>2021/22</u>	<u>2020/2021</u>	<u>2019/2020</u>
Citizens Advice Scotland (CAS)	48%	48%	42%
Clackmannanshire Council:			
Core funding	16.5%	18.5%	21%
Other services	9%	9.5%	10%
Trusts and foundations	21%	15.5%	24%
Scottish Government	2.9%	6.5%	1.5%
Other sources	2.6%	2%	1.5%

## **CLACKMANNANSHIRE CITIZENS ADVICE BUREAU LIMITED**

### **TRUSTEES' REPORT (continued)**

CAS receives funding from other organisations, including the Scottish and UK governments, to provide particular advice services through projects and other initiatives. Individual Citizens Advice bureaux submit an application to provide the services and if successful receive the funding from CAS in accordance with the grant terms.

Funding from Clackmannanshire Council for the core general advice service over the three years to December 2022 is at the same level as we have received since 2017/2018, as pressure on the Council to reduce expenditure has affected the third sector organisations it supports through grants. The funding is essential for the continued operation of the general advice service but is not sufficient to cover the full costs of providing the core service. In particular it has only been possible to develop outreach services as a result of funding from other sources. The contribution from funding for other projects in sharing overhead and support costs, where allowed, continues to be essential to the ongoing operation of the Bureau.

The Bureau has been the sole occupier of the premises at Glebe Hall since January 2021. This occupation was formalised as from 1<sup>st</sup> February 2021 as a Licence to Occupy with Clackmannanshire Council who are the property owner and licensor. The additional space has been invaluable in enabling us to increase our capacity for advisers and will allow further expansion of services. It also enabled staff to return to the office and resumption of adviser training as soon as possible, whilst maintaining social distancing.

### **RESERVES**

The total funds held at the end of the reporting period were £434,799 (2021: £316,128) of which £33,059 were restricted (2021: £1,811). There was a deficit at the year end on the LEAP project fund of £7,974 because funding is received quarterly in arrears. As the amount of this is determined by the actual expenditure in that quarter the deficit will be recovered.

The Board have reviewed the reserves policy. After taking into account the current economic uncertainty, inflation rates and forecast outturn for the year it was decided that an appropriate level of available reserves to hold which will enable the service to continue to operate for six months. This should also cover funding income not being received as anticipated and all Council funding being received quarterly in arrears, to provide a contingency against unexpected costs and as well as to enable other key activities to continue where there is a short-term gap in funding. The available reserves at the balance sheet date in unrestricted income funds were £393,849 excluding fixed assets (2021: £314,317), which represents approximately six months of current expenditure as forecasted for 2022/2023.

### **RISK MANAGEMENT**

The trustees have a duty to identify and review the risks to which the charity bureau is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error.

At the bi-monthly board meetings the trustees discuss and review issues which may affect exposure to risk. Reports are prepared and considered which cover funding, staffing, health and safety, financial performance and forecasts. Trustees are consulted on and involved in significant issues which need to be dealt with in between meetings.



## **CLACKMANNANSHERE CITIZENS ADVICE BUREAU LIMITED**

### **TRUSTEES' REPORT (continued)**

The main risk to the Bureau is ensuring that sufficient funding to enable continuation of current services is secured, either as continuation from existing or from new sources. Although successful in achieving this in the past six years, it is possible that a longer term impact of the COVID-19 pandemic is that the public sector, trusts, and foundations will not be able to offer the same level of financial support to the third sector as they have previously. Inflation may also impact on the capacity of some funders such as central and local government and other third sector organisations to support services.

A record of funding and projects is maintained and a report given to the Board which highlights via a RAG system when funding is due to end, particularly within the following nine months. In order to replace income from projects as they finish and further develop services provided the Bureau actively seeks funding from other sources. Although specialist services have become a key part of the Bureau's activities and they contribute to overhead and support costs, it would be possible to reduce these if necessary.

Expenditure is kept under review and best value for money sought or costs further reduced where possible. Since January 2022 inflation and in particular rising energy costs have affected the Bureau's operating costs so increased attention has been given to keeping control of expenditure.

In addition to the reports presented at board meetings as noted above, a business development plan was prepared for the three-year period 2019 to 2022 which identified the factors impacting on the bureau, and the priorities, strategies and actions for the period. Progress against this plan was regularly reviewed and a new plan is being prepared for the following three years.

The reserves policy takes into account the risks and uncertainties facing the Bureau. In building up the level of free reserves over the past six years to the current level the Bureau would now be able to manage financially during short term funding gaps and with increases in operating costs.

### **PLANS FOR FUTURE PERIODS**

The Bureau will continue to provide its core general advice service and a range of more specialist services and projects to meet particular needs within Clackmannanshire. Although a more multi-channel approach to advice provision will be maintained to enable more people to access the service and without having to come into the Bureau the hours of the drop-in service will be further extended, to at least pre April 2020 levels. Following the growth over the past six years and the impact of the coronavirus pandemic on staff and service delivery in the last two years, it is intended that 2022/2023 should be a period of consolidation for the Bureau.

A new Business Plan is under development but the plan for the period to March 2022 identified five priorities which continue to apply:

- Continuous improvement in service standards to ensure our funders and clients are satisfied we are compliant in the work we undertake on their behalf and in the level and detail of data we provide to keep them informed.
- Continued delivery of a full range of information, advice, and representation services by seeking to secure ongoing funding for core and additional services to be able to deliver services in response to local needs.
- Development of financial capability and capacity within the local community, focussed on early intervention and prevention through financial education, income maximisation, debt and energy advice.

## **CLACKMANNANSHIRE CITIZENS ADVICE BUREAU LIMITED**

### **TRUSTEES' REPORT (continued)**

- Delivery of specialist support services tailored to the specific requirements of different client groups, particularly those impacted by welfare reform.
- Continuous improvement of our outreach services provided to excluded citizens given the significant added value this flexible approach to delivery makes to some of our clients.

Of the services and projects delivered during 2021/2022, 15 continue into 2022/2023 and of these at least three will extend into 2023/2024. In addition, to date in the financial year 2022/2023 funding has been secured for a further two services covering energy and debt. Replacement funding will be sought for key services as the current funding comes to an end.

A longer term objective is still to develop a community legal service. This will be dependent on having sufficient resources available to provide initial funding and the time that would be needed to set it up, although it is likely to be developed in partnership with an existing legal service.

### **REFERENCE AND ADMINISTRATIVE DETAILS**

Company number:	SC493971
Registered charity number:	SC001839
Registered and principal office address:	Glebe Hall Burgh Mews Alloa FK10 1HS
Trustees/Directors:	Alexander Muirhead (appointed 8 <sup>th</sup> September 2021) (Chair) Laura Ferguson (Vice-Chair) Peter Dempsie (appointed 8 <sup>th</sup> September 2021) Louise Orr (appointed 12 <sup>th</sup> May 2021, resigned 10 <sup>th</sup> January 2022)  Margaret Paterson Les Pike Lesley Saunders Lynda Swinnerton (volunteer representative)
Managing director	Jonny Miller
Bank	TSB Bank plc 30 Drysdale Street Alloa FK10 1JL
Auditors	Dickson Middleton Chartered Accountants and Registered Auditors 20 Barnton Street Stirling FK8 1NE

## **CLACKMANNANSHIRE CITIZENS ADVICE BUREAU LIMITED**

### **TRUSTEES' REPORT (continued)**

#### **TRUSTEES' RESPONSIBILITIES**

The trustees (who are also directors for the purposes of company law) are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the trustees to prepare financial statements for each financial year, which give a true and fair view of the state of affairs of the charitable company and of the incoming resources, including the income and expenditure, of the charitable company for the year. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on a going concern basis unless it is inappropriate to presume that the charitable company will continue in operation.

The trustees are responsible for keeping adequate accounting records that disclose with reasonable accuracy at any time the financial position of the charitable company and 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 charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

In so far as the trustees are aware:

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

#### **AUDITORS**

The Trustees recommend the re-appointment of Dickson Middleton as auditors of the charitable company at the Annual General Meeting.

#### **DECLARATION**

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees/directors



Laura Ferguson (Vice Chair)

11<sup>th</sup> November 2022

## **CLACKMANNANSHIRE CITIZENS ADVICE BUREAU LIMITED**

### **REPORT OF THE AUDITOR TO THE TRUSTEES AND MEMBERS FOR THE YEAR ENDED 31<sup>st</sup> MARCH 2022**

#### **Opinion**

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

In our opinion the financial statements:

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

#### **Basis for opinion**

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

#### **Conclusions relating to going concern**

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charitable company's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

#### **Other information**

The trustees are responsible for the other information. The other information comprises the information included in the trustees' report, other than the financial statements and our auditor's report thereon. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

## **CLACKMANNANSHIRE CITIZENS ADVICE BUREAU LIMITED**

### **REPORT OF THE AUDITOR (continued)**

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

#### **Opinions on other matters prescribed by the Companies Act 2006**

In our opinion, based on the work undertaken in the course of the audit:

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

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

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

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

- adequate and proper accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit.

#### **Responsibilities of trustees**

As explained more fully in the statement of trustees' responsibilities, the trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charitable company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

#### **Auditor's responsibilities for the audit of the financial statements**

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

## **CLACKMANNANSHIRE CITIZENS ADVICE BUREAU LIMITED**

### **REPORT OF THE AUDITOR (continued)**

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

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

- Inquired of management, and those charged with governance, about their own identification and assessment of the risks of irregularities, including any known actual, suspected or alleged instances of fraud;
- The audit engagement team identified the risk of management override of controls as the area where the financial statements were most susceptible to material misstatement due to fraud. Audit procedures performed included but were not limited to testing manual journal entries and other adjustments, evaluating the business rationale in relation to any significant unusual transactions and challenging judgements and estimates;
- Reviewing minutes of meetings held by management and those charged with governance to identify any matters including actual or attempted fraud, litigation and noncompliance with laws and regulations;
- Inspecting expenditure incurred in the year while making sure this has been appropriately categorised in the accounts. This included agreeing a sample from the nominal ledger to purchase invoice while also reviewing post year end transactions and invoices to confirm the completeness of the expenditure was disclosed.

Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulation. This risk increases the more that compliance with a law or regulation is removed from the events and transactions reflected in the financial statements, as we will be less likely to become aware of instances of non-compliance. The risk is also greater regarding irregularities occurring due to fraud rather than error, as fraud involves intentional concealment, forgery, collusion, omission or misrepresentation.

As part of an audit in accordance with ISAs (UK), we exercise professional judgement and maintain professional scepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.

## **CLACKMANNANSHIRE CITIZENS ADVICE BUREAU LIMITED**

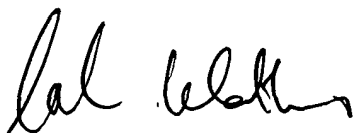
### **REPORT OF THE AUDITOR (continued)**

- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the charitable company's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the trustees.
- Conclude on the appropriateness of the trustees' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the charitable company's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the charitable company to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

#### **Use of our report**

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006, and to the charitable company's trustees, as a body, in accordance with Regulation 10 of the Charities Accounts (Scotland) Regulations 2006. Our audit work has been undertaken so that we might state to the charitable company's members and trustees those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company, the charitable company's members as a body and the charitable company's trustees as a body, for our audit work, for this report, or for the opinions we have formed.



**John Watkins (Senior Statutory Auditor)**

**For and on behalf of Dickson Middleton, Chartered Accountants, Statutory Auditors,  
20 Barnton Street, Stirling. FK8 1NE.**

**Dickson Middleton is eligible to act as an auditor in terms of section 1212 of the Companies Act 2006.**

**11<sup>th</sup> November 2022**

**CLACKMANNANSHIRE CITIZENS ADVICE BUREAU LIMITED**

**STATEMENT OF FINANCIAL ACTIVITIES (INCORPORATING AN INCOME AND EXPENDITURE ACCOUNT)**

**FOR THE YEAR ENDED 31<sup>st</sup> MARCH 2022**

	Note	2022			2021		
		Unrestricted funds	Restricted funds	Total funds 2022	Unrestricted funds	Restricted funds	Total funds 2021
		£	£	£	£	£	£
<b>Income from:</b>							
Donations	4.1	12,147	118,318	130,465	19,233	108,597	127,830
Charitable activities	4.2	249,981	328,585	578,566	229,167	277,885	507,052
Other		50	-	50	2,885	-	2,885
<b>Total income</b>		<u>262,178</u>	<u>446,903</u>	<u>709,081</u>	<u>251,285</u>	<u>386,482</u>	<u>637,767</u>
<b>Expenditure on:</b>							
Charitable activities	5	<u>158,270</u>	<u>432,140</u>	<u>590,410</u>	<u>147,284</u>	<u>469,979</u>	<u>617,263</u>
<b>Total expenditure</b>		<u>158,270</u>	<u>432,140</u>	<u>590,410</u>	<u>147,284</u>	<u>469,979</u>	<u>617,263</u>
<b>Net income/ (expenditure)</b>	6	103,908	14,763	118,671	104,001	(83,497)	20,504
Transfers between funds	14	<u>(16,485)</u>	<u>16,485</u>	<u>-</u>	<u>(44,632)</u>	<u>44,632</u>	<u>-</u>
<b>Net movement in funds</b>		<u>87,423</u>	<u>31,248</u>	<u>118,671</u>	<u>59,369</u>	<u>(38,865)</u>	<u>20,504</u>
<b>Reconciliation of funds:</b>							
Total funds brought forward		<u>314,317</u>	<u>1,811</u>	<u>316,128</u>	<u>254,948</u>	<u>40,676</u>	<u>295,624</u>
<b>Total funds carried forward</b>		<u>401,740</u>	<u>33,059</u>	<u>434,799</u>	<u>314,317</u>	<u>1,811</u>	<u>316,128</u>

There have been no recognised gains or losses, other than the results for the period and all profits or losses have been accounted for on an historical cost basis.

The notes on pages 25 to 37 form part of these financial statements



**CLACKMANNANSHIRE CITIZENS ADVICE BUREAU LIMITED****(Company no. SC493971)****BALANCE SHEET****AS AT 31<sup>st</sup> MARCH 2022**

	Note	2022 £	2021 £
<b>Fixed assets</b>			
Tangible fixed assets	11	<u>7,891</u>	<u>-</u>
<b>Current assets:</b>			
Debtors	12	84,362	80,734
Cash at bank and in hand		<u>375,450</u>	<u>254,892</u>
Total current assets		459,812	335,626
<b>Liabilities:</b>			
Creditors falling due within one year	13	<u>(32,904)</u>	<u>(19,498)</u>
<b>Net current assets</b>		<u>426,908</u>	<u>316,128</u>
<b>Net assets</b>		<u>434,799</u>	<u>316,128</u>
<b>Funds of the charity:</b>	14		
Unrestricted income funds		401,740	314,317
Restricted income funds		33,059	1,811
<b>Total funds</b>		<u>434,799</u>	<u>316,128</u>

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

These financial statements were approved by the Board on 11th November 2022 and are signed on their behalf by:



Laura Ferguson (Vice Chair)

The notes on pages 25 to 37 form part of these financial statements.

**CLACKMANNANSHIRE CITIZENS ADVICE BUREAU LIMITED**  
**STATEMENT OF CASH FLOWS**  
**FOR THE YEAR ENDED 31<sup>st</sup> MARCH 2022**

	<b>2022</b>	<b>2021</b>
	<b>£</b>	<b>£</b>
<b>Cash flows from operating activities</b>		
Net income for the reporting period		
(as per the statement of financial activities)	118,671	20,504
Adjustments for:		
Depreciation	2,630	3,410
(Increase)/decrease in debtors	(3,628)	14,698
Increase/(decrease) in creditors	13,406	(1,794)
<b>Net cash provided by operating activities</b>	<u>131,079</u>	<u>36,818</u>
<b>Cash flows from investing activities</b>		
Purchase of fixed assets	<u>(10,521)</u>	<u>-</u>
<b>Net cash used by investing activities</b>	<u>(10,521)</u>	<u>-</u>
Net increase in cash in year	120,558	36,818
Cash at beginning of year	254,892	218,074
<b>Cash at end of year</b>	<u><u>375,450</u></u>	<u><u>254,892</u></u>

The notes on pages 25 to 37 form part of these financial statements

# **CLACKMANNANSHIRE CITIZENS ADVICE BUREAU LIMITED**

## **NOTES TO THE FINANCIAL STATEMENTS**

**FOR THE YEAR ENDED 31<sup>st</sup> MARCH 2022**

### **1. BASIS OF PREPARATION**

#### **a. Basis of accounting**

These financial statements have been prepared on the basis of historic cost with items recognised at cost or transaction value and in compliance with:

- i) Financial Reporting Standard (FRS102);
- ii) Accounting and Reporting by Charities: Statement of Recommended Practice (FRS102);
- iii) Companies Act 2006; and
- iv) Charities Accounts (Scotland) Regulations 2006 (as amended).

#### **b. Going concern**

The trustees consider that there are no material uncertainties about the charitable company's ability to continue and therefore these financial statements have been prepared on the basis of a going concern. This assessment covers at least the 12 month period after the date of signing of these financial statements.

#### **c. Public benefit entity**

The charitable company constitutes a public benefit entity under FRS 102.

### **2. ACCOUNTING POLICIES**

#### **a. Income**

Income is included in the Statement of Financial Activities (SoFA) when the charity becomes entitled to the income, its receipt is probable, i.e. more likely than not, and the monetary value can be measured reliably. Amounts received in advance of this are treated as deferred income.

The following policies are also applied to particular categories of income:

- i) Income from donations and legacies includes grants which are not related to performance or delivery of specific services. It is included in full when receivable and any conditions affecting entitlement have been met or it is probable that any conditions in the charity's control will be met.
- ii) Income from charitable activities includes grants and other income specifically for the provision of services to beneficiaries where the services to be delivered and/or the performance level are specified. It is only recognised when any performance or other conditions affecting entitlement which are outside the control of the charity have been met. Amounts received in advance of this are deferred and can include grants where the time period over which they can be utilised is in a future reporting period.

The company has received government grants in the reporting period (details in note 4). These are accounted for as above.

#### **b. Donated services**

The value of services provided by volunteers is not included in the accounts but is described in the report of the trustees.

# **CLACKMANNANSHIRE CITIZENS ADVICE BUREAU LIMITED**

## **NOTES TO THE FINANCIAL STATEMENTS**

**FOR THE YEAR ENDED 31<sup>st</sup> MARCH 2022 (continued)**

### **c. Expenditure**

All expenditure is recognised on an accruals basis and is inclusive of VAT as the charity is not required to register for VAT. It is recognised when there is a legal or constructive obligation to make payment, when it is probable that settlement will be required and the amount of the obligation can be measured reliably.

### **d. Determination of full cost of activities**

Expenditure is allocated to an activity when it relates directly to that activity. Shared costs such as premises, office and other operational costs, which contribute directly to more than one activity, are apportioned between those activities based on the number of staff hours spent on those activities.

Support costs are for those central functions which assist but do not directly deliver the charitable activities. They include the finance function and general management. Also included are governance costs which are those costs associated with meeting statutory and constitutional requirements such as audit fees, staff time supporting the Board and AGM expenses. These costs are also apportioned to activities on the basis of the number of staff hours spent on those activities.

### **e. Operating leases**

Rental charges are charged on a straight line basis over the term of the lease.

### **f. Fund accounting**

Unrestricted funds are those available for use for any purpose at the discretion of the trustees. Restricted funds are those which must be spent on the particular purpose or activity which is narrower than the general purposes within the objects of the charity. Where a restricted fund is in deficit at the end of a financial period and it is unlikely that this will be covered by future income a transfer is made from the unrestricted funds to cover that deficit.

### **g. Fixed assets and depreciation**

Assets for use by charity are capitalised at cost if they can be used for more than one year, and cost at least £1,000; if not they are treated as expenditure. They are depreciated over their estimated useful economic lives on a straight line basis as follows:

Office equipment	over 3-5 years
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### **h. Debtors**

Debtors, including grants invoiced in advance and other debtors, are recognised at the settlement amount due. Prepayments are valued at the amount prepaid net of any trade discounts due.

### **i. Cash and cash equivalents**

Cash and cash equivalents are basic financial assets and include cash in hand and cash held in a bank current account.

### **j. Creditors and provisions**

Creditors and provisions for liabilities and charges are recognised where there is a present legal or constructive obligation from a past event that will probably result in the charity paying out resources and the amount can be measured or estimated reliably. Creditors and provisions are recognised at their settlement amount after allowing for any trade discounts due.

# CLACKMANNANSHIRE CITIZENS ADVICE BUREAU LIMITED

## NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31<sup>st</sup> MARCH 2022 (continued)

### 3. LEGAL STATUS

The charity is constituted as a company limited by guarantee, incorporated in the United Kingdom and registered in Scotland. The address of the registered office is Glebe Hall, Burgh Mews, Alloa, FK10 1HS. The company does not have any share capital. The liability of each of the members in the event of winding up is limited to £1.

### 4. INCOME

#### 4.1 Donations and legacies

2022	Unrestricted funds £	Restricted funds £	Total 2022 £
Donations	358	3,184	3,542
Grants for projects primarily relating to:			
Development of staff and volunteers	8,789	29,000	37,789
Welfare benefits support	-	33,900	33,900
Outreach for vulnerable clients	-	27,395	27,395
Energy advice	-	24,839	24,839
Small grants	3,000	-	3,000
<b>Total</b>	<b>12,147</b>	<b>118,318</b>	<b>130,465</b>
2021	Unrestricted funds £	Restricted funds £	Total 2021 £
Donations	456	-	456
Grants relating to the COVID-19 pandemic	3,448	13,974	17,422
Grants for projects primarily relating to:			
Development of staff and volunteers	15,329	11,500	26,829
Outreach for vulnerable clients	-	26,868	26,868
Housing advice	-	19,380	19,380
Energy advice	-	36,875	36,875
<b>Total</b>	<b>19,233</b>	<b>108,597</b>	<b>127,830</b>

Included in income from donations were grants to which the Bureau was entitled but which were for projects to be delivered, and therefore expenditure incurred, in the following financial year.

Donations include £3,184 from Citizens Advice Scotland (CAS) as a contribution to the purchase and first year costs of a new telephone system.

Grants received included the following from government:

Funding of £5,840 as an employer under the Scottish Government's Community Jobs Scotland programme through the Scottish Council of Voluntary Organisations (2021:£15,329).

# CLACKMANNANSHIRE CITIZENS ADVICE BUREAU LIMITED

## NOTES TO THE FINANCIAL STATEMENTS

### FOR THE YEAR ENDED 31<sup>st</sup> MARCH 2022 (continued)

Funding of £2,949 as an employer under Clackmannanshire Council's Long-Term Unemployed Job Creation Scheme.

Funding of £5,522 from the Scottish Government's Income Maximisation Fund which was made available to organisations who support people to increase their household incomes (2021: £6918).

A grant of £9,478 from the Scottish Government's Community Mental Health and Wellbeing Fund scheme established to support organisations across the third sector that were providing important services to people who are most affected by the coronavirus pandemic (2021 £19,271).

A payment of £270 was received from the Coronavirus Statutory Sick Pay Rebate Scheme in respect of a claim for employees' Statutory Sick Pay relating to COVID-19.

#### 4.2 Income from charitable activities

<b>2022</b>	Unrestricted funds £	Restricted funds £	<b>Total 2022 £</b>
Income for services primarily relating to:			
General advice	218,690	2,400	221,090
Welfare benefits support	-	66,743	66,743
Financial education	7,100	56,533	63,633
Housing related advice	-	20,500	20,500
Patient Advice and Support Service (PASS)	-	40,203	40,203
Criminal justice	-	22,000	22,000
Energy advice	24,191	53,424	77,615
Consumer advice	-	66,782	66,782
<b>Total</b>	<b>249,981</b>	<b>328,585</b>	<b>578,566</b>
<b>2021</b>	Unrestricted funds £	Restricted funds £	<b>Total 2021 £</b>
Income for services primarily relating to:			
General advice	167,617	1,500	169,117
Welfare benefits support	-	75,979	75,979
Financial education	10,600	38,647	49,247
Housing related advice	-	24,311	24,311
Patient Advice and Support Service (PASS)	-	40,051	40,051
Criminal justice	-	22,000	22,000
Energy advice	50,950	26,050	77,000
EU settlement advice	-	10,311	10,311
Consumer advice	-	39,036	39,036
<b>Total</b>	<b>229,167</b>	<b>277,885</b>	<b>507,052</b>

# CLACKMANNANSHIRE CITIZENS ADVICE BUREAU LIMITED

## NOTES TO THE FINANCIAL STATEMENTS

### FOR THE YEAR ENDED 31<sup>st</sup> MARCH 2022 (continued)

Funding of £177,833 was received from Clackmannanshire Council for general advice, financial education, housing and criminal justice services (2021: £177,167)

Citizens Advice Scotland (CAS) receives funding from other organisations, including the Scottish and UK governments, to provide particular advice services through projects and other initiatives. Individual Citizens Advice bureaux make an application to provide the services and if this is approved the funding is distributed through CAS in accordance with the terms of the funding.

Clackmannanshire CAB Ltd acts as the lead and employing bureau in a consortium with other bureaux to provide the Patient Advice and Support Service (PASS) in the Forth Valley Health Board area. It receives the gross grant and passes on their element to the other bureaux (see note 5).

The company received a grant from the Energy Saving Trust Winter Hardship fund to provide fuel vouchers to clients in conjunction with Stirling and District Citizens Advice Bureau, to whom 50% of the grant was paid (see note 5).

The general advice service provided by the Bureau is dependent on the contribution made by volunteers working as generalist advisers and providing reception and administration services.

## 5. EXPENDITURE ON CHARITABLE ACTIVITIES

2022	Funding for other bureaux	Energy vouchers	Salary & other staff costs	Premises costs	Commun- ication costs	Other service costs	Support costs	Total
	£	£	£	£	£	£	£	£
General advice service	-	-	126,400	10,950	2,484	3,396	24,869	168,099
Welfare benefits support projects	-	-	86,782	6,576	1,236	2,527	14,932	112,053
Financial education and debt advice projects	-	-	54,151	4,129	691	1,220	9,377	69,568
Outreach projects	-	-	16,197	1,234	341	364	2,803	20,939
Housing related projects	-	-	26,246	1,998	335	590	4,536	33,705
PASS	2,486	-	31,137	2,244	500	663	5,096	42,126
Criminal justice related projects	-	-	14,476	1,055	314	312	2,395	18,552
Energy projects	24,322	6,183	33,870	2,648	502	783	6,014	74,322
Consumer project	-	-	39,818	3,007	504	888	6,829	51,046
<b>Total</b>	<b>26,808</b>	<b>6,183</b>	<b>429,077</b>	<b>33,841</b>	<b>6,907</b>	<b>10,743</b>	<b>76,851</b>	<b>590,410</b>

# CLACKMANNANSHIRE CITIZENS ADVICE BUREAU LIMITED

## NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31<sup>st</sup> MARCH 2022 (continued)

2021	Funding for other bureaux £	Energy vouchers £	Salary & other staff costs £	Premises costs £	Communi- cation costs £	Other service costs £	Support costs £	Total £
General advice service	-	-	123,772	7,855	1,974	4,944	21,931	160,476
Welfare benefits support projects	-	-	95,218	5,268	1,041	2,340	14,708	118,575
Financial education projects	-	-	39,925	2,107	461	713	5,882	49,088
Outreach projects	-	-	40,690	2,347	615	2,294	6,552	52,498
Housing related projects	-	-	39,311	1,995	388	675	5,570	47,939
PASS	2,485	-	30,668	1,628	513	550	4,546	40,390
Criminal justice related projects	-	-	18,495	958	322	324	2,674	22,773
Energy projects	-	33,049	35,515	2,043	399	690	5,704	77,400
EU related projects	-	-	9,413	495	96	167	1,381	11,552
Consumer project	-	-	29,735	1,532	508	518	4,279	36,572
<b>Total</b>	<b>2,485</b>	<b>33,049</b>	<b>462,742</b>	<b>26,228</b>	<b>6,317</b>	<b>13,215</b>	<b>73,227</b>	<b>617,263</b>

All services and projects provide a holistic approach and can offer advice on all areas, therefore the analysis of activities indicates their primary focus.

Included in costs for the PASS project is funding that this Bureau was required to distribute to the other four bureaux within the Forth Valley area to fund their costs in relation to the project.

	2022 £	2021 £
Support costs comprise:		
Strategic and general management	23,826	24,856
Central support functions	43,508	42,619
Governance	9,517	5,752
	<u>76,851</u>	<u>73,227</u>

## 6. NET INCOME/(EXPENDITURE)

This is stated after charging:	2022 £	2021 £
Depreciation of tangible fixed assets	2,630	3,410
Operating lease rentals	2,218	2,246
Audit fee (no other services were provided)	<u>3,600</u>	<u>3,600</u>



# CLACKMANNANSHIRE CITIZENS ADVICE BUREAU LIMITED

## NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31<sup>st</sup> MARCH 2022 (continued)

### 7. STAFF COSTS AND NUMBERS

	2022	2021
7.1 Staff costs	£	£
Wages and salaries	459,540	483,614
Employer's National Insurance	30,019	33,565
Employer's pension costs	8,486	6,349
Other employee benefits	821	5,442
	<u>498,866</u>	<u>528,970</u>

Pension costs are the mandatory employer's contributions to the personal pensions of employees under pension automatic enrolment. The Bureau's date for automatic re-enrolment was 1 October 2020.

No employees received employee benefits of more than £60,000 pa (2021: nil). Staff working from home were paid an allowance at the exempt limit set by HMRC to contribute to their additional expenses. In January 2022 a health benefit scheme was set up for eligible employees.

Key management personnel comprised the managing director and deputy manager. Their total employee benefits (salary, pension contributions and benefits) were £75,139 (2021: £94,082). They received no other benefits.

### 7.2 Number of staff employed

The average number of staff (full- and part-time) employed during the year was 25.4 (2021: 24.5).

The average number of full-time equivalent employees during the period was:

	2022	2021
	No.	No.
Management and administration	3.8	3.6
Charitable activities	15.0	16.3
	<u>18.8</u>	<u>19.9</u>

### 8. TRUSTEES' REMUNERATION AND EXPENSES

None of the trustees have been paid remuneration or received any other benefits for employment with the charity or for services provided (2021: nil).

Under the terms of the memorandum and articles of association trustees may receive payment for expenses incurred in fulfilling their duties as trustees. No trustee has claimed such expenses.

### 9. RELATED PARTY TRANSACTIONS

There were no related party transactions during the year which require disclosure (2021: nil).

**CLACKMANNANSHIRE CITIZENS ADVICE BUREAU LIMITED****NOTES TO THE FINANCIAL STATEMENTS****FOR THE YEAR ENDED 31<sup>st</sup> MARCH 2022 (continued)****10. TAXATION**

As a charity, Clackmannanshire Citizens Advice Bureau Limited has been granted exemption from tax on income and gains falling within section 478 of the Corporation Tax Act 2010 or s256 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 charitable company.

**11. FIXED ASSETS**

	Office equipment
<b>COST</b>	£
At beginning and end of year	13,639
Additions	10,521
At end of year	<u>24,160</u>
<b>DEPRECIATION</b>	
At beginning of year	13,639
Charge for year	2,630
At end of year	<u>16,269</u>
<b>NET BOOK VALUE</b>	
At beginning of year	<u>-</u>
At end of year	<u>7,891</u>

**12. CURRENT ASSETS**

	2022	2021
	£	£
Debtors for funding income	61,762	50,800
Other debtors	3,068	1,121
Prepayments	3,735	2,594
Accrued income	15,797	26,219
	<u>84,362</u>	<u>80,734</u>

**13. CREDITORS FALLING DUE WITHIN ONE YEAR**

	2022	2021
	£	£
Creditors	222	492
Taxation and social security	8,977	10,740
Other creditors	2,152	1,607
Accruals	5,553	6,659
Deferred income	16,000	-
	<u>32,904</u>	<u>19,498</u>

**CLACKMANNANSHIRE CITIZENS ADVICE BUREAU LIMITED**

**NOTES TO THE FINANCIAL STATEMENTS**

**FOR THE YEAR ENDED 31<sup>st</sup> MARCH 2022 (continued)**

**14. MOVEMENT IN FUNDS**

<b>2022</b>	<b>At 1 Apr 2021 £</b>	<b>Income £</b>	<b>Expenditure £</b>	<b>Transfers £</b>	<b>At 31 Mar 2022 £</b>
<b>Restricted income funds for:</b>					
PASS	-	40,203	(42,126)	1,923	-
Welfare Reform Mitigation project	-	16,923	(21,403)	4,480	-
Volunteer Development project	-	29,000	(16,886)	-	12,114
Housing Debt Advice service	-	17,000	(15,866)	(1,134)	-
Welfare Rights service	-	33,900	(32,266)	-	1,634
Criminal Justice project	-	22,000	(18,434)	(3,566)	-
Money & Welfare Benefits Advice & Support service	(574)	21,500	(20,254)	(672)	-
Money Talk Team	117	11,403	(16,160)	4,640	-
Big Energy Saving Network	-	4,780	(6,217)	1,437	-
LEAP	(3,770)	24,839	(33,823)	4,780	(7,974)
Help to Claim	-	49,820	(58,502)	8,682	-
HAMES	2,313	-	(6,653)	4,340	-
Scams Action service	4,707	66,782	(51,047)	(20,442)	-
Financial Health & Wellbeing Outreach Service	-	12,395	(3,978)	-	8,417
Vulnerable Persons Outreach	(1,357)	5,522	(5,143)	978	-
Energy Assistance Scheme	375	-	(831)	456	-
Scottish Government Specialist Debt Advice	-	19,164	(22,628)	3,464	-
Energy Voucher Scheme 2020	-	-	(279)	279	-
Debt & Money Advice Service Ochil View Housing Association	-	3,500	(11,185)	7,685	-
Outreach Advice and Support service	-	9,478	(11,817)	2,339	-
PEC Money & Welfare Benefits Advice Service	-	4,466	(4,286)	-	180
Energy Voucher Scheme 2022	-	48,644	(29,956)	-	18,688
Contribution to costs of new telephone system (CAS)	-	3,184	-	(3,184)	-
Small grants (CAS)	-	2,400	(2,400)	-	-
<b>Total restricted funds</b>	<b>1,811</b>	<b>446,903</b>	<b>(432,140)</b>	<b>16,485</b>	<b>33,059</b>
<b>Unrestricted income funds:</b>					
General funds	314,317	262,178	(158,270)	(16,485)	401,740
<b>Total funds</b>	<b>316,128</b>	<b>709,081</b>	<b>(590,410)</b>	<b>-</b>	<b>434,799</b>

**CLACKMANNANSHIRE CITIZENS ADVICE BUREAU LIMITED**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31<sup>st</sup> MARCH 2022 (continued)**

**MOVEMENT IN FUNDS**

<b>2021</b>	<b>At 1 Apr 2020 £</b>	<b>Income £</b>	<b>Expenditure £</b>	<b>Transfers £</b>	<b>At 31 Mar 2021 £</b>
<b>Restricted income funds for:</b>					
PASS	-	40,051	(40,390)	339	-
Welfare Reform Mitigation project	(134)	15,054	(17,646)	2,726	-
Volunteer Development project	-	11,500	(15,083)	3,583	-
Housing Debt Advice service	-	17,000	(17,959)	959	-
Welfare Rights service	22,595	-	(34,316)	11,721	-
Criminal Justice project	(227)	22,000	(22,773)	1,000	-
Money & Welfare Benefits Advice & Support service	-	20,834	(21,408)	-	(574)
Money Talk Team	699	11,689	(12,271)	-	117
Big Energy Saving Network	-	1,000	-	(1,000)	-
Post Christmas Debt Advice	-	6,124	(7,376)	1,252	-
LEAP	(3,127)	19,604	(23,671)	3,424	(3,770)
Help to Claim	-	60,925	(66,613)	5,688	-
HAMES	3,980	19,380	(21,047)	-	2,313
EU Resettlement project	(133)	6,305	(6,904)	732	-
Scams Action service	2,243	39,036	(36,572)	-	4,707
Financial Education (long-term health conditions) project	(925)	19,950	(25,381)	6,356	-
Financial Health & Wellbeing Outreach Service	14,215	-	(17,085)	2,870	-
EU Citizens Support Service helpline	490	4,006	(4,647)	151	-
Vulnerable Persons Outreach	-	6,918	(10,033)	1,758	(1,357)
Energy Assistance Scheme	-	17,271	(16,896)	-	375
COVID Impact Debt Advice	-	7,311	(8,933)	1,622	-
Energy Voucher Scheme 2020	-	25,050	(26,501)	1,451	-
COVID-19 emergency funds	-	15,474	(15,474)	-	-
Small grants (CAS)	1,000	-	(1,000)	-	-
<b>Total restricted funds</b>	<b>40,676</b>	<b>386,482</b>	<b>(469,979)</b>	<b>44,632</b>	<b>1,811</b>
<b>Unrestricted income funds:</b>					
General funds	254,948	251,285	(147,284)	(44,632)	314,317
<b>Total funds</b>	<b>295,624</b>	<b>637,767</b>	<b>(617,263)</b>	<b>-</b>	<b>316,128</b>

Transfers to or from other unrestricted funds were made to clear the deficit or surplus (where permitted) on restricted income funds where these projects or the funding period had ended.

Transfers were also made from unrestricted to restricted funds where it is unlikely that future income will be sufficient to cover a deficit at the year end.

# CLACKMANNANSHIRE CITIZENS ADVICE BUREAU LIMITED

## NOTES TO THE FINANCIAL STATEMENTS

### FOR THE YEAR ENDED 31<sup>st</sup> MARCH 2022 (continued)

During the reporting year restricted income funds were held in respect of:

**PASS** - funding from Citizens Advice Scotland (CAS) for the provision of advice and support services to users of NHS services in Forth Valley Health Authority.

**Welfare Reform Mitigation** – funding from CAS for a project to improve the support given locally to vulnerable client groups affected by poverty and welfare reform changes, with a particular focus on those with mental health issues.

**Volunteer Development project** - a grant from the Robertson Trust to help fund the employment of a Volunteer Development officer with a focus on developing sustainable volunteer-led volunteer support and development. A new grant was awarded in January 2022 to fund the salary costs of the Training and Volunteer Coordinator, to continue the work on the project.

**Housing Debt Advice service** - funding from Clackmannanshire Council for the provision of an advice and assistance service on housing debt and related issues to the authority's tenants.

**Welfare Rights service** - a grant from the Henry Smith Charity to fund a Welfare Officer to provide specialist support for those in need of advice on welfare, debt, and other issues. In particular it supports a tribunal representation service to vulnerable clients in Clackmannanshire appealing benefits decisions.

**Criminal Justice project**– funding from Clackmannanshire Council Clacks Works team to provide a support service assisting those with involvement in the criminal justice system with benefits, housing and other issues that might contribute to them re-offending.

**Money and Welfare Benefits Advice and Support service** - funding from Clackmannanshire Council to support participants on the Council's employability programmes by improving their knowledge, skills and understanding of how to manage their money and avoid debt.

**Money Talk Team** – funding from CAS to improve the support that the Bureau is able to offer to local vulnerable client groups and to encourage these groups to gain access to the benefits other income maximisation support to which they are entitled.

**Big Energy Saving Network** – funding from CAS for the provision of the Big Energy Saving Network (the "BESN"), an assisted action project aimed at vulnerable consumers to reduce their energy costs.

**Local Energy Advice Project (LEAP)** – a grant from the Energy Industry Voluntary Redress Scheme run by the Energy Savings Trust to fund a project to help people with problems with utility services make informed decisions, control their budgets and avoid fuel poverty.

**Help to Claim services** – funding from CAS to provide a local face to face and a national multi-channel service which support those claiming Universal Credit, starting from making an application for the benefit up to the first payment.

**Housing Advice and Mediation Service (HAMES)** - a grant from SafeDeposits Scotland Charitable Trust to fund a project which aims to prevent homelessness and help private tenants in Clackmannanshire sustain their tenancies, to re-form the Private Landlords Forum and to provide mediation between private landlords and their tenants.

**Scams Action service** – funding from CAS to deliver web chat support for the national Scams Action service to people who have identified or been adversely affected by online scams by providing specific information, advice and support.

**Financial Health and Wellbeing Outreach service** – a grant from the Bank of Scotland Foundation Reach fund for the salary costs of a financial education outreach worker and associated costs.

## **CLACKMANNANSHIRE CITIZENS ADVICE BUREAU LIMITED**

### **NOTES TO THE FINANCIAL STATEMENTS**

**FOR THE YEAR ENDED 31<sup>st</sup> MARCH 2022 (continued)**

**Vulnerable Persons Outreach project** – funding from the Scottish Government's Income Maximisation Fund to support people to increase their household incomes ensuring they are aware of the financial support available to them through providing a home-visiting service for vulnerable people

**Energy Assistance Scheme** – funding from the Scottish Government's Wellbeing Fund Open Application Process, used to purchase energy vouchers for clients with prepayment meters in financial hardship and provide related support and assistance including from other third sector organisations.

**Scottish Government Specialist Debt Advice** – a grant from CAS, funded by the Scottish Government, to improve the support that the Citizens Advice Bureau (CAB) network was able to offer to clients requiring specialist debt advice, prioritising vulnerable groups identified in the Scottish Government's Tackling Child Poverty Delivery Plan.

**Energy Voucher Scheme 2020** – funding from the Energy Saving Trust's Energy Redress Scheme COVID-19 Crisis Fund to provide energy vouchers and related advice to vulnerable households at crisis point and unable to top up their prepayment energy meters.

**Debt and Money Advice Service** – funding from Ochil View Housing Association to deliver high quality, free, independent and accessible personal advice, representation and advocacy to their tenants regarding debt and money.

**Outreach Advice and Support Service** – funding from the Scottish Government's Communities Mental Health and Wellbeing Fund, distributed and managed by Clackmannanshire Third Sector Interface, to provide additional outreach, home visiting and form filling services to assist clients with long term health conditions and carers or who are vulnerable.

**PEC Money and Welfare Benefits Advice Service** – a grant from the Pre-Employability in Clackmannanshire project (PEC) to provide advice and support to participants and potential participants on their employability programme who have specific needs in relation to money, welfare and debt.

**Energy Voucher Scheme 2022** – a grant from the Energy Redress Scheme Winter Hardship fund to allocate fuel vouchers to households who have energy prepayment meters and have insufficient funds to top them up.

In the prior year restricted income funds were also held in respect of:

**Financial Education (long-term health conditions)** – a grant from the Alliance Self Management Fund and William Grant Foundation to fund a project which provides financial education to those with long term health conditions and their carers through the provision of outreach surgeries and a home visiting service and helping partner organisations provide financial and benefit support.

**Post-Christmas Debt Advice project** – a grant from CAS, funded by the Scottish Government, to improve the support that the Bureau was able to offer to clients requiring debt advice, particularly in the post-Christmas period.

**EU Resettlement Project** – funding from CAS to offer support to citizens living in the Forth Valley area affected by the EU Settlement Scheme and help to deliver the national webchat helpline service,

# CLACKMANNANSHIRE CITIZENS ADVICE BUREAU LIMITED

## NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31<sup>st</sup> MARCH 2022 (continued)

**EU Citizens Support Service helpline** – funding from CAS to provide a national telephone helpline service for advice and assistance to citizens living in Scotland affected by the EU Settlement Scheme.

**COVID Impact Debt Advice** – a grant from CAS, funded by the Scottish Government, to improve the support that the Citizens Advice Bureau (CAB) network was able to offer to clients requiring debt advice, prioritising vulnerable groups identified in the Scottish Government's Tackling Child Poverty Delivery Plan. The Bureau focussed on vulnerable clients and particularly Ochil View Housing Association tenants.

### COVID-19 emergency funding

Two restricted grants were received for assistance with the costs associated with responding to the COVID-19 pandemic:

- a grant from CAS (£11,974), funded by the UK Department for Business, Energy and Industrial Strategy emergency funding to support and facilitate immediate local delivery of services including adapting services.
- a small grant (£2,000) from the Scottish government Community Wellbeing Fund small grants scheme, administered by the Corra Foundation, towards the costs of restructuring and co-ordination needed to support remote working to enable continued support to the local community.

## 15. SUMMARY OF ASSETS AND LIABILITIES

	Unrestricted funds	Restricted funds	Total funds 2022	Unrestricted funds	Restricted funds	Total funds 2021
	£	£	£	£	£	£
Tangible fixed assets	7,891	-	7,891	-	-	-
Debtors	48,204	36,158	84,362	62,767	17,967	80,734
Cash at bank and in hand	356,136	19,314	375,450	264,062	(9,170)	254,892
Current liabilities	(10,491)	(22,413)	(32,904)	(12,512)	(6,986)	(19,498)
Total net assets	<u>401,740</u>	<u>33,059</u>	<u>434,799</u>	<u>314,317</u>	<u>1,811</u>	<u>316,128</u>

## 16. OPERATING LEASES

At the year end there was a total of minimum future commitments under non-cancellable operating leases for office equipment of:

	2022	2021
	£	£
In one year	2,189	1,890
In two to five years	<u>3,441</u>	<u>3,542</u>
	<u>5,630</u>	<u>5,432</u>