



**CLACKMANNANSHIRE CITIZENS ADVICE BUREAU LIMITED**

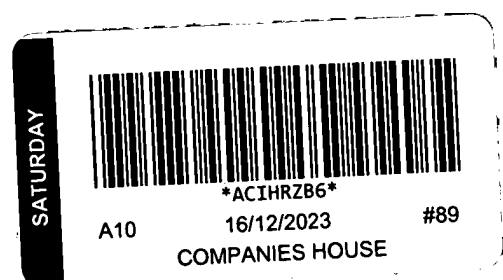
**(a company limited by guarantee and registered charity)**

**Company number SC493971**

**Charity number SC001839**

**REPORT AND FINANCIAL STATEMENTS**

**FOR THE YEAR ENDED 31<sup>st</sup> MARCH 2023**



**CLACKMANNANSHIRE CITIZENS ADVICE BUREAU LIMITED**  
**REPORT AND FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31<sup>st</sup> MARCH 2023**

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# **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 2023**

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 2023. 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 2023 the Bureau delivered 21 significant projects or services (2022:23) 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, works to find potential sources of funding and make applications. Each of the projects delivered is the result of a separate funding application. Many 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)**

#### **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 was extended to March 2023 and funding has been agreed for 2023-24.

Initiatives and services delivered from within the general advice service during 2022/2023 included those funded by CAS to improve the support provided by bureaux through the grants for Welfare Reform Mitigation, Money Talk Team and Money Talk Plus, details of which are given below. 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 and to increase the bureau's advice capacity particularly on debt and energy issues.

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 deputy manager, session supervisors and the most experienced staff carry out case checking and meet regularly to discuss quality assurance.

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. Advisers undergo an intensive training programme, usually taking about 6 months to complete to become "badged" and considered able to advise clients with minimal supervision. The training includes completing the online Adviser Training Programme provided by CAS, attendance at face-to-face or virtual sessions, shadowing experienced advisers and then advising clients under close supervision. In order to comply with CAS membership standards all qualified advisers are required to undertake a minimum level of both formal and informal training each year which must be evidenced. Additional training of all the bureau's advisers is delivered by our specialist project workers as well as through CAS and external providers.

There were an average of 17 qualified or trainee advisers (2022:16), and 2 workers carrying out reception or administrative duties (2022:2). All board members are also volunteers. Many volunteers work one or two days a week, though some work up to 3 days a week.

## **CLACKMANNANSHIRE CITIZENS ADVICE BUREAU LIMITED**

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

The Bureau has received three grants from the Robertson Trust since September 2016 to enable the Bureau to increase and enhance the volunteer adviser resource and give increased access to advice provided to carers. The current grant is for the period January 2022 to December 2024. This has enabled the employment of a Training and Volunteer Development Co-ordinator to manage 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. Of the 28 employees in post at 31<sup>st</sup> March 2023, 50% originally 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. In November 2022 we were awarded funding of £5,000 by CAS from the Local Impact Grant Fund to research and produce a social policy report on equality of access to our services, which was published in May 2023.

Since August 2016 we have participated in initiatives to create work experience opportunities for those facing barriers to employment, receiving funding to cover part of the salary costs. They 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 2023 we employed two people, one on a 26 and one on a 52 week placement, under Clackmannanshire Council's Long Term Unemployed Job Creation Scheme. We were then able to employ two staff members under the Council's subsequent scheme, the Fair Work Incentive for 52 weeks each.

The following additional or more specialised services were provided to clients during 2022/2023:

#### **Welfare Benefits Support**

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

This local 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.

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

**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. The bureau provides this service within Clackmannanshire.

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

**Help to Claim (Universal Credit)**

This project delivers a national helpline service using multi-channel access over the phone, via webchat and videochat provided on a platform by CAS. The grant agreement is with CAS acting as sub-grantor, with the principal grantor being Citizens Advice England and Wales. The service provides support to those wishing to claim Universal Credit from making a claim up to the first payment of benefit. Where a claimant's query is more complex or they require more intensive support, they are referred to their local bureau or other appropriate body. The project started in April 2019 and has now been extended for a fifth year to 31<sup>st</sup> March 2024.

**Financial Education**

**Money Talk 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 in Clackmannanshire to maximise income, access benefits and reduce outgoings. The initial one-year project started in November 2018 and was extended until March 2022. From October 2022 it has been delivered as part of 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 project worker works closely with the team at Clacks Works who refer clients for assistance with the financial aspects of taking up employment. The initial contract to November 2020 has been extended annually and the hours increased from 20 hours per week to 28 hours per week from September 2022. The latest contract for the year to March 2024 has been extended to 42 hours per week in response to the success of the project.

**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 supported a part-time role and ended in 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 within Clackmannanshire. From October 2022 it has been delivered as part of a combined service, with Welfare Reform Mitigation and Money Talk, called Money Talk Plus.

#### **Money Talk Plus service**

This CAS led service began in October 2022, bringing together those previously delivered through Welfare Reform Mitigation, Money Talk and the Specialist Debt Advice service. CAS receives funding from the Scottish Government Financial Wellbeing Unit and through a grant agreement with CAS this bureau delivers the service in Clackmannanshire. Advice is provided in the areas of benefits and welfare reform, specialist debt and money advice, income maximisation and outgoings re-negotiation. Anyone can access the service but is particularly aimed at reaching the Scottish Government's child poverty priority low-income family groups. It is delivered mainly within the general advice service as it overlaps with many of the day to day enquiries from clients.

#### **Housing Advice**

##### **Housing Debt Advice service**

This service has been delivered by the Bureau since January 2017 and 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 is 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.

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

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

#### **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.



## **CLACKMANNANSHIRE CITIZENS ADVICE BUREAU LIMITED**

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

Three complementary funding sources funded the outreach work during the year each with a slightly different focus:

#### **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. This grant was awarded in September 2021 to contribute to the cost of an outreach worker for a year.

#### **Rural Outreach and Home Visiting Service**

Short-term funding for this service came from the Scottish Government's Community Led Local Development Fund which was administered by the Forth Valley and Lomond Local Action Group. It provided an outreach and home visiting to those in the more rural areas of Clackmannanshire from November 2022 to April 2023.

#### **SGN Energy and Income Maximisation Outreach Service**

This service delivered holistic energy and income maximisation advice at weekly sessions at The Gate Foodbank and medical practices in Alva and Tullibody community hubs from March to June 2023. The bureau is one of 21 bureaux who were successful in applying to CAS for a grant to further develop the bureau's ability to work with individuals in the local area who are at risk of fuel poverty and in doing so meet the aims of the funder, SGN, who made the funds available to CAS.

#### **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 acted as lead bureau for the Forth Valley Health Authority and then had 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 to 6 days a week) was funded in 2022-2023.

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 has been the lead bureau in the Forth Valley health board area since the PASS contract was first awarded to CAS in 2012. The initial three year contract was extended up to March 2017 when a new contract was agreed between CAS and NHS Scotland. This contract was again initially for three years but was extended annually from March 2020 until March 2023, and then for a further 2 months while negotiations on a new contract were concluded.

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.

## **CLACKMANNANSHIRE CITIZENS ADVICE BUREAU LIMITED**

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

#### **Criminal Justice project**

The Criminal Justice project operated two 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 were 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. Unfortunately funding for this project ended in March 2023 after running 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 was 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 was 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 March 2023. The continuation project supported a full-time specialist energy adviser. As one of the conditions of the grant at the end of the project a social policy report was prepared for the funder which looked at the vulnerabilities which can put a household more at risk of experiencing fuel poverty, lessons learned from the project and changes that could be made to reduce fuel poverty levels.

##### **Safe and Warm Advice Service**

This new two year project CAS led project began in April 2022. It aims to develop the ability of local bureaux to work with individuals at risk of fuel poverty by providing specialist energy advice for vulnerable clients, specifically hard to reach groups, to support them to use energy efficiently, affordably and safely. CAS received funding from the Scottish Gas Network's (SGN) who fund projects aimed at supporting consumers in vulnerable situations and address carbon monoxide (CO) safety issues. A full-time project worker delivers the service in Clackmannanshire providing advice to individual clients and to groups on energy billing and debt issues, help switching and with complaints and access to fuel vouchers and Warm Home Discount and on energy efficiency measures. They also provide more general advice on access to financial support, benefit entitlements and managing household outgoings as part of a more holistic service. If required clients can be referred to other advice services within the bureau.

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

For the eighth year running the Bureau participated in the CAS Energy Best Deal campaign which ran from December 2022 to March 2023. The aim of the service is to help vulnerable clients and those in or at risk of fuel poverty to be able to afford their energy bills. The project does this by providing advice and support on a variety of energy related issues, as well as assisting clients to maximise their incomes and access other support that may be available to them.

## **CLACKMANNANSHIRE CITIZENS ADVICE BUREAU LIMITED**

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

The Bureau once more exceeded the target session numbers initially set by CAS. During that time energy information sessions were delivered to 11 groups and 333 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 115 clients who either needed more support or assistance dealing with fuel debt, raising and investigating billing disputes, making complaints to the Energy Ombudsman or apply for help to the Extra Help Unit.

#### **Big Energy Saving Network 2023**

The bureau also took part in this CAS national project which ran from September 2022 to March 2023 to deliver an extensive programme of outreach to vulnerable consumers, focused on helping them reduce their energy costs through assisted action on tariffs, switching and energy cost reduction. The one-to-one service delivered proactive advice to 91 vulnerable consumers, prioritising support for "hard to reach", digitally disengaged households. Group sessions delivered to 67 frontline workers were aimed at enabling them to provide advice on energy issues to consumers they assist through their day-to-day work.

#### **Energy Voucher Scheme**

Following the success of two previous grants 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 was given to Stirling and District Citizens Advice Bureau to distribute vouchers to clients in their area.

Further funding for the provision of fuel vouchers was voted by Clackmannanshire Council in December 2022 but was not received until April 2023.

### **ACHIEVEMENTS AND PERFORMANCE**

During 2022/2023 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 PASS and Help to Claim all made use of these to deliver services.

## CLACKMANNANSHIRE CITIZENS ADVICE BUREAU LIMITED

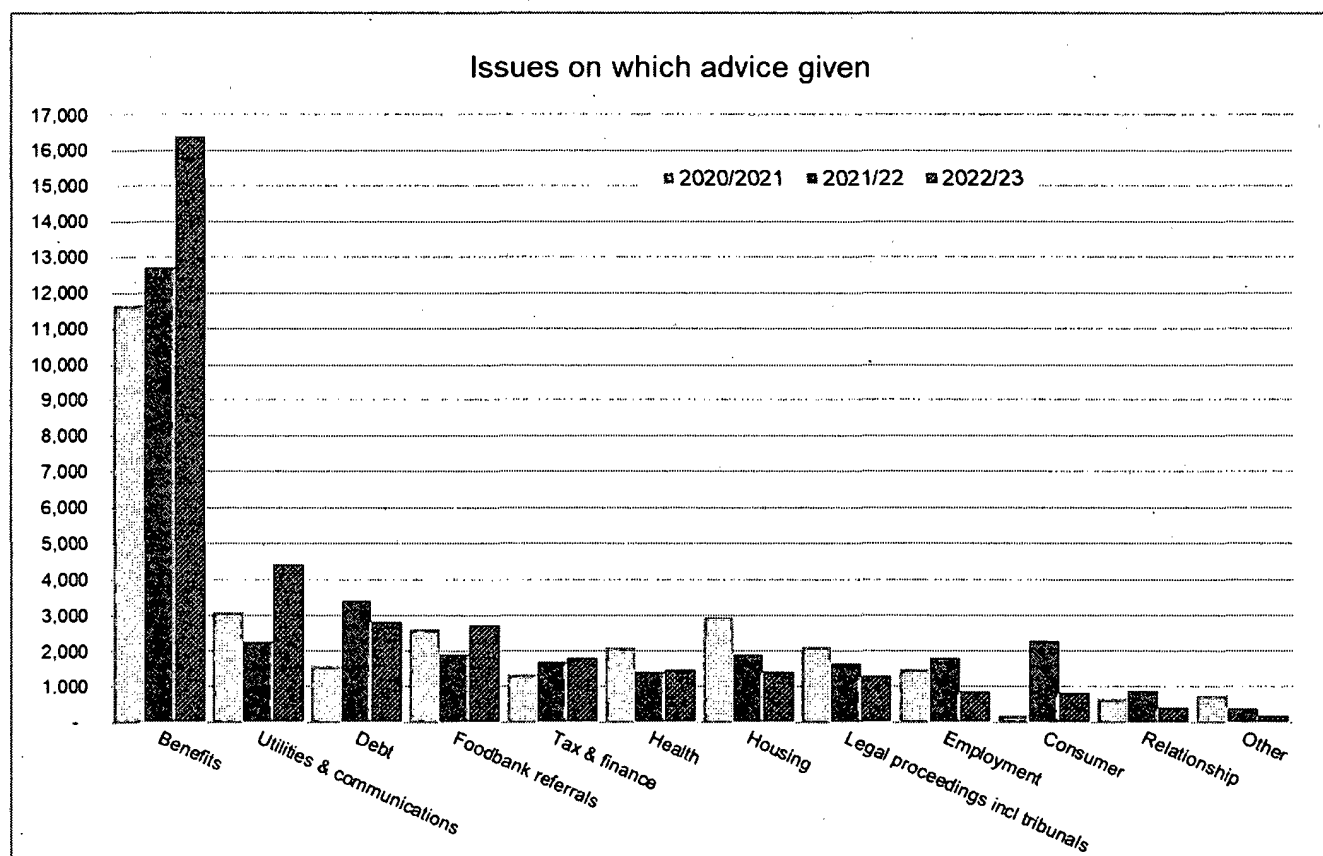
### TRUSTEES' REPORT (continued)

Over the year the Bureau's general advice service and projects dealt with 34,795 issues (2022: 32,445; 2021: 30,500; 2020: 22,297). The increase in the number of issues dealt with over the past four 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). 4,746 clients were assisted (2022: 5,975; 2021: 6,432; 2020: 3,485) on 13,476 occasions (2022: 12,201; 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 withdrawal of the CAS national helpline enquiries dealt with by the Bureau. The recorded financial gain to clients assisted by the Bureau was £3.7m (2022: £2.17m; 2021: £1.85m) most of which related to benefits, where the increase was largely due to the increased number of staff on the Help to Claim (Universal Credit) helpline.

As has been the case for many years, most enquiries were still in relation to benefits, with the proportion increasing (2023:47%; 2022: 39%) mainly due to the increase in staff on the Help to Claim (Universal Credit) helpline. The second highest category this year related to utilities (excluding fuel debt) with these exceeding those relating to debt for the first time. This may be due to the Bureau having two energy projects running throughout the year, each resourced by a full-time employee, as well as the shorter term Energy Best Deal and Big Energy Saving Network initiatives.

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.

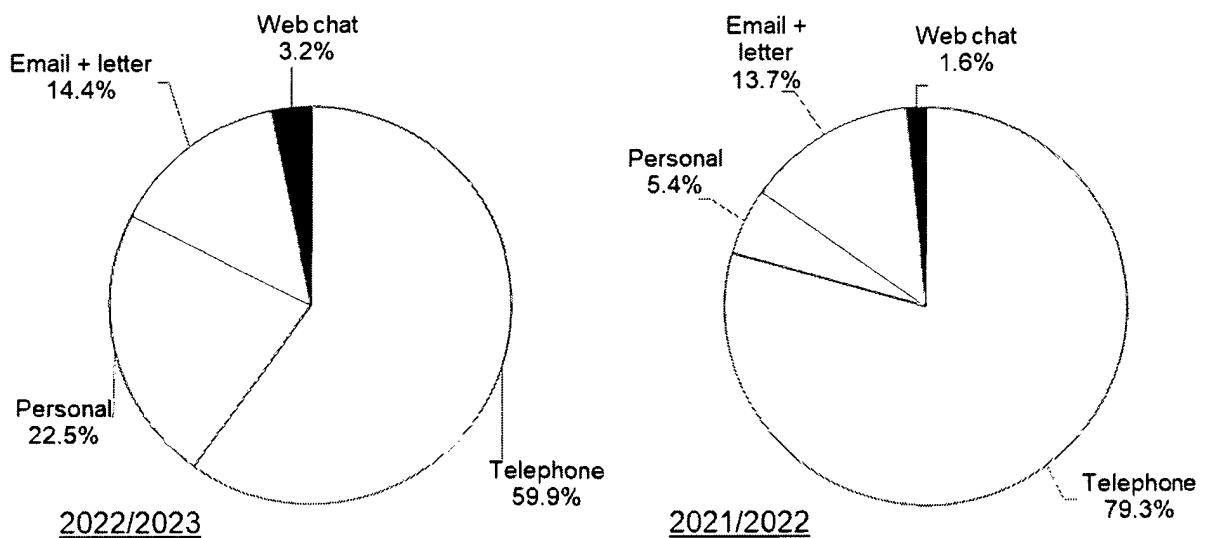
The breakdown of issues by area of concern over the past three financial years was:



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

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

**Client contact methods**



These show that although the drop in service, appointments and outreach face to face advice have all resumed post-pandemic, representing nearly a quarter of contacts, the majority of advice during 2022/2023 was still being provided by telephone. This is 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 and make the services more accessible to those unable to get to the bureau, including those who are working.

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. Although outreach and home visiting services to those unable to access the main bureau have now resumed, continued communication and co-operation with partner organisations and community groups and ongoing support to existing clients by telephone, are also an essential part of this support.

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.

## **CLACKMANNANSHIRE CITIZENS ADVICE BUREAU LIMITED**

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

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 two significant new (2022: 4) and two more short term projects came into operation this year. The total number of services delivered in addition to the general advice service during the year was 21 (2022: 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.

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 reviews a sample of case records. We are accredited 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.

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. As part of our own quality improvement procedures, weekly case checking is carried out by experienced staff and regular meetings are held to ensure consistency, review the outcomes and identify potential training needs. CAS also conducts an in-depth triennial organisational audit of policies, systems and other processes to verify compliance with all of the standards. The most recent triennial audit was carried out during 2022/23 which the Bureau successfully passed.

## CLACKMANNANSHIRE CITIZENS ADVICE BUREAU LIMITED

### TRUSTEES' REPORT (continued)

#### FINANCIAL REVIEW

The financial statements show a net surplus for the financial year of £30,936 generated to 31<sup>st</sup> March 2023 (2022: £118,671) and income of £691,122 (2022: £709,081), 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 £678,779 (2022: £696,485) and the surplus would be £26,693 (2022: £79,125).

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>2022/2023</u>	<u>2021/2022</u>	<u>2020/2021</u>
Citizens Advice Scotland (CAS)	45%	48%	48%
Clackmannanshire Council:			
Core funding	17%	16.5%	18.5%
Other services	11.2%	9%	9.5%
Trusts and foundations	22.6%	21%	15.5%
Scottish Government	0%	2.9%	6.5%
Other sources	4.2%	2.6%	2%

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 has been 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 occupied the premises at Glebe Hall since December 2017. This occupation has been formalised since 1<sup>st</sup> February 2021 as a Licence to Occupy with Clackmannanshire Council who are the property owner and licensor.

#### RESERVES

The total funds held at the end of the reporting period were £473,835 (2022: £434,799) of which £42,933 were restricted (2022: £33,059). There was a deficit at the year end on the LEAP project fund of £9,894 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. There was also a deficit of £8,053 on the Welfare Rights project which has been carried forward as the project continues to June 2024 with additional funding due in July 2023 so may be reduced by the time it ends.

## **CLACKMANNANSHIRE CITIZENS ADVICE BUREAU LIMITED**

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

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 approximately six months. This should also cover funding income not being received as anticipated, all Council funding being received quarterly in arrears and 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 £425,213 excluding fixed assets (2022: £393,849), which represents approximately seven months of current expenditure as forecasted for 2023/2024.

### **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.

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. Inflation may impact on the capacity of some funders such as central and local government and other third sector organisations to support services. To reduce the risk of reliance on particular funders management will aim to diversify funding sources. An annual review is to be carried out by the Board to identify the risks associated with losing one or more of the main funders and consider how to manage this.

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 2021 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. A balance is sought between remunerating employees, so as to reward performance and help retain and recruit them, and the pressure this puts on running costs and the need to secure funding.

In addition to the reports presented at board meetings as noted above, a new business development plan has been prepared for the three-year period 2023 to 2026 which identified the factors impacting on the bureau, and the priorities, strategies and actions for the period. Progress against this plan will be regularly reviewed and reported to the Board.

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.



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

**PLANS FOR FUTURE PERIODS**

Following a Development Day held in November and attended by paid staff, volunteers and Board members, a new Business Plan was produced and was approved by the Board in March 2023. The Plan covers the three years to March 2026.

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. The hours of the drop-in service will continue to be extended, to at least pre April 2020 levels. The more multi-channel approach to advice provision developed during the Covid pandemic will be maintained to enable more people to access the service and without having to come into the Bureau. Outreach provision will also be improved with funding having been secured from The National Lottery Community Fund to finance employment of an outreach worker for 3 years.

The new Business Plan identifies five priorities to ensure that the Bureau can meet its aims:

- 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, seeking additional resources to support this work and further improve the value added to and efficacy of the range of services and outcomes achieved.
- Delivery of specialist support services tailored to the specific requirements of different client groups, particularly those impacted by welfare reform and exclusion, by continuing and refining established services and exploring new services in response to local needs.
- Continuous improvement of our outreach services provided, particularly to carers and socially excluded citizens, given the significant added value this flexible approach to delivery makes to our clients.

Of the services and projects delivered during 2022/2023, nine continue into 2023/2024 and of these at least two will extend into 2024/2025. In addition, to date in the financial year 2023/2024 funding has been secured for a further three services covering outreach, private-rented housing sector and food insecurity. Replacement funding will be sought for key services as the current funding comes to an end.

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

**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 (Chair) Laura Ferguson (Vice-Chair) Peter Dempsie Brian Fairgrieve (appointed 25 <sup>th</sup> January 2023) Lia Oyman (appointed 25 <sup>th</sup> January 2023) 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

**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;

## **CLACKMANNANSHIRE CITIZENS ADVICE BUREAU LIMITED**

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

- 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.

### **DECLARATION**

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

Signed on behalf of the charity's trustees/directors

A handwritten signature in black ink, appearing to read 'A Muirhead', is written over a horizontal line.

Alexander Muirhead (Chair)

15th November 2023

## **CLACKMANNANSHIRE CITIZENS ADVICE BUREAU LIMITED**

### **REPORT OF THE AUDITOR TO THE TRUSTEES AND MEMBERS FOR THE YEAR ENDED 31<sup>st</sup> MARCH 2023**

#### **Opinion**

We have audited the financial statements of Clackmannanshire Citizens Advice Bureau Limited (the 'charitable company') for the year ended 31st March 2023 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 2023, 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.**

**15th November 2023**

**CLACKMANNANSHIRE CITIZENS ADVICE BUREAU LIMITED**

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

**FOR THE YEAR ENDED 31<sup>st</sup> MARCH 2023**

	Note	2023			2022		
		Unrestricted funds	Restricted funds	Total funds 2023	Unrestricted funds	Restricted funds	Total funds 2022
		£	£	£	£	£	£
<b>Income from:</b>							
Donations	4.1	26,445	167,928	194,373	12,147	118,318	130,465
Charitable activities	4.2	123,442	371,462	494,904	249,981	328,585	578,566
Other		1,845	-	1,845	50	-	50
<b>Total income</b>		<u>151,732</u>	<u>539,390</u>	<u>691,122</u>	<u>262,178</u>	<u>446,903</u>	<u>709,081</u>
<b>Expenditure on:</b>							
Charitable activities	5	160,954	491,132	652,086	158,270	432,140	590,410
<b>Total expenditure</b>		<u>160,954</u>	<u>491,132</u>	<u>652,086</u>	<u>158,270</u>	<u>432,140</u>	<u>590,410</u>
<b>Net income/ (expenditure)</b>	6	(9,222)	48,258	39,036	103,908	14,763	118,671
Transfers between funds	14	38,384	(38,384)	-	(16,485)	16,485	-
<b>Net movement in funds</b>		<u>29,162</u>	<u>9,874</u>	<u>39,036</u>	<u>87,423</u>	<u>31,248</u>	<u>118,671</u>
<b>Reconciliation of funds:</b>							
Total funds brought forward		<u>401,740</u>	<u>33,059</u>	<u>434,799</u>	<u>314,317</u>	<u>1,811</u>	<u>316,128</u>
<b>Total funds carried forward</b>		<u>430,902</u>	<u>42,933</u>	<u>473,835</u>	<u>401,740</u>	<u>33,059</u>	<u>434,799</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 2023**

	Note	2023 £	2022 £
<b>Fixed assets</b>			
Tangible fixed assets	11	<u>13,524</u>	<u>7,891</u>
<b>Current assets:</b>			
Debtors	12	80,708	84,362
Cash at bank and in hand		<u>402,897</u>	<u>375,450</u>
Total current assets		483,605	459,812
<b>Liabilities:</b>			
Creditors falling due within one year	13	<u>(23,294)</u>	<u>(32,904)</u>
<b>Net current assets</b>		<u>460,311</u>	<u>426,908</u>
<b>Net assets</b>		<u>473,835</u>	<u>434,799</u>
<b>Funds of the charity:</b>	14		
Unrestricted income funds		430,902	401,740
Restricted income funds		42,933	33,059
<b>Total funds</b>		<u>473,835</u>	<u>434,799</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 15th November 2023 and are signed on their behalf by:



Alexander Muirhead (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 2023**

	<b>2023</b>	<b>2022</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)	39,036	118,671
Adjustments for:		
Depreciation	6,763	2,630
Decrease/(increase) in debtors	3,654	(3,628)
(Decrease)/increase in creditors	(9,610)	13,406
<b>Net cash provided by operating activities</b>	<u>39,843</u>	<u>131,079</u>
<b>Cash flows from investing activities</b>		
Purchase of fixed assets	<u>(12,396)</u>	<u>(10,521)</u>
<b>Net cash used by investing activities</b>	<u>(12,396)</u>	<u>(10,521)</u>
Net increase in cash in year	27,447	120,558
Cash at beginning of year	375,450	254,892
<b>Cash at end of year</b>	<u><u>402,897</u></u>	<u><u>375,450</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 2023**

### **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 2023 (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
Other equipment	over 3 years

### 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 2023 (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.

**4.1 Donations and legacies**

<b>2023</b>	Unrestricted funds £	Restricted funds £	<b>Total</b> £
Donations	1,144	-	1,144
Grant for purchase of ebikes	-	11,753	11,753
Grants for projects primarily relating to:			
Development of staff and volunteers	18,071	29,000	47,071
Welfare benefits support	-	34,300	34,300
Outreach for vulnerable clients	-	51,804	51,804
Debt advice	-	3,748	3,748
Energy advice	-	32,323	32,323
Small grants not directly for services	7,230	5,000	12,230
<b>Total</b>	<b>26,445</b>	<b>167,928</b>	<b>194,373</b>

<b>2022</b>	Unrestricted funds £	Restricted funds £	<b>Total</b> £
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>

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.

Grants received included the following from government:

Funding of £18,071 as an employer under Clackmannanshire Council's Long-Term Unemployed Job Creation Scheme and Fair Work Initiative.

# CLACKMANNANSHIRE CITIZENS ADVICE BUREAU LIMITED

## NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31<sup>st</sup> MARCH 2023 (continued)

### 4.2 Income from charitable activities

2023

	Unrestricted funds £	Restricted funds £	Total £
Income for services primarily relating to:			
General advice	123,442	-	123,442
Welfare benefits support	-	85,849	85,849
Financial education	-	73,107	73,107
Housing related advice	-	27,500	27,500
Patient Advice and Support Service (PASS)	-	46,100	46,100
Criminal justice	-	16,000	16,000
Energy advice	-	122,906	122,906
<b>Total</b>	<b>123,442</b>	<b>371,462</b>	<b>494,904</b>

2022

	Unrestricted funds £	Restricted funds £	Total £
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>

Funding of £176,611 was received from Clackmannanshire Council for general advice, financial education, housing and criminal justice services (2022: £177,833)

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 Bureau 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.

# CLACKMANNANSHIRE CITIZENS ADVICE BUREAU LIMITED

## NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31<sup>st</sup> MARCH 2023 (continued)

### 5. EXPENDITURE ON CHARITABLE ACTIVITIES

2023

	Funding for other bureaux	Energy vouchers	Salary & other staff costs	Premises costs	Communi- cation costs	Other service costs	Support costs	Total
	£	£	£	£	£	£	£	£
General advice service	-	-	158,916	12,222	2,438	5,005	34,076	212,657
Welfare benefits support projects	-	-	95,113	7,517	1,477	2,564	20,953	127,624
Financial education and debt advice projects	-	-	58,154	4,404	860	1,223	12,271	76,912
Outreach projects	-	-	16,302	1,288	278	358	3,590	21,816
Housing related projects	-	-	19,639	1,710	282	475	4,765	26,871
PASS	2,486	-	38,271	2,599	618	723	7,245	51,942
Criminal justice related projects	-	-	11,531	937	303	261	2,611	15,643
Energy projects	-	17,702	75,627	5,972	982	1,694	16,644	118,621
Consumer project	-	-	-	-	-	-	-	-
<b>Total</b>	<b>2,486</b>	<b>17,702</b>	<b>473,553</b>	<b>36,649</b>	<b>7,238</b>	<b>12,303</b>	<b>102,155</b>	<b>652,086</b>

2022

	Funding for other bureaux	Energy vouchers	Salary & other staff costs	Premises costs	Communi- cation 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>

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

**CLACKMANNANSHIRE CITIZENS ADVICE BUREAU LIMITED****NOTES TO THE FINANCIAL STATEMENTS****FOR THE YEAR ENDED 31<sup>st</sup> MARCH 2023 (continued)**

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.

	<b>2023</b>	<b>2022</b>
	<b>£</b>	<b>£</b>
Support costs comprise:		
Strategic and general management	24,702	23,826
Central support functions	60,862	43,508
Governance	16,590	9,517
	<u>102,154</u>	<u>76,851</u>

**6. NET INCOME/(EXPENDITURE)**

This is stated after charging:

	<b>2023</b>	<b>2022</b>
	<b>£</b>	<b>£</b>
Depreciation of tangible fixed assets	6,763	2,630
Operating lease rentals	2,102	2,218
Audit fee (no other services were provided)	<u>4,000</u>	<u>3,600</u>

**7. STAFF COSTS AND NUMBERS****7.1 Staff costs**

	<b>2023</b>	<b>2022</b>
	<b>£</b>	<b>£</b>
Wages and salaries	505,542	459,540
Employer's National Insurance	35,173	30,019
Employer's pension costs	14,316	8,486
Other employee benefits	1,154	821
	<u>556,185</u>	<u>498,866</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 (2022: nil). Staff working from home were paid an allowance at the exempt limit set by HMRC to contribute to their additional expenses.

Key management personnel comprised the managing director and deputy manager. Their total employee benefits (salary, pension contributions and benefits) were £82,226 (2022: £75,139). They received no other benefits.



# **CLACKMANNANSHIRE CITIZENS ADVICE BUREAU LIMITED**

## **NOTES TO THE FINANCIAL STATEMENTS**

**FOR THE YEAR ENDED 31<sup>st</sup> MARCH 2023 (continued)**

### **7.2 Number of staff employed**

The average number of staff (full- and part-time) employed during the year was 26.9 (2022: 25.4).

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

	<b>2023</b>	<b>2022</b>
	No.	No.
Management and administration	4.0	3.8
Charitable activities	<u>15.7</u>	<u>15.0</u>
	<u>19.7</u>	<u>18.8</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 (2022: 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 (2022: nil).

### **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.

**CLACKMANNANSHIRE CITIZENS ADVICE BUREAU LIMITED**

**NOTES TO THE FINANCIAL STATEMENTS**

**FOR THE YEAR ENDED 31<sup>st</sup> MARCH 2023 (continued)**

**11. FIXED ASSETS**

	<b>Total</b>	<b>Office equipment £</b>	<b>Other equipment</b>
<b>COST</b>			
At beginning and end of year	24,160	24,160	-
Additions	12,396	-	12,396
Disposals	(9,623)	(9,623)	-
At end of year	<u>26,933</u>	<u>14,537</u>	<u>12,396</u>
<b>DEPRECIATION</b>			
At beginning of year	16,269	16,269	-
On disposals	(9,623)	(9,623)	-
Charge for year	6,763	2,631	4,132
At end of year	<u>13,409</u>	<u>9,277</u>	<u>4,132</u>
<b>NET BOOK VALUE</b>			
At beginning of year	<u>7,891</u>	<u>7,891</u>	<u>-</u>
At end of year	<u>13,524</u>	<u>5,260</u>	<u>8,264</u>

**12. CURRENT ASSETS**

	<b>2023 £</b>	<b>2022 £</b>
Debtors for funding income	41,767	61,762
Other debtors	6	3,068
Prepayments	4,700	3,735
Accrued income	34,235	15,797
	<u>80,708</u>	<u>84,362</u>

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

	<b>2023 £</b>	<b>2022 £</b>
Creditors	642	222
Taxation and social security	9,069	8,977
Other creditors	2,502	2,152
Accruals	11,081	5,553
Deferred income	-	16,000
	<u>23,294</u>	<u>32,904</u>

**CLACKMANNANSHIRE CITIZENS ADVICE BUREAU LIMITED**

**NOTES TO THE FINANCIAL STATEMENTS**

**FOR THE YEAR ENDED 31<sup>st</sup> MARCH 2023 (continued)**

**14. MOVEMENT IN FUNDS**

<b>2023</b>	<b>At 1 Apr 2022 £</b>	<b>Income £</b>	<b>Expenditure £</b>	<b>Transfers £</b>	<b>At 31 Mar 2023 £</b>
<b>Restricted income funds for:</b>					
PASS	-	46,100	(51,942)	5,842	-
Energy Best Deal service	-	53,950	(4,877)	(49,073)	-
Welfare Reform Mitigation project	-	9,393	(11,773)	2,380	-
Volunteer Development project	12,114	29,000	(31,921)	-	9,193
Housing Debt Advice service	-	17,000	(15,962)	(1,038)	-
Welfare Rights service	1,634	34,300	(43,987)	-	(8,053)
Criminal Justice project	-	16,000	(15,643)	(357)	-
Money & Welfare Benefits Advice & Support service	-	26,278	(29,036)	2,758	-
Money Talk Team	-	6,220	(7,792)	1,572	-
Big Energy Saving Network	-	11,110	(3,586)	(7,524)	-
LEAP	(7,974)	32,323	(38,873)	4,630	(9,894)
Help to Claim service	-	76,456	(71,863)	(4,593)	-
Financial Health & Wellbeing Outreach Service	8,417	1,240	(13,250)	3,593	-
Scottish Government Specialist Debt Advice	-	5,556	(6,820)	1,264	-
Debt & Money Advice Service	-	10,500	(10,909)	409	-
Ochil View Housing Association	-	10,500	(10,909)	409	-
PEC Money & Welfare Benefits Advice Service	180	6,700	(6,261)	(619)	-
Energy Voucher Scheme 2022	18,688	1,481	(19,593)	(576)	-
Safe and Warm Advice Service	-	53,351	(51,692)	(1,659)	-
Money Talk Plus	-	22,398	(27,005)	4,607	-
Rural Outreach & Home Visiting Service	-	8,821	(8,554)	-	267
Outreach Service	-	41,742	-	-	41,742
SGN Outreach Energy & Income Maximisation and Advice	-	-	(13)	-	(13)
Ebike Grant Funding	-	11,753	(3,917)	-	7,836
Small grants (CAS)	-	17,718	(15,863)	-	1,855
<b>Total restricted funds</b>	<b>33,059</b>	<b>539,390</b>	<b>(491,132)</b>	<b>(38,384)</b>	<b>42,933</b>
<b>Unrestricted income funds:</b>					
General funds	401,740	151,732	(160,954)	38,384	430,902
<b>Total funds</b>	<b>434,799</b>	<b>691,122</b>	<b>(652,086)</b>	<b>-</b>	<b>473,835</b>

**CLACKMANNANSHIRE CITIZENS ADVICE BUREAU LIMITED**

**NOTES TO THE FINANCIAL STATEMENTS**

**FOR THE YEAR ENDED 31<sup>st</sup> MARCH 2023 (continued)**

**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 service	-	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>

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.

## CLACKMANNANSHIRE CITIZENS ADVICE BUREAU LIMITED

### NOTES TO THE FINANCIAL STATEMENTS

#### FOR THE YEAR ENDED 31<sup>st</sup> MARCH 2023 (continued)

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.

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.

**Energy Best Deal service** – a grant from CAS, funded by energy suppliers, to provide a service to help vulnerable clients and those in or at risk of fuel poverty to be able to afford their energy bills. This included providing advice and support on a variety of energy related issues, as well as assisting clients to maximise their incomes and access other support that may be available to them

**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 Training and Volunteer Development Co-ordinator.

**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 (principal grantor Citizens Advice England and Wales) to participate in the delivery of a national multi-channel service which supports those claiming Universal Credit, starting from making an application for the benefit up to the first payment.

**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 2023 (continued)

**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.

**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.

**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.

**Safe and Warm Advice Service** – funding from CAS funded by a grant from Scottish Gas Network (SGN) to develop the ability of the CAB Network to work with individuals at risk of fuel poverty by providing specialist energy advice for vulnerable clients, specifically hard to reach groups, to support them to use energy efficiently, affordably and safely.

**Money Talk Plus** – a grant from CAS to provide advice on benefits and welfare reform, specialist debt and money advice, income maximisation and outgoings re-negotiation. It is particularly aimed at reaching the Scottish Government's child poverty priority low-income family groups. The funding to CAS came from the Scottish Government Financial Wellbeing Unit.

**Rural Outreach and Home Visiting Service** – a grant from the Scottish Government's Community Led Local Development Fund which was administered by the Forth Valley and Lomond Local Action Group.

**Outreach** – a grant from The National Lottery Community Fund - Medium Grants Scotland: Improving Lives programme to provide an outreach service for two years from April 2024 for clients unable to access the bureau in Alloa.

**SGN Outreach Energy and Income Maximisation Service** – a grant from CAS, funded by Scottish Gas Networks (SGN) to develop services to deliver holistic energy and income maximisation advice at community hubs and outreaches, particularly to those at risk of fuel poverty.

**E-bike funding** – funding from the Energy Saving Trust (on behalf of Transport Scotland) to purchase four electric bikes to provide sustainable modes of travel and contribute to inclusivity, health and wellbeing.

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

**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.

# CLACKMANNANSHIRE CITIZENS ADVICE BUREAU LIMITED

## NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31<sup>st</sup> MARCH 2023 (continued)

**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.

**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.

**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.

**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.

## 15. SUMMARY OF ASSETS AND LIABILITIES

	Unrestricted funds	Restricted funds	Total funds 2023	Unrestricted funds	Restricted funds	Total funds 2022
	£	£	£	£	£	£
Tangible fixed assets	5,689	7,835	13,524	7,891	-	7,891
Debtors	34,890	45,818	80,708	48,204	36,158	84,362
Cash at bank and in hand	405,573	(2,676)	402,897	356,136	19,314	375,450
Current liabilities	(15,250)	(8,044)	(23,294)	(10,491)	(22,413)	(32,904)
Total net assets	<u>430,902</u>	<u>42,933</u>	<u>473,835</u>	<u>401,740</u>	<u>33,059</u>	<u>434,799</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:

	2023	2022
	£	£
In one year	2,073	2,189
In two to five years	<u>6,221</u>	<u>3,441</u>
	<u>8,294</u>	<u>5,630</u>