



South West Aberdeenshire Citizens Advice Bureau Annual Report 2023



Structure Governance & Management

South West Aberdeenshire Citizens Advice Bureau is a Charity registered in Scotland (No. SC037679) and was incorporated as a Company Limited by Guarantee (No. SC365959) in September 2009.

Directors/Trustees are generally recruited from residents through advertising and word of mouth recommendations. All potential Directors/Trustees are elected at the Annual General Meeting (AGM). If there are vacancies, Directors/Trustees can be co-opted on to the Board but must be elected at the AGM following co-option to continue serving. Directors/Trustees must be over 18 and live or work in Aberdeenshire. Employees are not eligible. No more than 45% of the Board can be volunteer advisers at the Bureau. Appointments to executive office are made at a meeting of directors held as soon as reasonably practicable after each AGM.

All the Directors are volunteers and receive no remuneration for the work they do for this Company. Details of the serving Directors at 31st March 2022 are as follows:

Chair: Owen O'Donnell
Resident in Scotland, British Citizen.

Finance Director: Fiona Bick
Resident in Scotland, British Citizen.

Company Secretary: John Andrea
Resident in Scotland, British Citizen.

Sally Cattanach
Resident in Scotland, British Citizen

Gulmira Abel
Resident in Scotland, Kazakh Citizen

Elaine Ord
Resident in Scotland, British Citizen

Scottish Registered Charity SCO 037679
Authorised and regulated by the Financial Conduct Authority FRN 61748

Chairperson's Report

It is with great pleasure that I present our Annual Report for 2023, highlighting the progress and changes that have occurred in the last year. I'd like to take this opportunity to thank the staff, volunteers and board members who've contributed to another successful year of South West Aberdeenshire Citizens Advice Bureau operating within our community.

During the 2022/23 period, our bureau with others confronted the enduring repercussions of the pandemic, compounded by the severest cost of living crisis in recent memory. We experienced a surge in demand for advice and underscored the need for effective policy influence from the wider CAB network. Inflation and interest rates reached their highest levels in a decade, while energy costs skyrocketed, significantly affecting residents throughout South West Aberdeenshire.

87% of our CFG is derived from Benefits. This is by far the biggest category we advise on. It is complex and advisers often have repeated contacts with clients to resolve issues. Advice related to utilities and communications jumped into second place. Requests for utilities advice increased by 8.8% to 578 contacts. Additionally, there was a 30% surge in demand for Finance and Charitable support during the period, with our network assisting individuals with needs on 9,584 occasions.

We've experienced a sharp drop in the funding opportunities available to us. Grant funding criteria have become more specific, targeting objectives which we do not cover thereby excluding us and many similar organisations from eligibility to apply. Throughout the financial year, we received confirmation of continuation funding for Energy Advice, Gambling Support, Pension Wise, Help to Claim and Money Talk Plus via CAS, and received new monies from Bank of Scotland to support employment of a Link Worker (part-time), and from National Lottery for a Training Officer (full-time). Aberdeenshire Council also confirmed a two year extension of the advice service contract from January 2023 to the consortium of Aberdeenshire CABs.

Looking forward, we will continue to explore how best to meet the growing demand for advice within the local communities and making changes to how we meet the demand.

In this report, we will outline the key milestones, achievements, and the outlook for the future.

Chairperson, Board of Directors

Purpose

South West Aberdeenshire Citizens Advice Bureau is an independent and innovative advice organisation providing holistic advice and support to local people.

The Twin aims of the Scottish Citizens Advice Bureau Service is to ensure that individuals do not suffer through lack of knowledge of their rights and responsibilities, or of the services available to them, or through an inability to express their needs effectively and equally to exercise a responsible influence on the development of social policies and services, both locally and nationally.

In 2022-2023 SWACAB dealt with clients presenting with issues.

Advice Code	Number of Clients		Number of Times Used	
	2021-22	2022-23	2021-22	2022-23
Benefits	1099	851	4243	3277
Consumer	133	114	179	151
Debt	173	156	882	543
Discrimination	4	4	4	4
Education	38	18	45	28
Employment	177	150	301	272
Finance and Charitable Support	220	206	387	500
Health and Community Care	74	61	99	75
Housing	205	191	339	327
Immigration, Asylum and Nationality	126	29	350	58
Legal Proceedings	207	203	370	338
NHS Concern and Complaint	6	7	7	10
Relationship	157	179	285	337
Tax	260	185	379	252
Travel, Transport and Holidays	92	79	140	126
Utilities and Communications	311	305	531	578

	2022-23	2021-22
Client issues	9,584	9,717
Client financial gain (CFG)	£1,046,579	£1,636,942
Annual operating cost	£392,684	£403,298
Volunteer advisers	13	16
Specialist advisers	6	8
Volunteer hours	3,301	3,813
Staff	13	12
Operating locations	5	5

CFG per Category of Advice



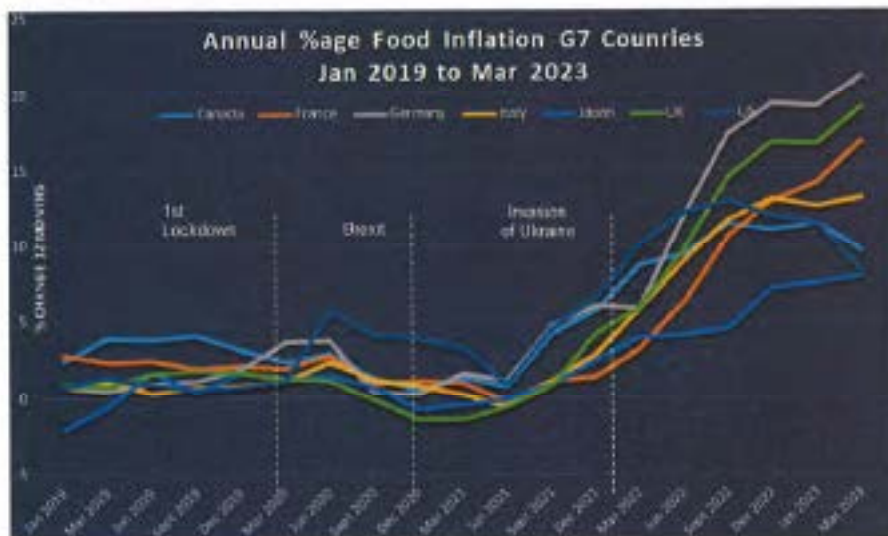
- Benefits
- Debt
- Tax
- Utilities
- Consumer
- Financial
- Employment
- Relationship
- Travel
- Housing
- Education

Operational Information insight

Chief Officers Report

2022/2023 has been another challenging year but one where the value of partnership working and the continued commitment from our dedicated team in the Bureau has made a difference. The economic fallout of the COVID pandemic and the war in Ukraine have both contributed to a growing cost of living during this last year. Rising inflation, stagnant or falling incomes coupled with the increased energy bills and fuel costs has impacted every community across Scotland affecting both urban and rural communities.

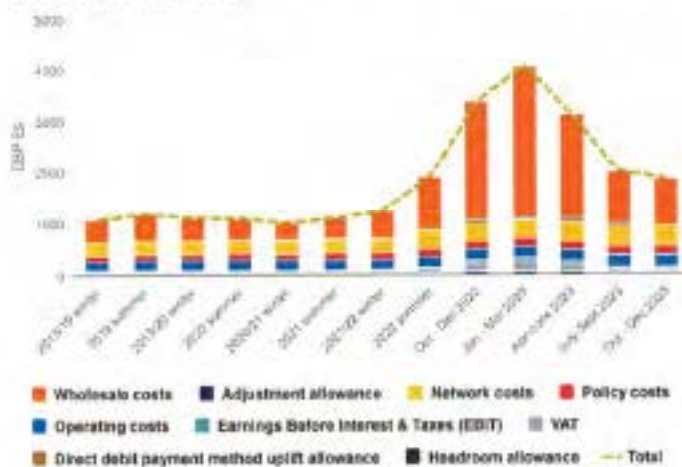
Food Inflation



Source: Organisation for Economic Co-operation and Development (OECD) and the Office for National Statistics

Energy Costs

Costs included in price cap level: payment by Direct Debit, January 2019 to December 2023



Information correct as of October 2023

Source: Ofgem

The consequences of the last few years has undoubtedly increased financial pressure on our community across South West Aberdeenshire. Clients have presented with increased stress and anxiety levels on how they will be able to cope financially during this period of increased bills. This has had an impact on the physical and mental wellbeing on both individuals and families accessing our Bureau. Calls have become more complex requiring more time spent with the individual to break down the issues. We have seen an increase in requests for home visits often as a result of enduring mental health problems along with a rise in relationship issues.

A considerable number of homes in South West Aberdeenshire are not connected to the gas grid and rely on oil which is not regulated like gas and electricity. Clients severely impacted by the high cost of heating oil often lead to them having to think about heating or eating. Our partnership with the foodbanks, in particular South Aberdeenshire have proved vital with referrals for food parcels having increased especially in our most rural areas where bus services are limited and a major supermarket is a considerable distance away. The increased cost of petrol impacted these communities significantly more than in our urban towns in the region

Pension Wise saw an increase in numbers of clients thinking about drawing down their pensions a number of years off retirement in order to pay off mortgages/debt. Levels of debt across the community increased with more clients contacting the Bureau to ascertain if they were entitled to benefits. This has been particularly noticeable from working families, many of whom with increased rent/mortgage payments alongside the increased costs of heating, fuel and food have been put into a position where they were now struggling financially.

I would like to give thanks to those who make working at SWACAB such a great place. Their dedication and compassion which is shown by everyone across our volunteers, staff and the Board is truly heart-warming. All give generously of their time, their collective expertise is invaluable and they ensure that South West Aberdeenshire Citizens Advice Bureau remains a respected organisation for individuals across our communities to access free, impartial and holistic advice.

Risks to the Company

The Bureau maintain a risk register where risks are itemised and mitigation procedure recorded with accountability.

The main risks are in several categories as shown in table below.

Area	Risk
Finance	Negative Cash Flow, Lack of funding, Fraud
Staff	Lack of Staff / Volunteers
HSE	Fire and other hazards
Data Protection	Loss of client information, Breach of GDPR
Legal	Non-compliance with company and charity law
Board	Inadequate skills / membership
Advising	Inaccurate advice

The risks are not ranked but the major risk factor is still the threat to the Bureau of the loss of core funding from Aberdeenshire Council as current funding agreement expires on 31st December 2024. Failure to be awarded a new term agreement will severely impact on our ability to sustain current level of advice service provision.

Reserves Policy

There are 2 main elements to our ideal reserves policy:

- Maintaining 3 months operating cost to cover possible delays in payments from funders. This would also cover costs of closing the Company in a prudent way that would see all creditors' claims met should forecast revenues lead to a last resort action of closing the company.
- A reserve for purchasing new capital items to replace obsolete and defective equipment.

SWACAB Postcodes

AB31, AB32, AB33, AB34, AB35, AB36, AB51 & AB21

Aberdeenshire's Administrative Areas, Electoral Wards and Settlements

BANFF AND BUCHAN AREA

- 1 Banchory and District
- 2 Troup
- 3 Fraserburgh and District

BUCHAN AREA

- 4 Central Buchan
- 5 Peterhead North and Ratray
- 6 Peterhead South and Cruden

FORMARTINE AREA

- 7 Turriff and District
- 8 Mid Formartine
- 9 Elton and District

GARIOCH AREA

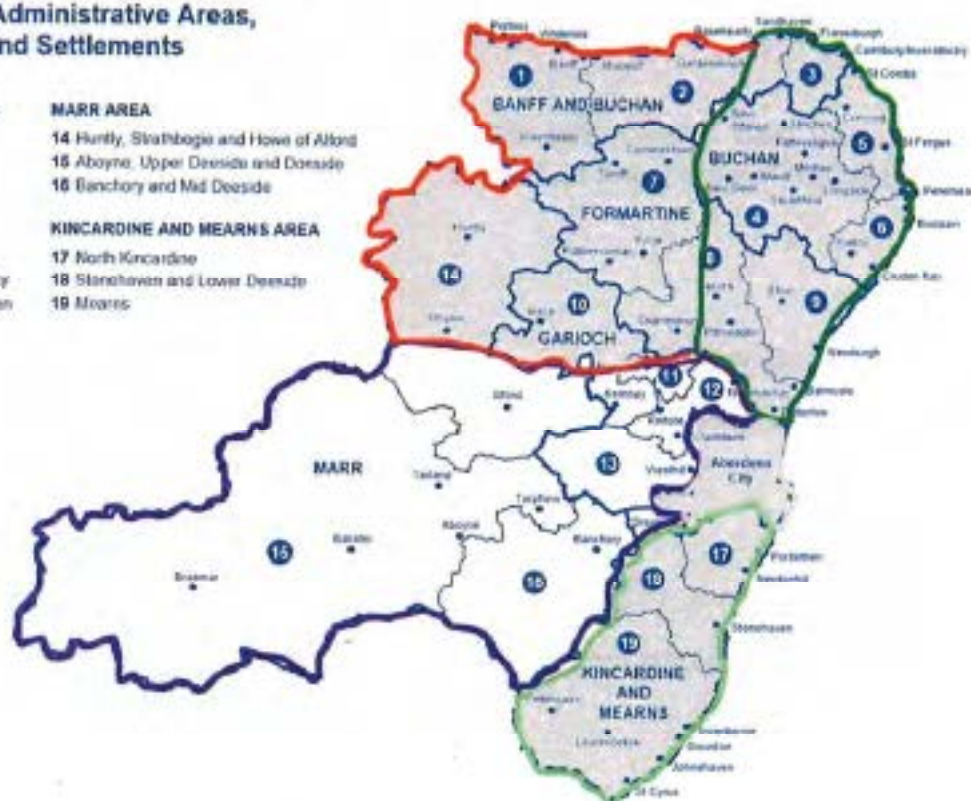
- 10 West Garioch
- 11 Inverurie and District
- 12 East Garioch
- 13 Westhill and District

MARR AREA

- 14 Huntly, Strathbogie and Howe of Allford
- 15 Aboyne, Upper Deeside and Deeside
- 16 Banchory and Mid Deeside

KINCARDINE AND MEARN'S AREA

- 17 North Kincardine
- 18 Stonehaven and Lower Deeside
- 19 Mearns



Note: SWACAB operates in Wards 10, 12, 13, 14, 15, 16 and a small part of Ward 18

South West Aberdeenshire Citizens Advice Bureau covers an area of Aberdeenshire stretching from Westhill to Braemar. This area covers a number of small towns and villages, and has a population of around 55,000, accounting for approximately 40% of Aberdeenshire. The area is characterised by the rural and semi-rural nature of many of its small towns and villages, with an increasing proportion of retired residents. Key features of the area are fuel poverty with many of the residents reliant on off grid heating sources, poor public transport that focuses on main routes rather than connecting communities, and high food prices with access to large supermarkets being limited. Poor phone and broadband provision are also commonly seen resulting in reduced digital access and increased social isolation.

Details of our Offices, Outreach Venues and Opening Hours

The main office is located on the first floor of the Westhill Shopping Centre, Old Skene Road, Westhill. This office is open for advice between 10:00 and 15:00 each weekday. A subsidiary office is located in Banchory. Initial client contact is usually by telephone but clients may also present at the office in person or send an e-mail. Enquiries are triaged. Urgent issues will be dealt with promptly, usually on the day of first contact. Simple questions may be answered straightaway. Otherwise, clients are either given an appointment for telephone or face to face advice (as they require) or it is agreed

that an adviser will respond to their enquiry by e-mail if that is their preference. In this way clients with very straightforward issues do not need to wait for an appointment, appointments can be allocated so as to take account of any key dates and vulnerable clients are not disadvantaged by a first come, first served system. The aim is to overcome the challenges that working with clients in rural and semi-rural settings present.

The bureau also offers home visits when needed and provides regular outreach surgeries in three locations as follows:

Alford:

Tuesday 10:00 to 13:00

Howe Trinity Church Centre Advice by appointment only

Kemnay:

Wednesday 10:00 to 13:00

Kemnay Village Hall Advice by appointment only

Aboyne:

Thursday 10:00 to 13:00

Aboyne Business Centre Advice by appointment only

South West Aberdeenshire Citizens Advice Bureau Specialist Services



Energy Advice

Our Energy Advice aim to reduce fuel poverty in Scotland by helping vulnerable consumers manage their energy bills and access the financial support available to them.

Advisers help clients with all types of energy issues; including but not limited to complaints, fuel debt, energy efficiency, Warm Home Discount applications, as well as benefits checks/income maximisation and switching supplier/tariff (as and when that becomes a viable option).

The projects aim to reach vulnerable clients or those at risk of being in fuel poverty.



Debt Advice

Our debt service assists clients with single and multiple debts providing clients with a route to debt solutions.

Our advisors:

- Work with clients to examine their day to day expenditure, helping them budget to meet essential items such as housing costs, energy and food.
- Take emergency action to deal with any crisis situations and prioritise debts.
- Check client's income to ensure they are receiving benefit entitlements.
- Build an accurate financial statement based on the data provided by the client and backed up by evidence from creditors and bank statements.
- Provide advice and assistance to clients in negotiating directly with creditors to achieve an affordable sustainable payment plan, (DAS-Debt Arrangement Scheme)
- Support clients with sequestration after all other routes have been exhausted.



Help to Claim and Money Talk Plus

Help to Claim can help you with your Universal Credit application It's free, independent and confidential. Every year, our dedicated advisers help thousands of people get the help they're entitled to.

What we can help with:

- Find out if you're eligible for payments
- Step-by-step support to complete your UC claim
- Prepare for your first Job Centre appointment • Check your first payment is correct

The Money Talk Plus (MTP) service is delivered by the Citizens Advice Bureau Network across Scotland. This service works to ensure that clients are supported to better manage and improve their financial circumstances, are empowered with awareness of their rights and responsibilities and experience improved wellbeing. | Types of support > Benefits and welfare rights > Specialist debt and money advice > Income maximisation and outgoings re-negotiation



Outreach /Link Worker

South West Aberdeenshire Citizens Advice Bureau continues with delivery of Outreach to communities across our area including in Aboyne, Kemnay and Alford and if necessary undertakes home visits.

We had noted since the Covid Pandemic rising numbers of clients with mental health issues, many with acute and enduring conditions; and a rise in clients fleeing Domestic Abuse. Both of these have resulted in increased anxiety and stress levels particularly around housing, benefits and debt. These clients present with multiple issues and require longer and more in-depth assistance to resolve their issues. This is often coupled with inability to absorb and understand information, manage their situation, remember appointments, keep correspondence, and maintain an agreed course of action.

By taking action on delivery of an additional element to our Outreach we were able to add a Link Worker role (funded by the Bank of Scotland) to our work we have been able to make a real difference to some of the most isolated and vulnerable people at the time they need it most. With the addition of this Link Worker we have been able to offer a unified advice and emotional/practical support service allowing us to work in a person-centred way with the more distressed/anxious clients -giving them the space and additional time needed to be heard alongside dealing with their rights and entitlements

Our advisor

- Runs regular, confidential advice sessions in rural locations
- Follows up case work on complex cases covering welfare rights, debt, employment, housing and other advice category issues to generalist advice levels
- Offers home visits to elderly, infirm, disabled or isolated people who would otherwise have difficulty accessing the service, in co-operation with other bureau staff

- Assist clients to access our full range of information and advice services along with signposting to external specialist services if required.



How people can access their pensions changed April 2015. If you're 50 or over and have a defined contribution pension (a pension based on how much has been paid into your pot), you now have more ways to access your pensions savings. It's your decision how you take the money. Pension Wise was set up by the UK Government as a free and impartial service to help you understand what your choices are, how they work and help you to make an informed decision. You will be able to get guidance on what you can do with your pension pot; different pension types and how they work; what's tax-free and what's not; how to shop around and avoid scams; where to find out more and what to do next.

You can access guidance:

- Face to face through a national network of CAB service points
- By phone
- Online



GambleAware® Gambling Support Service

Citizens Advice Scotland (CAS) has been funded by Gamble Aware to deliver the Gambling Support Service (GSS) across Scotland from April 2022 to March 2025. The project aims to raise awareness of gambling harms in Scotland, deliver training to frontline workers to help recognise those at risk of, or experiencing, gambling harms and support clients in accessing specialist support and treatment services.

Training on Gambling Harms

Training and awareness sessions, led by the GSS Training and Engagement Officers are available online or in-person. The training sessions cover 7 Learning Objectives:

- Describe the impact of gambling in our communities
- Explain the harms gambling can cause
- Identify the signs of gambling harms
- Confidently talk to people about gambling harms
- Inform and advise people about gambling harms
- Explain the specialist services available to people for further help with gambling harms

Client Support

The Training and Engagement Officers (TEOs) are also available to provide advice to clients, second tier advice to advisers and can support referrals to external treatment services.

Volunteers - Generalist Advisors



What does a CAB adviser do?

The role of a CAB adviser is varied. Some things advisers do include:

- interviewing clients –in person, by phone or e-mail
- using Advisernet, the CAB Service's electronic information system, to give information to clients
- offering practical help to clients by writing letters, making phone calls and helping fill in forms
- making calculations (for example, to check if clients are entitled to certain kinds of benefits)
- keeping confidential records of clients' cases

Advice Topics

We can offer advice, guidance and information in a number of different areas, including benefits, consumer issues, immigration, workplace disputes and much more.

- Benefits
- Work
- Debt & Money
- Consumer
- Housing
- Family
- Immigration

Would you like to join our team as a volunteer?

Volunteering with us has several benefits including:

- Flexibility around days that suit you best
- Meeting new people
- Expanding your knowledge
- Helping your local community

citizens advice bureau

Social Value of Volunteers

CABs also create opportunities for local people to develop their skills, boost their confidence and service their local communities. Over a third of our volunteers go on to further employment and education, and this itself is an underestimate given the significant portion of our volunteers who are retired and simply looking to give something back to their communities.

Citizens Advice has a twin benefit for local people: empowering them through delivering financial gains and protecting their rights, and also opening up skills and employability opportunities as volunteers.

Benefits of volunteering

- Make new friends and be part of a supportive team
- Personal development: build skills and confidence
- Better wellbeing
- Improve future prospects

For volunteers who are giving up their time to provide support to clients, there are many rewards. SWACAB volunteer advisers said:

“I enjoy volunteering with CAB because it’s mentally stimulating”

“There’s no better reward than knowing that in a small way you have made somebody’s life better”

“Glad I decided to volunteer, I’m really enjoying it”

Finance Report

The bureau's finances remain stable with a 5.6% increase in income to £429,898 and a 3.6% decrease in general costs to £79,268. Rent and Service Charges made up 65% of these general costs.

Given the reduction in face-to-face appointments and the increase in telephone, email and webchat queries which can be answered by staff in Westhill or working from home, the Board has taken the decision to terminate the lease on our Banchory office in 2023. This should result in a significant reduction of general costs in future years to a more sustainable level in the long-term.

The year-end surplus of £37,215 was largely as a result of receiving two sizeable annual grants (from Robertson Trust and Bank of Scotland REACH) in 4Q 2022 which will part-fund salaries for three staff through to 4Q 2023. The Balance Sheet shows a corresponding increase in Restricted Funds from £56,555 (2022) to £111,705 (2023).

Unrestricted Funds declined from £162,905 (2022) to £144,969 (2023) reflecting the ongoing challenge to fully cover our overhead costs – a situation that should improve after we vacate the Banchory premises in 2023.

Citizens Advice Scotland continues to be our largest funding source (49%) with Aberdeenshire Council our second largest (23%).

SOUTH WEST ABERDEENSHIRE CITIZENS ADVICE BUREAU

Scottish Charity Number SC037679

Company Number SC365999

**FINANCIAL REVIEW
FOR THE YEAR ENDED 31 MARCH 2023**

The net surplus for the year was £37,215 (2021/22 surplus £3,838) resulting in funds carried forward of £256,675 compared with £219,460 carried forward from the previous financial year.

These Funds are comprised of Fixed Assets (£8,215) and Net Current Assets (£248,460), of which the Operating Reserve is £79,804

Principle Funding Sources

The principal funding for South West Aberdeenshire Citizens Advice Bureau charitable operations has been from Citizens Advice Scotland (49%), Aberdeenshire Council (23%), Robertson Trust (9%), National Lottery (7%), Henry Smith Trust (5%) and

Additional funding (3%) has been received from Scottish Government, bank interest and local donations.

Preparation and Audit of Accounts

South West Aberdeenshire Citizens Advice Bureau was entitled to audit exemption for the financial year under the relevant section of the Companies Act 2006.

No members of the company have required the company to obtain an audit. The accounts have, however, been independently examined, as agreed by the members and required by Charities Regulations.

These accounts have been prepared in accordance with the special provisions of the Companies Act relating to small companies

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

Prepared by:

Approved on behalf of the Board of Directors

STATEMENT OF FINANCIAL ACTIVITIES (INCLUDING INCOME AND EXPENDITURE ACCOUNT)
 FOR THE YEAR ENDED 31 MARCH 2023

	Note	Un- restricted Funds £	Restricted Funds £	TOTAL FUNDS 2022-23 £	TOTAL FUNDS 2021-22 £
INCOMING RESOURCES					
From generated funds:					
Voluntary Income	2	112,908	312,357	425,305	406,975
Investment Income		4,593		4,593	162
Total Incoming Resources		<u>117,541</u>	<u>312,357</u>	<u>429,898</u>	<u>407,137</u>
RESOURCES EXPENDED					
Charitable Activities					
Staff Costs	3	99,469	212,441	311,910	319,596
Other Costs	4	53,222	26,046	79,268	82,196
Depreciation		1,506	0	1,506	1,506
TOTAL RESOURCES EXPENDED		<u>154,197</u>	<u>238,487</u>	<u>392,684</u>	<u>403,298</u>
NET INCOMING (OUT) RESOURCES		(36,656)	73,870	37,214	3,838
TOTAL FUNDS BROUGHT FORWARD		162,905	56,555	219,460	215,622
TRANSFERS BETWEEN FUNDS		18,720	(18,720)		
TOTAL FUNDS CARRIED FORWARD		<u>181,625</u>	<u>37,835</u>	<u>219,460</u>	<u>219,460</u>

SOUTH WEST ABERDEENSHIRE CITIZENS ADVICE BUREAU

Scottish Charity Number SC037679

Company Number SC365959

BALANCE SHEET

FOR THE YEAR ENDED 31 MARCH 2023

	Note	31-Mar-23		31-Mar-22	
	5	£	£	£	£
FIXED ASSETS					
Net book value at start of period		9,721		11,227	
Additions during period		0		0	
Depreciation charge for period		(1,506)		(1,506)	
Net book value at end of period			8,215		9,721
CURRENT ASSETS					
Bank Current Account		153,990		137,331	
Bank Savings Account		100,000		100,000	
Cash in hand		122		322	
Accrued Income		0		0	
Pre-payments		7,063		7,063	
Grants Due		0		0	
		261,175		244,716	
CURRENT LIABILITIES					
Amounts falling due within 1 year					
Suppliers		2,044		2,153	
HMRC - Tax and NIC		6,812		4,719	
Advance Income		0		24,932	
Accruals		3,859		3,173	
		12,715		34,976	
NET CURRENT ASSETS			248,460		209,739
TOTAL ASSETS LESS CURRENT LIABILITIES			256,675		219,460
LIABILITIES - Amounts falling due after 1 year			0		0
NET ASSETS	7		256,675		219,460
REPRESENTED BY					
RESTRICTED FUNDS	6		111,705		56,555
UNRESTRICTED FUNDS					
Designated Funds					
Active projects funded in advance				0	
Fixed Asset Replacement		65,165		63,659	
Operating Reserve		79,804	144,969	99,246	162,905
			256,674		219,460

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

No members have required the company to obtain an audit of its accounts for the year in question in accordance with section 476 of the Companies Act 2006.

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

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

Approved on behalf of the Board of Directors



**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2023**

1. ACCOUNTING POLICIES

Status

South West Aberdeenshire Citizens Advice Bureau is a Registered Charity No. SC037679 and is a Company Limited by Guarantee No. SC365959

Accounting Convention

The Financial Statements are prepared under the historical costs convention and in accordance with applicable accounting standards - the Charities Accounts (Scotland) Regulations 2006 and the Statement of Recommended Practice "Accounting and Reporting for Charities" (SORP FRS 102).

Incoming Resources

Incoming resources, including grants, are recognised in full in the Statement of Financial Activities in the year in which they are receivable.

Resources Expended

All expenditure is included on an accrual basis and includes attributable VAT which cannot be recovered.

Expenditure which is directly attributable to specific activities has been included in these cost categories. Where costs are attributable to more than one activity they have been apportioned across cost categories on a basis consistent with the use of these resources.

Tangible Fixed Assets

Depreciation is provided on all tangible fixed assets calculated to write off the cost of the asset, less any residual value, over their expected useful economic life as follows:

o	Computer equipment	4 yrs straight line
o	Office furniture and equipment	5 yrs straight line
o	Office Partitioning and Ventilation	10 yrs straight line

A minimum threshold of £2,500 is applied for capitalisation of fixed assets; assets of values less than this amount are expensed in the period in which they are acquired.

Funds and Reserves

Restricted Funds: can only be used for the particular restricted purposes within the charity; the restrictions have been specified by the donor.

Unrestricted Funds: can be used in accordance with the charitable objects at the discretion of the Board of Directors; certain unrestricted funds have been designated as below.

Designated Funds: these funds have been designated for future business requirements and are:

1) **Active projects funded in advance:** future commitments for projects already funded

2) **Fixed Asset Replacement:** based on the depreciation policy above, it is necessary to grow a fund to allow these assets to be replaced at the end of their useful life.

3) **Operating Reserve:** as a charitable business depending entirely on funding from our local authority, and others in order to operate, a lack of such funding could lead to the business being wound up. Doing this in an orderly manner, without leaving any creditors unpaid, requires a designated fund to cover the costs involved.

SOUTH WEST ABERDEENSHIRE CITIZENS ADVICE BUREAU

Scottish Charity Number SC037679

Company Number SC365959

2.	VOLUNTARY INCOME	Un-	Restricted	TOTAL	TOTAL
		restricted	Funds	FUNDS	FUNDS
		Funds	Funds	2022-23	2021-22
		£	£	£	£
GRANTS					
	Aberdeenshire Council	99,727		99,727	98,413
	Aberdeenshire Council Kickstart/ACT	0	0	0	9,688
	Citizens Advice Scotland	3,921	206,924	210,845	215,620
	Robertson Trust		36,800	36,800	32,000
	National Lottery		28,901	28,901	0
	Henry Smith Trust		21,000	21,000	42,500
	Bank of Scotland		18,732	18,732	-
	Scottish Government	3,014		3,014	-
	Stafford Trust		0	0	5,000
	Arnold Clark		0	0	1,000
	King George V Fund		0	0	1,000
DONATIONS					
	Mental Health Aberdeen	800		800	428
	Bank Interest	4,593		4,593	162
	Local Fundraising	0		0	264
	Personal Donations and Sundry Items	5,486		5,486	1,062
		117,541	312,357	429,898	407,137

3.	STAFF PAYROLL COSTS	2022-23	2021-22
		£	£
	Salaries	278,412	290,040
	Social Security Costs	20,458	17,394
	Pension Costs	13,040	12,162
		311,910	319,596

The average, full time equivalent, number of employees in the year was:	2022-23	2021-22
Management (2 full time; others part-time)	3	3
Administration (1 full-time)	1	2
Specialist Advisers (6 full time; others part time)	7	7

No employee received emoluments in excess of £60,000

None of the Directors (Charity Trustees) received any remuneration in the year.

The Independent Examiner did not receive any remuneration for examining the accounts.

4.	OTHER RESOURCES EXPENDED	Charitable	Total	Total
		Operations	2022-23	2021-22
		£	£	£
	Advertising, Publicity & Recruitment	1,222	1,222	145
	Heating & Lighting	3,133	3,133	5,054
	Insurance	2,837	2,837	618
	Office Supplies, Equipment & Maint/Cleaning	2,090	2,090	10,700
	Phone, Fax and Internet	3,755	3,755	7,831
	Printing, Stationery & Postage	2,103	2,103	2,555
	Professional Fees	2,268	2,268	2,252
	Reference Materials	1,618	1,618	3,443
	Rent and Service Charges	51,188	51,188	45,819
	Training	1,887	1,887	650
	Travel and Subsistence	4,607	4,607	3,119
	Shopping Vouchers	2,560	2,560	0
	Unused monies returned to Funder	-	-	0
		79,268	79,268	82,186

SOUTH WEST ABERDEENSHIRE CITIZENS ADVICE BUREAU

Scottish Charity Number SC037679

Company Number SC365959

5. TANGIBLE FIXED ASSETS

	Furniture & Equipment	Partitioning	Total
	£	£	£
Net book value at 1 April 2022	2,030	7,691	9,721
Additions			-
Depreciation Charge for the year	(593)	(913)	(1,506)
Net book value at 31 March 2023	1,437	6,778	8,215

6. RESTRICTED FUNDS**Movement in Restricted Funds**

	At 1 April 2022	Incoming Resources	Resources Expended	Transfers	At 31 March 2023
	£	£	£	£	£
Citizens Advice Scotland	34,552	206,924	166,996	-	74,480
Henry Smith Trust	15,251	21,000	17,531	18,720	-
Robertson Trust	6,752	36,800	24,740	-	18,812
Bank of Scotland REACH	-	18,732	7,092	-	11,640
National Lottery	-	28,901	22,128	-	6,773
	56,555	312,357	238,487	18,720	111,705

7. ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Designated Funds	Restricted Funds	Total
	£	£	£
Fixed Assets	8,215		8,215
Cash/Bank	142,406	111,705	254,112
Other current assets/(liabilities)	(5,652)	0	(5,652)
	144,969	111,705	256,675

8. DIRECTORS'/TRUSTEES' EXPENSES

	2022-23	2021-22
Number of Directors/Trustees who were paid expenses	2	4
Nature of the expenses: Regulatory/Office Expenses	157	818

**INDEPENDENT EXAMINERS REPORT TO THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2023**

I report on the accounts of the Charity for the period ended 31 March 2023, which are set out on pages 1 to 6.

Respective responsibilities of Directors (Charity Trustees) and Examiner

The Trustees are responsible for the preparation of the financial statements in accordance with the terms of the Charities and Trustees Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended). The charity's Trustees consider that the audit requirements of Regulation 10(1) (a) to (c) of the Accounts Regulations do not apply. It is my responsibility to examine the accounts as required under section 44(1) (c) of the Act to state whether particular matters have come to my attention.

Basis of Independent Examiners Report

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

Independent Examiner's Statement

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

- (1) which gives me reasonable cause to believe that in any material aspect, the requirements
 - o to keep accounting records in accordance with section 44(1)(a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations; and
 - o to prepare accounts which accord with the accounting records and comply with Regulation 8 of the 2006 Accounts Regulationshave not been met; or

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

Examined by:

Name:

Relevant Professional Body:

Address:

George Masson (Chartered Accountant)
Institute of Chartered Accountants of Scotland
55 Gray Street, Aberdeen

Thank you to:

All our current volunteers for their loyalty, support and dedication to the Bureau and their commitment to help all our clients across our region.

All our staff for all their valuable support, expertise and loyalty to our volunteers, clients and Board.

Our Board for their continued support and dedication to South West Aberdeenshire Citizens Advice Bureau and its governance.

All our funders

