

# **SOUTH WEST ABERDEENSHIRE CITIZENS ADVICE BUREAU**

**Supportive, Welcoming Advice Services**



## **Annual Report 2024**

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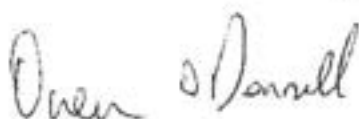
## Chairperson's Foreword

It is with great pleasure that I present our Annual Report for 2024, highlighting the progress and changes that have occurred in the last year, from April 2023 to March 2024. 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 (SWACAB) operating within our community. We wish our outgoing Chief Officer, Heather Arni every happiness and good health in retirement, and our ex-Deputy Manager Joanne McCallum best wishes in her new career. We appointed Grahame Paterson as our new Chief Officer in March 2024.

The 2023/24 period has been one of recalibration for SWACAB, its volunteers and staff, as much as for our clients and everyone else in the wider community. Last year we saw the beginnings of an economic shock to rival the banking crisis of 2008. This has led to a major cost of living crisis that continues to send ripple effects across the region and further afield.

Cost of living crises are not new to the advisers at SWACAB, and most of our clients over several years have benefitted from high quality income maximisation advice. However, now we are experiencing heavy demand from clients who have never needed to seek such advice, and our limited resources hinder our ability to meet this demand to the extent we would like. Work has already begun on our 2024-2029 business plan to harness the latest technological advances, recruit more volunteers and share our expertise with our wider partner network to enable us to help as many of South West Aberdeenshire's citizens as possible. We exist to advise and guide our neighbours and seek to improve their lives, especially in the face of adversity, and will work tirelessly to transform and improve further the efficiency and professionalism of our service to achieve that outcome. As Chairman I have, as always, been exposed to the highs and lows of the organisation throughout the year and have seen nothing but creativity, commitment and determination everywhere I look. The pride I feel working alongside such a group of people is profound and I am grateful to them on behalf of our clients.

I am grateful, too, for the continuing support of our financial sponsors, who have shown such trust and belief in the work that we do and share the values that underpin our vision of a better life for the people of South West Aberdeenshire. Our main funders, Aberdeenshire Council and Citizens Advice Scotland, have also enabled us to submit evidence to central and local Government to improve policies and practices that affect people's lives, creating a fairer Scotland where people are empowered, and their rights are respected. We are also grateful for the ongoing support of specialist partners. It is the willingness of our staff and volunteers to work so successfully in concert with such a wide range of outstanding partners that enables SWACAB to continue to operate above and beyond the sum of our parts.



**Owen O'Donnell, Chairperson, Board of Directors**



## Purpose

South West Aberdeenshire Citizens Advice Bureau (SWACAB) is an independent and innovative advice organisation providing holistic advice 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.

## 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. Authorised and regulated by the Financial Conduct Authority FRN 617487. ICO Registration Z1946138.**

**Registered Office: Suite 2, First Floor Offices Westhill Shopping Centre, Old Skene Road, Westhill, Aberdeenshire, AB32 6RL**

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 2024 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.

Chinyere Adeniyi-Alade  
Resident in Scotland, British Citizen

Roger White  
Resident in Scotland, British Citizen

HR Director: Elaine Ord  
Resident in Scotland, British Citizen

## Chief Officer's Report

2023/2024 has been a period of change, particularly towards the financial year end, when the Bureau lost the Senior Management Team of both the Chief Officer and Deputy Manager. However, we also welcomed two part-time Welfare Benefits Officers in February 24 with the support of the National Lottery Community Fund. We also saw a high turnover of volunteers, with Adviser numbers down against the previous year. Our Pension Wise service changed at the end of the financial year, with our in-house Adviser retiring, and the service moving towards a telephone-based service going forward.

Notwithstanding these changes, the Bureau team has worked hard to deliver high quality advice for our clients throughout, and it is testimony to all involved that life-changing and, at times, life-saving support was delivered by the whole SWACAB Team.

The ongoing cost of living crisis has hit people in our community hard, and we see this reflected in the body of work undertaken during the period. We recognise the additional hardships and challenges to many in our community who live in rural areas. Research by The Poverty Alliance has highlighted the Aberdeenshire 'rural poverty premium' - in essence a double whammy that the people living on a low income and in a rural area face.

The year has perhaps been one of consolidation for the Bureau, and understandably so. However, I now wish us to achieve growth and consolidation in balance, looking to attract investment for new projects that will complement our traditional work, as well as look to how we can have a stronger presence across all of our territory. What is already clear to me is that we can deliver positive outcomes, and it is this that we must concentrate on as we move forward.

Key to our success will be investment in our people, and we will drive recruitment, training and development alongside wellbeing as a central theme of achieving our goals as an organisation. Equally effective collaboration and partnerships will build capacity across the whole of Aberdeenshire and the North East of Scotland more widely, and we aim to be proactive in this work.

We always strive to do our best for those who need us, regardless of status or circumstance.

This is why I am proud to have the opportunity to lead SWACAB going forward, and proud of our work and people who deliver it.



**Grahame Paterson, Chief Officer**

## Annual Data

	2023-24	2022-23
Client Issues	8082	9584
CFG	£1,071,444	£1,046,579
Top 3 Issues	45.5% Benefits 9.9% Debt 7.7% Utilities 7.7% Finance & Charitable Support	47.7% Benefits 8.4 % Utilities 7.9% Debt

Advice Code	Number of Clients		Number of Times Used	
	2022-23	2023-24	2022-23	2023-24
Benefits	851	560	3277	2494
Consumer	114	89	151	138
Debt	156	137	543	543
Discrimination	4	2	4	2
Education	18	20	28	27
Employment	150	87	272	208
Finance & Charitable Support	206	170	500	423
Health & Community Care	61	46	75	81
Housing	191	129	327	236
Immigration, Asylum & Nationality	29	37	58	79
Legal Proceedings	203	157	338	240
NHS Concern & Complaint	7	11	10	14
Relationship	179	129	337	235
Tax	185	169	252	270
Travel, Transport and Holidays	79	53	126	75
Utilities & Communications	305	163	578	422



### Client Financial Gain (CFG)

CFG Advice Category	£ Amount	% of Total
Benefits	820,895.09	76.6%
Consumer	8,400.00	0.8%
Debt	158,227.47	14.8%
Employment	28,300.00	2.6%
Finance and Charitable Support	23,698.72	2.2%
Housing	600.00	0.1%
Legal Proceedings	174.17	0.0%
Tax	17,046.26	1.6%
Travel, transport and holidays	4,587.04	0.4%
Utilities and communications	9,515.74	0.9%
	<b>1,071,444.49</b>	<b>100%</b>
<b>Average CFG per Client:</b>	<b>£2485.95</b>	

Client Financial Gain by Ward	CFG (£) 2023 - 24	%
Ward 10 - Kemnay	106,180.37	10%
Ward 12 - Kintore-Newmachar	81,982.03	8%
Ward 13 - Westhill	210,710.44	20%
Ward 14 - Alford	72,561.48	7%
Ward 15 - Aboyne	243,522.64	23%
Ward 16 - Banchory	149,088.38	14%
Ward 18 - Drumoak	24,553.26	2%
Other	182,845.89	17%
<b>Total</b>	<b>£1,071,444.49</b>	

## Risk Management

The Directors have implemented a formal risk management process to assess business risks and implement risk management strategies. This involved identifying the types of risks the charity faces, prioritising them in terms of potential impact and likelihood of occurrence, and identifying means of mitigating the risks. As part of this process, the Directors have reviewed the adequacy of the charity's current internal controls. Procedures have been established for reporting failings immediately to appropriate levels of management and to the Board of Directors.

The main risks are in several categories:

- **Compliance Risk** that changes in legislation or Terms & Conditions of CAS Membership increase SWACAB's operating costs/impact's ability to operate compliantly and to required standards
- **Strategic Risk** that SWACAB cannot meet its business & charitable objectives
- **Reputational Risk** that SWACAB partners/public/media perception will be adversely affected by its performance
- **Financial Risk** that SWACAB's financial situation is such not to be able to meet its objectives or obligations as they fall due
- **Operational Risk** that SWACAB's operational costs vary from budgeted, that performance standards decline or that core services cannot be provided
- **External Risk** arising from circumstances not within the control of SWACAB Board e.g., global, national, third party or local factors

## 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.



## Operations

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

### SWACAB Postcodes

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

### Aberdeenshire's Administrative Areas, Electoral Wards and Settlements

#### BANFF AND BUCHAN AREA

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

#### BUCHAN AREA

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

#### FORMARTINE AREA

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

#### GARIOCH AREA

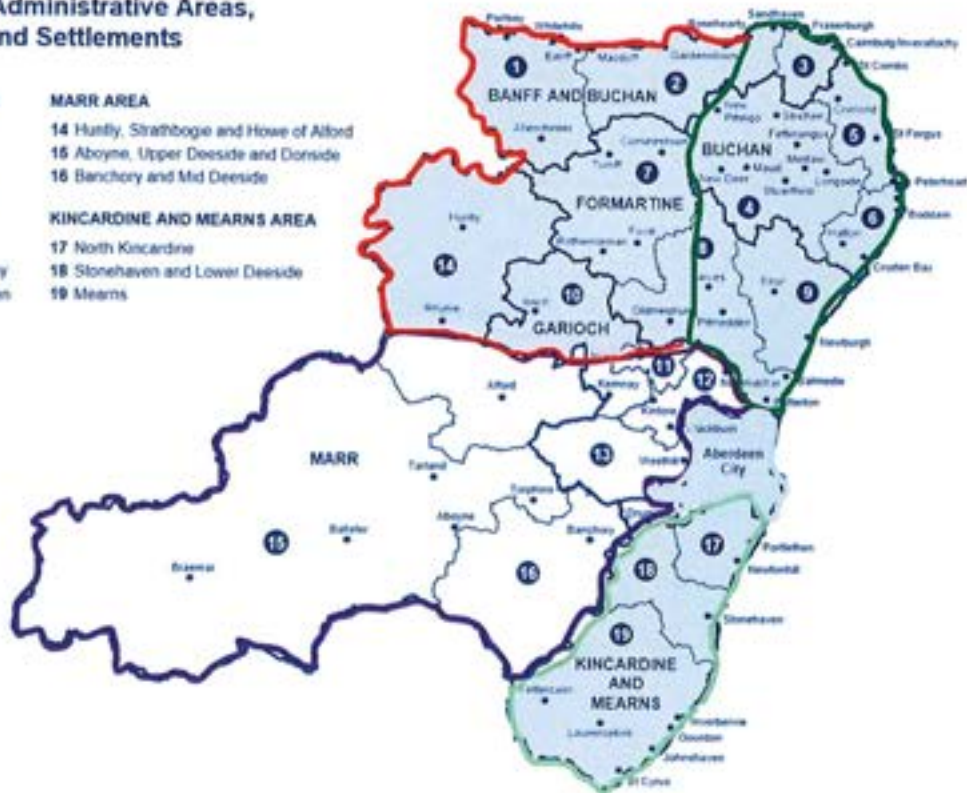
- 10 West Garoch
- 11 Inverurie and District
- 12 East Garoch
- 13 Westhill and District

#### MARR AREA

- 14 Hurlly, Strathbogie and Howe of Allford
- 15 Aboyne, Upper Deeside and Donside
- 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

### **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.

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 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

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 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.

### Our adviser

- 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.



## Pension Wise

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 regional advisors
- 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.

## Volunteering

### Generalist Advisers



### 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
- Energy





## Volunteers – Administration, data analysis, business development

In addition to the generalist advisors, SWACAB has a range of other roles and opportunities for volunteers to be integral to our work and development. We always welcome notes of interest, and are proud to be a volunteer-led organisation.

## Social & Economic 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

We estimate that the economic value of SWACAB Volunteers for the year is equivalent to £100,000, based on a formula provided by Volunteering Scotland.

## Finance Report

### FINANCIAL REVIEW

FOR THE YEAR ENDED 31 MARCH 2024

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The deficit for the year was £1,066 (2022-23 surplus £37,215) resulting in funds carried forward of £255,609, compared with £256,675 carried forward from the previous financial year.

These Funds are comprised of Fixed Assets (£6,709) and Net Current Assets (£248,900), of which the Operating Reserve is £29,127.

### Principle Funding Sources

The principal funding for South West Aberdeenshire Citizens Advice Bureau charitable operations has been from Citizens Advice Scotland (51%), Aberdeenshire Council (27%), Robertson Trust (9%), and National Lottery 8%)

Additional funding (5%) has been received from fundraising, 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:

 Date 9th Oct 2024  
Fiona Bick, Finance Director

Approved on behalf of the Board of Directors

 Date 9th Oct 2024  
Owen O'Donnell, Chair

**STATEMENT OF FINANCIAL ACTIVITIES (INCLUDING INCOME AND EXPENDITURE ACCOUNT)  
FOR THE YEAR ENDED 31 MARCH 2024**

	Note	Un- restricted Funds £	Restricted Funds £	<b>TOTAL FUNDS 2023-24 £</b>	<b>TOTAL FUNDS 2022-23 £</b>
<b>INCOMING RESOURCES</b>					
From generated funds:					
Voluntary Income	2	114,754	254,905	369,659	425,305
Investment Income		11,371		11,371	4,593
Total Incoming Resources		126,125	254,905	381,030	429,898
<b>RESOURCES EXPENDED</b>					
Charitable Activities					
Staff Costs	3	112,596	181,249	293,845	311,910
Other Costs	4	76,548	10,198	86,746	79,268
Depreciation		1,506	0	1,506	1,506
TOTAL RESOURCES EXPENDED		190,650	191,447	382,097	392,684
NET INCOMING (OUT) RESOURCES		(64,525)	63,458	(1,066)	37,214
TOTAL FUNDS BOUGHT FORWARD		144,969	111,705	256,675	219,460
TRANSFERS BETWEEN FUNDS		1,313	(1,313)		
TOTAL FUNDS CARRIED FORWARD		81,758	173,851	255,609	256,674



**BALANCE SHEET**  
**FOR THE YEAR ENDED 31 MARCH 2024**

	Note	31-Mar-24	31-Mar-23
	5	£	£
<b>FIXED ASSETS</b>			
Net book value at start of period		8,215	9,721
Additions during period		0	0
Depreciation charge for period		(1,506)	(1,506)
Net book value at end of period		6,709	8,215
<b>CURRENT ASSETS</b>			
Bank Current Account		102,145	153,990
Bank Savings Account		150,100	100,000
Cash in hand		144	122
Accrued Income		0	0
Pre-payments		5,543	7,063
Grants Due		0	0
		257,932	261,175
<b>CURRENT LIABILITIES</b>			
Amounts falling due within 1 year			
Suppliers		1,685	2,044
HMRC - Tax and NIC		6,350	6,812
Advance Income		0	0
Accruals		997	3,859
		9,032	12,715
<b>NET CURRENT ASSETS</b>		248,900	248,460
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>		255,609	256,675
<b>LIABILITIES - Amounts falling due after 1 year</b>		0	0
<b>NET ASSETS</b>	7	255,609	256,675
<b>REPRESENTED BY</b>			
RESTRICTED FUNDS	6	173,851	111,705
UNRESTRICTED FUNDS			
Designated Funds			
Active projects funded in advance		-	0
Fixed Asset Replacement		52,631	65,165
Operating Reserve		29,127	79,804
		255,609	256,674

For the year ended 31 March 2024 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

 Date 9<sup>th</sup> Oct 2024  
Owen O'Donnell, Chair

**NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 MARCH 2024**

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**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.

2. VOLUNTARY INCOME		Un- restricted Funds	Restricted Funds	TOTAL FUNDS 2023-24	TOTAL FUNDS 2022-23
GRANTS		£	£	£	£
	Aberdeenshire Council	101,726		101,726	99,727
	Citizens Advice Scotland	2,693	192,260	194,953	210,845
	Robertson Trust	3,200	32,000	35,200	36,800
	National Lottery		30,645	30,645	28,901
	Henry Smith Trust		0	0	21,000
	Bank of Scotland		0	0	18,732
	Scottish Government	0		0	3,014
DONATIONS					
	Mental Health Aberdeen	56		56	800
	Bank Interest	11,371		11,371	4,593
	Local Fundraising	1,869		1,869	0
	Personal Donations and Sundry Items	5,210		5,210	5,486
		<b>126,125</b>	<b>254,905</b>	<b>381,030</b>	<b>429,898</b>

3. STAFF PAYROLL COSTS		2023-24	2022-23
		£	£
	Salaries	263,433	278,412
	Social Security Costs	17,886	20,458
	Pension Costs	12,527	13,040
		<b>293,845</b>	<b>311,910</b>

The average, full time equivalent, number of employees in the year was:	2023-24	2022-23
Management (1 full time; others part-time)	3	3
Administration (1 full-time)	1	1
Specialist Advisers (4 full time; others part time)	6	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 Operations	Total 2023-24	Total 2022-23
		£	£	£
	Advertising, Publicity & Recruitment	1,490	1,490	1,222
	Heating & Lighting	5,999	5,999	3,133
	Insurance	1,152	1,152	2,837
	Office Supplies, Equipment & Maint/Cleaning	10,038	10,038	2,090
	Phone, Fax and Internet	6,658	6,658	3,755
	Printing, Stationery & Postage	2,513	2,513	2,103
	Professional Fees	1,739	1,739	2,268
	Reference Materials	4,933	4,933	1,618
	Rent and Service Charges	48,702	48,702	51,188
	Training	360	360	1,887
	Travel and Subsistence	3,161	3,161	4,607
	Shopping Vouchers	-	-	2,560
	Unused monies returned to Funder	-	-	0
		<b>86,745</b>	<b>86,745</b>	<b>79,268</b>



5.

**TANGIBLE FIXED ASSETS**

	Furniture & Equipment	Partitioning	Total
	£	£	£
Net book value at 1 April 2023	1,437	6,778	8,215
Additions			-
Depreciation Charge for the year	(593)	(913)	(1,506)
<b>Net book value at 31 March 2024</b>	<b>844</b>	<b>5,865</b>	<b>6,709</b>

6.

**RESTRICTED FUNDS****Movement in Restricted Funds**

	At 1 April 2023	Incoming Resources	Resources Expended	Transfers	At 31 March 2024
	£	£	£	£	£
Citizens Advice Scotland	74,480	192,260	133,084	-	133,656
Robertson Trust	18,812	32,000	32,528	-	18,283
Bank of Scotland REACH	11,640		10,327	1,313	-
National Lottery	6,773	30,645	15,507	-	21,911
	<b>111,705</b>	<b>254,905</b>	<b>191,447</b>	<b>1,313</b>	<b>173,851</b>

7.

**ANALYSIS OF NET ASSETS BETWEEN FUNDS**

	Designated Funds	Restricted Funds	Total
	£	£	£
Fixed Assets	6,709		6,709
Cash/Bank	78,373	173,851	252,224
Other current assets/(liabilities)	(3,324)	0	(3,324)
	<b>81,758</b>	<b>173,851</b>	<b>255,609</b>

8.

**DIRECTORS'/TRUSTEES' EXPENSES**

	2023-24	2022-23
Number of Directors/Trustees who were paid expenses	3	2
Nature of the expenses: Regulatory/Office Expenses	559	157

**INDEPENDENT EXAMINERS REPORT TO THE TRUSTEES  
FOR THE YEAR ENDED 31 MARCH 2024**

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I report on the accounts of the Charity for the period ended 31 March 2024, 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
  - to keep accounting records in accordance with section 44(1)(a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations; and
  - to prepare accounts which accord with the accounting records and comply with Regulation 8 of the 2006 Accounts 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:



Date: 09/10/2024

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.

Our private donors for their generosity and kindness in supporting our work.

## All our funders

