

**ABERDEEN CITIZENS ADVICE BUREAU**

**REGISTERED COMPANY NO. SC123593**  
**REGISTERED CHARITY NUMBER. SC009674**

**TRUSTEES' REPORT**  
**AND**  
**FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31 MARCH 2023**

# ABERDEEN CITIZENS ADVICE BUREAU

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# **ABERDEEN CITIZENS ADVICE BUREAU**

## **TRUSTEES' REPORT FOR THE YEAR ENDED 31 MARCH 2023**

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The Trustees' present their report and the audited financial statements for the year ended 31 March 2023. Whilst this report does not go into full detail about the activities of Aberdeen Citizens Advice Bureau (ACAB), our Annual Report is also issued at this time of the year, which gives a fuller picture of our activities.

### **OBJECTIVES AND ACTIVITIES**

The Bureau is a fully independent registered charity with its Board of Directors. It is a member of The Scottish Association of Citizens Advice Bureau.

The aims of our Citizens Advice Bureau are:

- To ensure that individuals do not suffer through lack of knowledge of their rights and responsibilities of the services available to them, or through an inability to express their needs effectively;
- To exercise a responsible influence on the development of social policies, both locally and nationally;

The service is independent and provides free, confidential, effective and impartial advice which is accessible to everybody regardless of age, race, gender, religion, disability or sexual orientation;

The main objectives and activities for the year continued to focus on the giving of advice, empowering clients to solve their issues and acting as advocates or negotiators for those more vulnerable clients.

### **ACHIEVEMENTS AND PERFORMANCE**

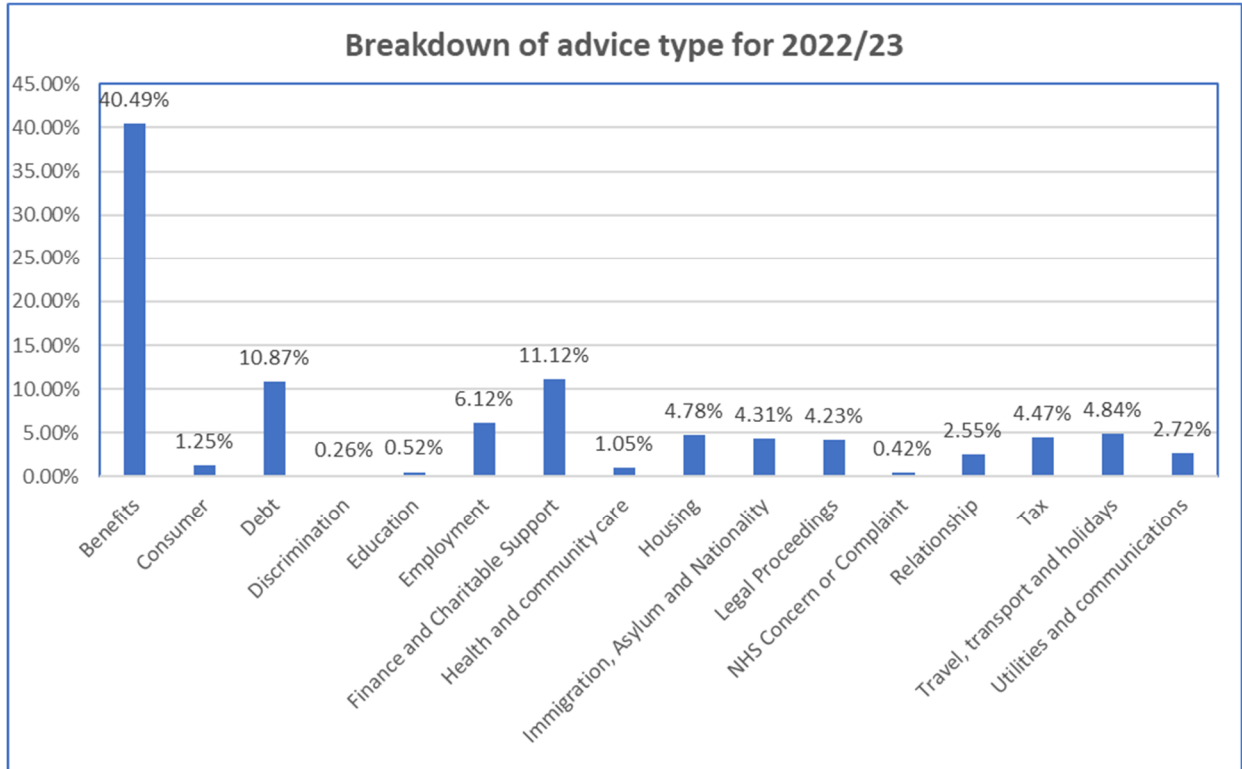
ACAB is a volunteer-led service. A mix of volunteers and paid staff provides the service to clients. We currently have 37 full and part-time paid staff, some of whom are specialist advisers. We also have around 58 part-time volunteers – drawn from a wide range of backgrounds – along with a few students who are studying law or social work/studies who wish to gain life/work experience related to clients in their potential field. All staff and volunteers must undertake rigorous training to be competent in advising clients.

Our clients are amongst the most deprived and vulnerable people in our society, including people who are financially vulnerable, those on low/unstable incomes, older people, people at risk of domestic violence, people with disabilities, people new to the benefits system and more recently people with specific employment crises due to the Covid-19 Pandemic. ACAB seeks to enable these socially disadvantaged and or marginalised clients to maximise their income and reduce outgoings in order to improve social equality and health. This includes advice on benefits, finances, housing, employment, tax, health, consumer and legal issues. The advice provided by ACAB is free, independent, confidential, impartial and available to everyone. Please see the table below with the full breakdown for 2022/23. We aim to enable all clients to take control of their affairs and become self-reliant, thus increasing their confidence, reducing anxiety and improving their mental health. As you will see from the table below, advice on Benefits at 40% is the main topic for which clients seek advice. For 2022/23 Finance and Charitable support was the next largest area for which advice was sought at 11% which includes seeking support for food parcels.

**ABERDEEN CITIZENS ADVICE BUREAU**

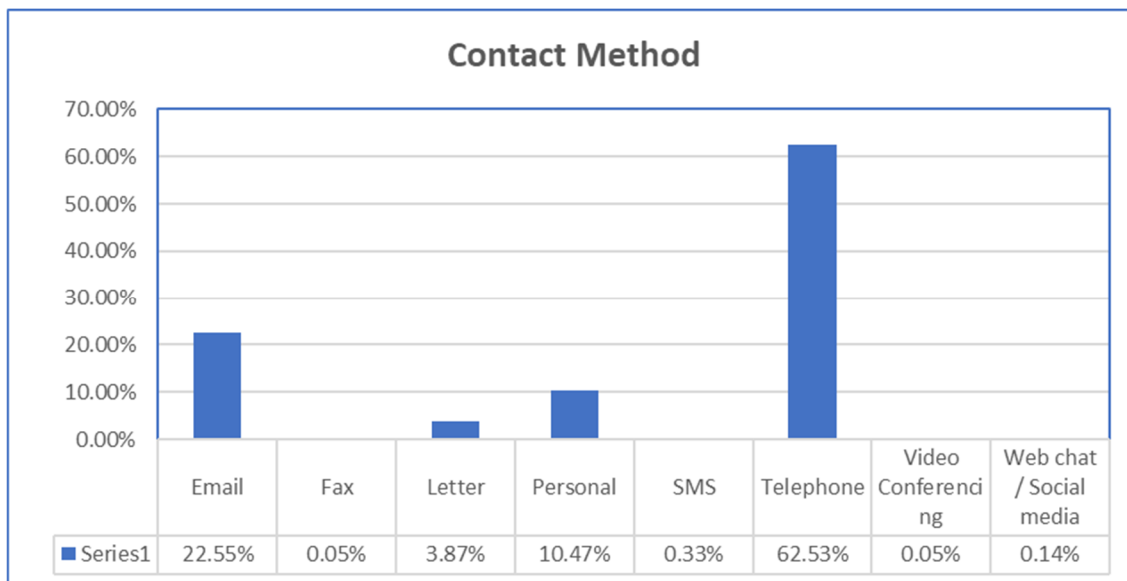
**TRUSTEES' REPORT (CONT'D)  
FOR THE YEAR ENDED 31 MARCH 2023**

**Chart 1: Breakdown of advice type for 2022/23**



In 2022/23, the majority of our contact with clients remained via telephone (63%) and email (23%), as noted in the table below. While we have had an increase in face-to-face support from last year from 1% to 11% this is reserved for the most vulnerable of our clients.

**Chart 2: Contact Method with clients for 2022/22**

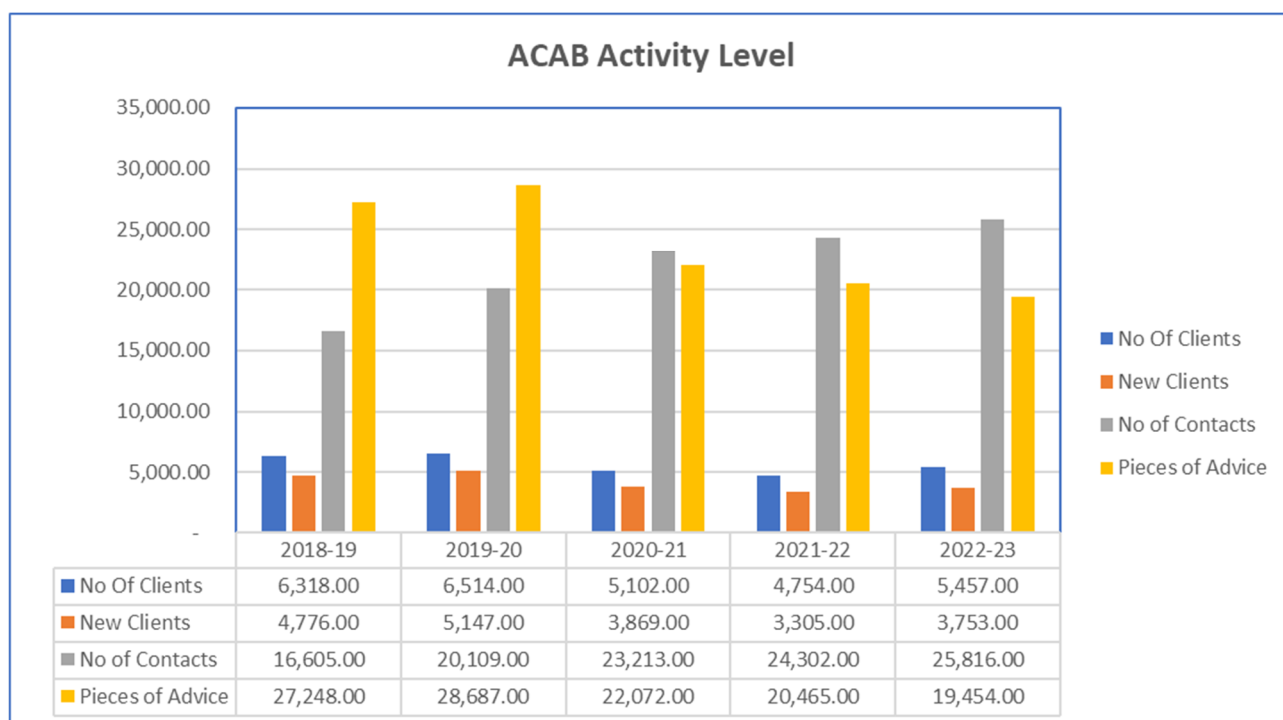


## ABERDEEN CITIZENS ADVICE BUREAU

### TRUSTEES' REPORT (CONT'D) FOR THE YEAR ENDED 31 MARCH 2023

The Bureau makes its biggest impact by providing a “one-stop shop” so that all the client’s issues can be dealt with within the Bureau, and they are not passed from one organisation to another. This is shown by the large number of clients that come to us for assistance, 5,457 in the current year, an increase of almost 15% from 2021/22, and a significant number of repeat clients for the year of 1704. In addition, we have given multiple pieces of advice to our clients in the last year, 19,454. See below for an overview of these figures for the last five years.

**Chart 3: ACAB activity level for the last five years**



While in 2021/22 we were recovering from the aftermath of the Covid-19 pandemic, this was unfortunately followed by an energy crisis and a cost of living crisis where prices for energy and everyday living skyrocketed. We saw an increase in the number of clients looking for support with energy costs, especially towards the end of 2022 and into 2023; this was even with the energy payments made by the government to all households.

During 2022/23, we had a pilot project where we were able to issue shopping vouchers to our clients to assist them with making ends meet during the economic crisis, and this support was invaluable to many. This is the main reason for the increase in advice relating to finance and charitable support and this overtaking debt as our second most common area of advice sought by our clients. Towards the latter end of 2022 we were also able to issue fuel vouchers through a joint project with the Trussell Trust, local foodbanks and the British Gas Energy Trust and area pleased to be able to issue these again during 2023/24.

From the table above, we can see an increase in our client numbers of 15% which shows the scale of the economic crisis and support that residents of Aberdeen are seeking. We continue to see increasing numbers of clients when there are further changes impacting on the economy and cost of living and expect this to continue into 2023/24.

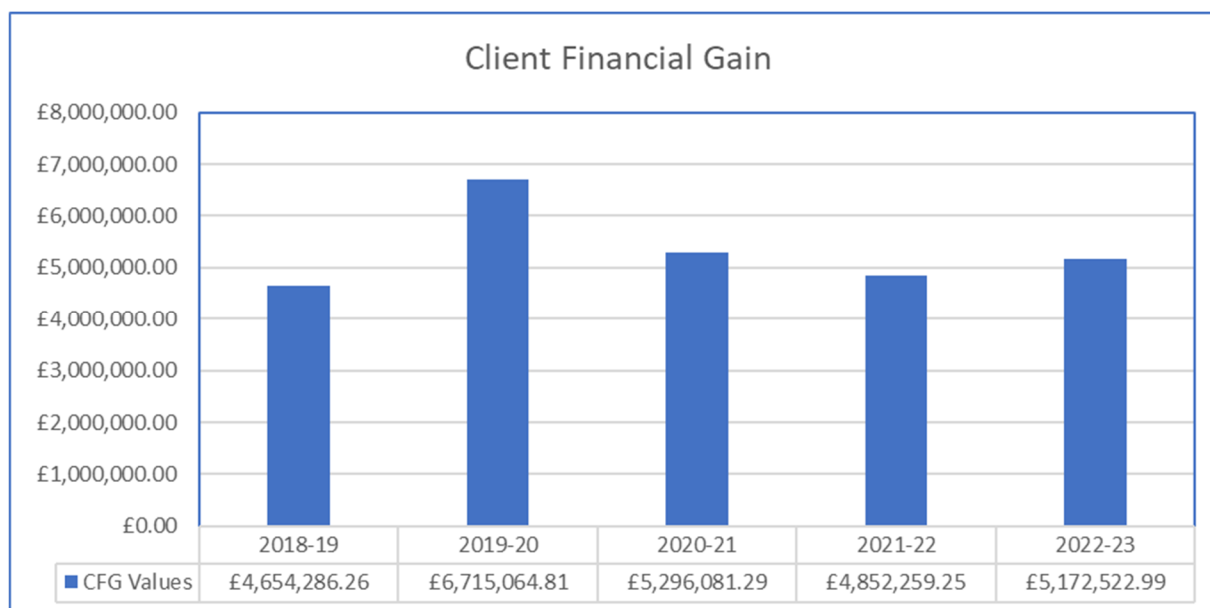
## ABERDEEN CITIZENS ADVICE BUREAU

### TRUSTEES' REPORT (CONT'D) FOR THE YEAR ENDED 31 MARCH 2023

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Chart 4 highlights the financial gains achieved for clients over the last five years, which shows our most significant impact for our clients. Client Financial Gains (CFGs) are where our advisers have been able to achieve a financial benefit for a client. Typically, this is done by getting funds awarded to them through benefit and grant applications; or by saving our clients money by reducing their outgoing costs or getting debt and charges written off. While we noticed a slight dip in our CFGs for 2021-22, it is good to see that this has increased again for 2022/23 by nearly 7% to £5,172,522.99. This amount was achieved for 2,280 clients meaning an average gain of £947.87 per client.

**Chart 4: Client Financial Gains Achieved by Year**



## FINANCIAL REVIEW

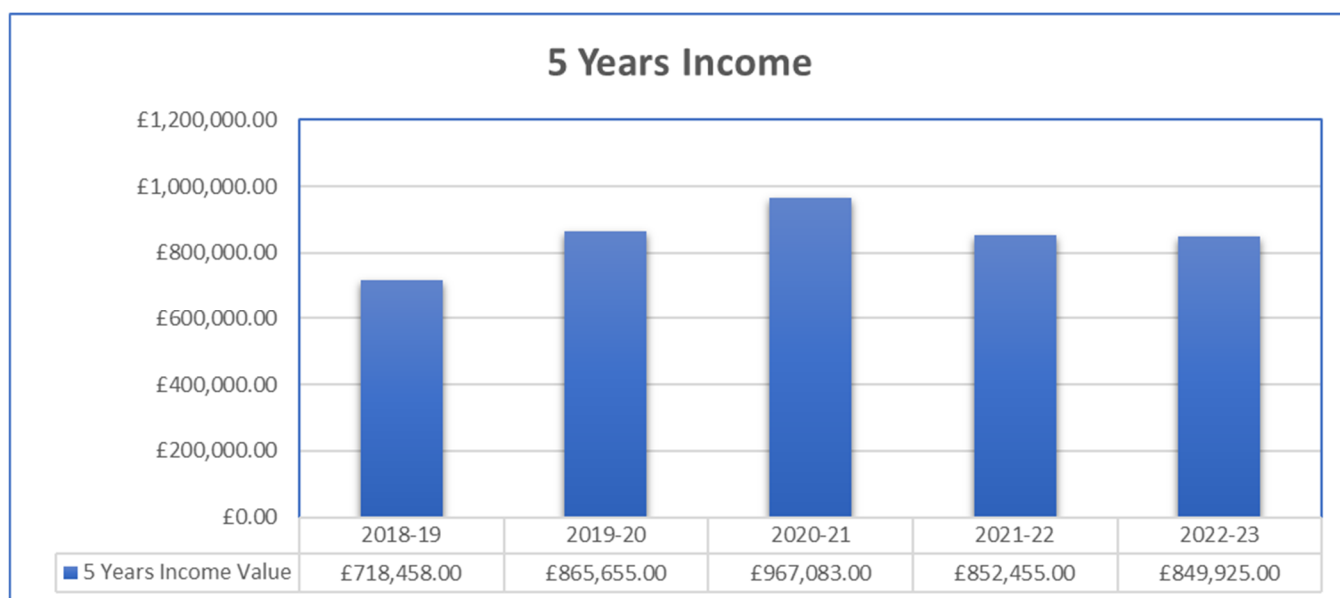
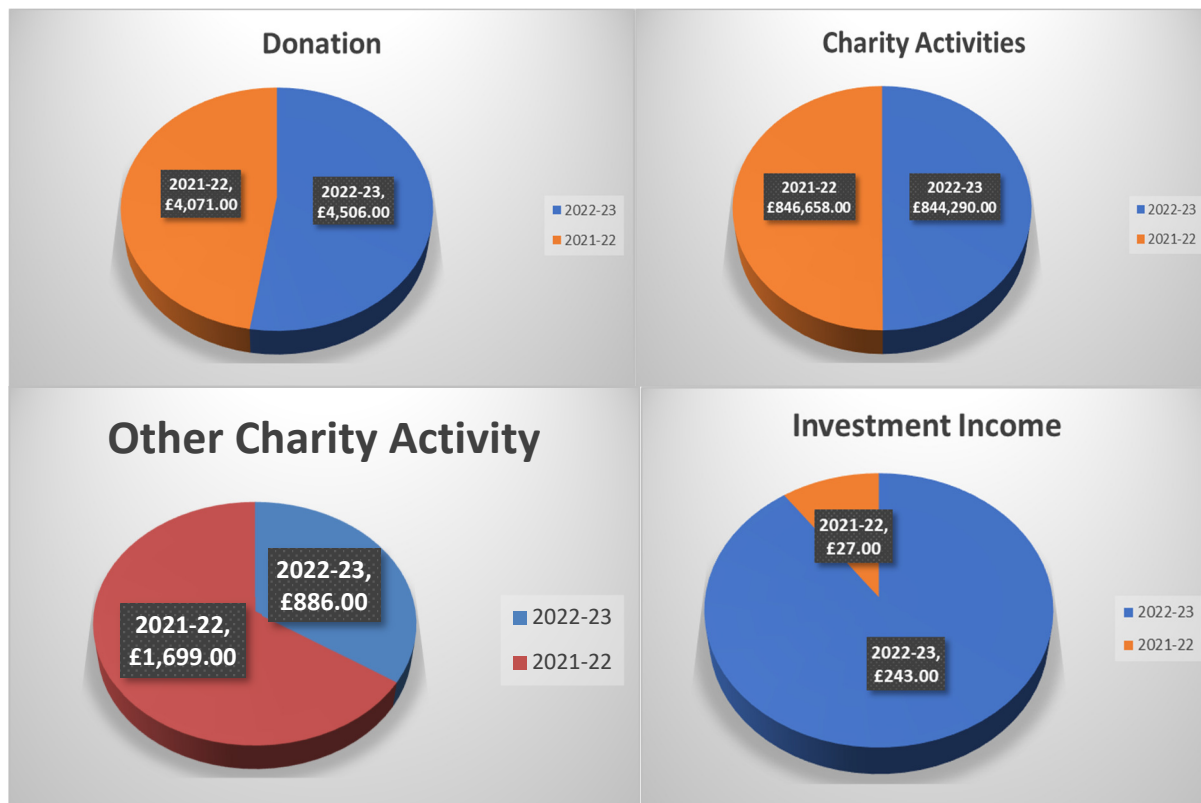
### Income

The total annual income for the year 2022/23 is £849,925.00, mainly from charitable activities (grants); other which is less than 1% of the total income includes investment income, donation, and other Charity activity. As analysed below compared to the previous year's record., details are included in the Statement of Financial Activities.

# ABERDEEN CITIZENS ADVICE BUREAU

## TRUSTEES' REPORT (CONT'D) FOR THE YEAR ENDED 31 MARCH 2023

Charts 5-9: Breakdown of income for 2022/23



The total fund available to us was reduced by £2,530.00 over the previous year (21/22; less than 1%). This implies that income was relatively stable over the previous year.

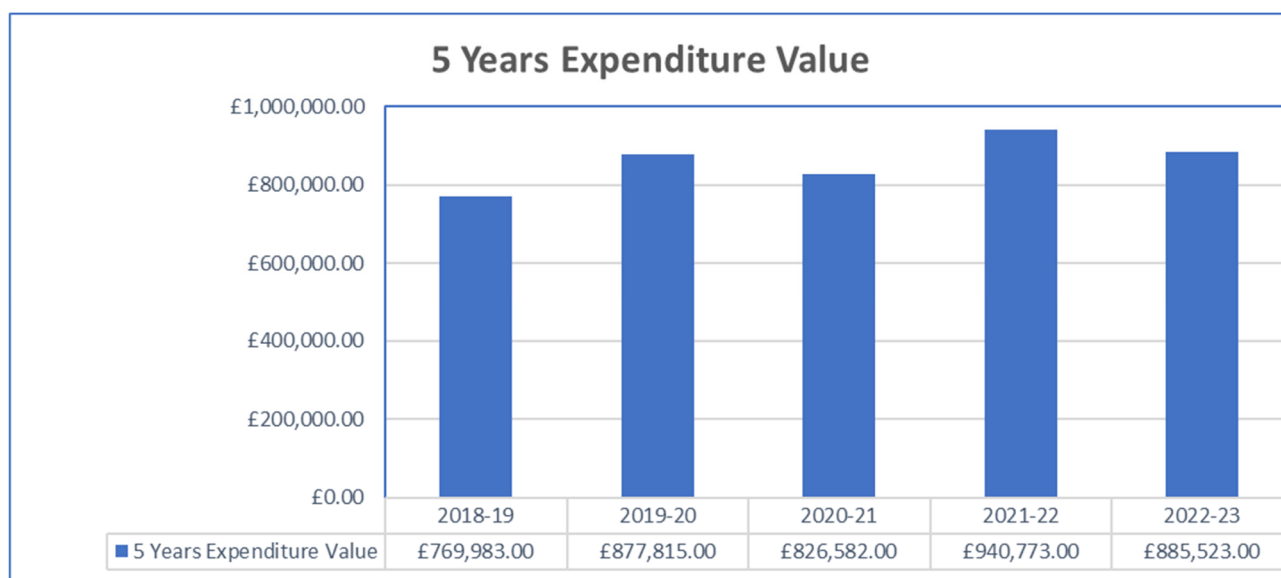
## ABERDEEN CITIZENS ADVICE BUREAU

### TRUSTEES' REPORT (CONT'D) FOR THE YEAR ENDED 31 MARCH 2023

#### Expenditure

The total expenditure for the year 2022/23 stands at £885,523. Details are included in the Statement of Financial Activities.

Chart 10: Expenditure for 2022/23



In close monitoring of our expenditure over the year, there was a reduction in our cost by £55,250.00, which is a 6% reduction in comparison with the previous year's expenditure. The expenditure reduction is mainly from wages and salary. There was a £35,742.93 reduction in wages and salaries compared to the previous year's record (21/22; -5%). This is achieved by implementing a hiring freeze on certain vacancies. Other costs we have saved over a '000 include Books and information, Cleaning, Computer Expenses, Heat and light, Legal and professional Fees, Postage, Rent and service Charge, Staff Pension Contributions, and Volunteer Expenses.

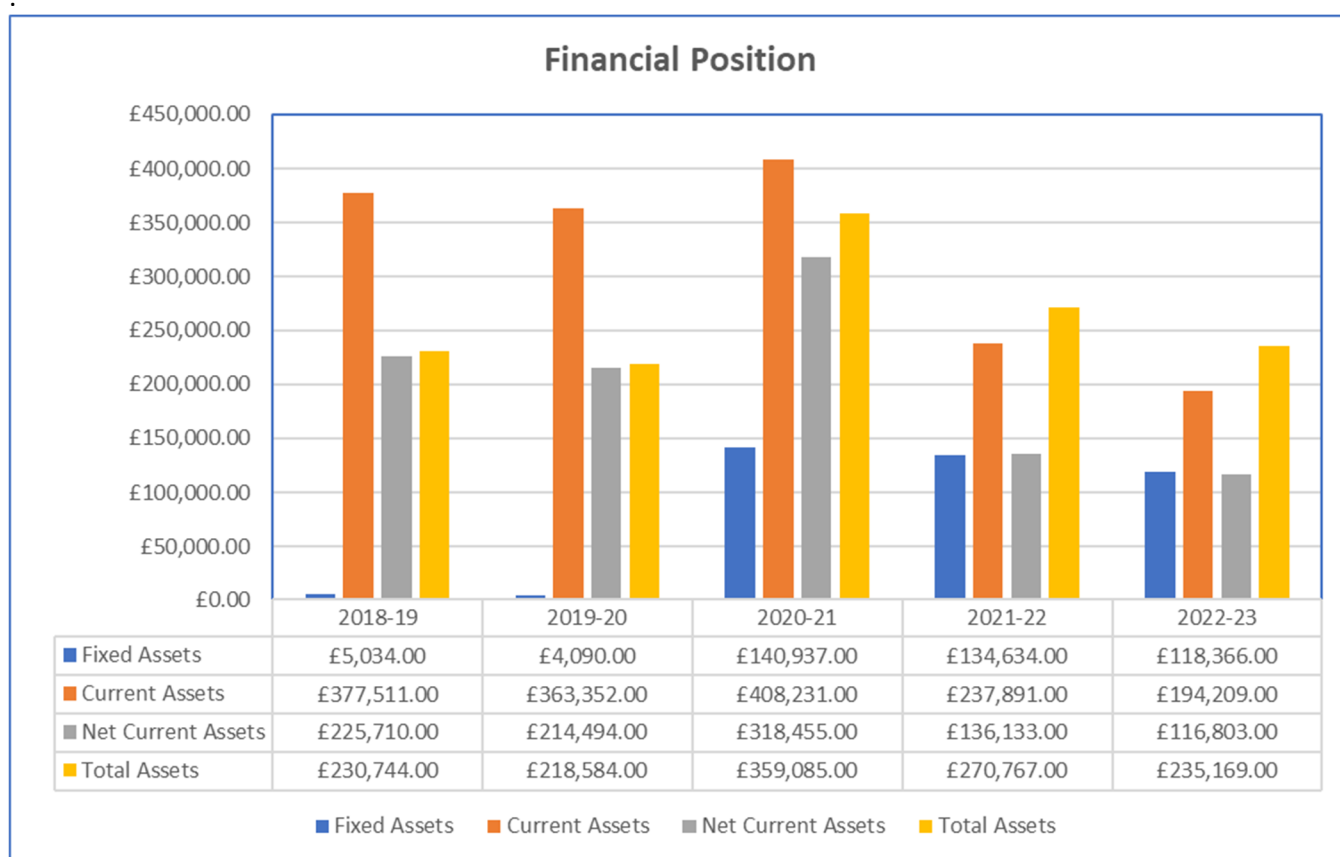
Despite the increasing cost of living, the economic crises, and the living cost paid to all staff from December 2022 to March 2023, we have successfully cut down on our running cost while maintaining good practice and standards in our services.

Overall, a deficit of £35,598.00 was recorded for the year 2022/23, compared to a deficit of £88,318.00 recorded in the previous year, leading to a decrease in Total Asset as shown below

## ABERDEEN CITIZENS ADVICE BUREAU

### TRUSTEES' REPORT (CONT'D) FOR THE YEAR ENDED 31 MARCH 2023

Chart 11: Financial Position of ACAB for the last 5 years



Against a backdrop of limited resources and insecurities over funding, we continue to be under a Service Level Agreement with Aberdeen City Council, which gives us greater financial stability.

The various funding sources, with the support of and through the work of the Board, volunteers and staff, have ensured that ACAB is in a healthy position. Further, the Bureau has demonstrated that it could continue to meet the requirements of the various agreements for the continuous provision of services, which should positively affect the funder's willingness to support ACAB in the foreseeable future.

In 2022/23, the staff still did not receive a pay increase. Instead, an economic crisis payment was awarded as a welfare subtitle to cushion the effect of the economic crises on staff while the Board deliberated on staff remuneration. This was paid to all staff from October 2022 until July 2023 based on their working hours per week.

#### Reserves Policy

ACAB holds a reserve fund of £235,169 for the year ended 31 March 2023, which is 3 months of our operation costs. This fund is to be used to bridge any possible delays in receiving promised grants or managing payment in arrears contracts. Likewise, to cover essential charity /activities whilst sourcing income to a maximum of 6 months budgeted charity activity.

The fund provides for the costs of dissolution should the charity be unable to continue. It is only to be used in the event of the Trustees' deciding the charity should cease to exist. It will be used to pay notice periods, redundancies and the expenses of running the Bureau until closure of the organisation. Due to the nature of the organisation and the regular review of the budget, this policy will be reviewed on an annual basis.

## **ABERDEEN CITIZENS ADVICE BUREAU**

### **TRUSTEES' REPORT (CONT'D) FOR THE YEAR ENDED 31 MARCH 2023**

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There are £160,863 total funds in the Clydesdale and Triodos, with an additional £828 after collecting all debtors and paying all creditors (£33,346 – £32,518), given total liquid funds of £161,691. This is represented by £80,803 cash held that must be spent on restricted funds (detailed in Note 13); £44,888 cash set aside for lease end dilapidations (detailed in Note 12); £4,324 cash set aside for property improvements as yet to be undertaken (Detailed in Note 14); Leaving free reserves of only £31,676.

#### **Principal Funding Sources**

The Bureau is mainly dependent upon grants from other organisations. The details of the income are shown later in the accounts.

We are grateful for the continuing support of our funders, primarily Aberdeen City Council, but also the Scottish and UK Governments, the NHS, Poppy Scotland, Macmillan Cancer Support, Citizens Advice Scotland, Department for Work & Pensions, Pension Wise, Calsayseat Medical Practice and the Bank of Scotland. With our funders' continued support, the Bureau can undertake the wide range of functions that it does.

In addition, the Board would also like to thank those who funded us during the funding year 2022/23, such as the Trussell Trust, British Gas Energy Trust, Robert Gordons University, Aberdeen Student Show, Tesco Community Grants and a number of individual donors. We are also grateful to the members of the Fundraising Standing Committee for their continued work in seeking new sources of funding, both small and large.

After a strong start, the Supporters of ACAB group, a team of volunteers aiming to raise the profile of the Bureau and increase fundraising activities, is now under review. This group has undertaken several promotional activities, including a Bureau Breakfast and ACAB quiz; however, for various reasons, many of the individuals involved have moved on from the group and new membership is required to keep the group running.

#### **Investment Policy**

All money held by the Bureau is in a current account with the Clydesdale Bank PLC and three Triodos interest-bearing accounts with various repayment conditions.

#### **Provision for Dilapidations Costs**

The agreed dilapidations figure for 2022/23 is £44,888.

### **PLANS FOR FUTURE PERIODS**

#### **Service Developments**

The Bureau continues to operate a 50% hybrid working pattern for all staff and volunteers, and as such, we continue to meet the needs of both our clients and our workforce. We continue to offer face-to-face support as needed and continue to provide advice by telephone and email predominantly. From April 2022 we introduced a triage system to try and reduce our waiting time for clients and ensure that clients with urgent issues are assisted in a timely fashion. A staff and volunteer Away Day held in May 2023 identified that a number of improvements could be made to the wider Bureau with a view to improving the customer journey and reducing waiting times and making the Bureau run more efficiently. A working group set up by the Board are tasked with reviewing the current working practices and suggestions made at the Away Day.

We have a continued and indeed growing need for continuing to seek funding to maintain our debt advice provision. While the Debt has reduced from being our second main area of advice, it was only a marginal reduction and was overtaken by Finance and Charitable Support which was mainly due to a pilot around issuing Shopping Vouchers and an increased demand in food vouchers being issued. We anticipate that with the current economic crisis, more people will be affected by the rising living costs and inflation, pushing more people into Debt. Thus, this remains one of our main priorities for seeking funding opportunities.

We have also identified areas of advice-giving deficit locally giving in the following areas – housing, employment and energy provision. If we can find the funds, we would intend to develop further and increase our advice provision for our clients.

Another area of priority for ACAB is to increase our fundraising activity to increase our unrestricted funds and thereby increase our reserves to provide between 3 and 6 months of running costs.

## **ABERDEEN CITIZENS ADVICE BUREAU**

### **TRUSTEES' REPORT (CONT'D) FOR THE YEAR ENDED 31 MARCH 2023**

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Another important aim for the coming year is to increase our pool of volunteers, especially volunteer advisers. Our volunteer numbers have declined since coming out of the pandemic as many re-evaluated their life priorities. While we are actively recruiting volunteers at all times, the training can take up to 6 months to complete to become a fully trained adviser and so it can take time to replace the volunteers that we have lost. This has been a huge contributing factor to our increased waiting times and is another area that the working group are reviewing following the Away Day held in May. However, our office refurbishment was finally completed in May 2023 giving us full access to our office premises which will enable us to provide more face-to-face training for our volunteers.

As was the case last year, 2022/23 has continued to be a difficult year for applying for grants and funding as many have changed the way they offer grants and who they will offer them to. There are a number of smaller pots of funding available for community groups. Still, there are not always grants we can apply for, or the criteria for being awarded a grant is not within our scope to deliver. Many funds are oversubscribed, too, making the grant competition more challenging than ever.

Our main strategy going forward is to retain our existing funders for example Aberdeen City Council, for a further term by ensuring we deliver a service to clients that fully meets the Funders' criteria, offering them value for money and giving us the best chance of success. In addition, we intend to continue to work with the Citizens Advice Scotland (CAS) Network to deliver existing National Projects, assist CAS in applying for further funding for these and new projects and be actively involved in new national funding opportunities.

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

##### **Governing Document**

The organisation is a charitable company limited by guarantee. The company was established under a Memorandum of Association which sets out the objects and powers of the charitable company and is governed under its Articles of Association. In the event of the company being wound up, members are required to contribute an amount not exceeding £1.

At the 2021 AGM on 22 November, the Members approved a revised and up-dated Memorandum and Articles of Association.

##### **Appointment of the Directors**

The Directors of the company also known as Trustees, are appointed and removed under the procedure laid down by the Memorandum and Articles of Association.

The Directors are familiar with the aims and principles of the service while in addition, they are encouraged to attend the courses organised by the national Citizens Advice Service covering:

- The obligations of Trustees and Directors
- Employment Procedures
- Financial Management
- Financial Planning

## **ABERDEEN CITIZENS ADVICE BUREAU**

### **TRUSTEES' REPORT (CONT'D) FOR THE YEAR ENDED 31 MARCH 2023**

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#### **Risk Management**

The trustees have a duty to identify and review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error. The Board reviews the risk register on all aspects of its exposure at regular intervals including:

- Governance risks e.g. inappropriate organisational structure, difficulties recruiting Directors with relevant skills and limiting conflict of interest risk.
- Operational risks e.g. service quality and development, contract pricing, employment issues, health and safety issues, fraud and misappropriation and financial risks e.g. accuracy and timeliness of initial information, adequacy of reserves and cash flow, diversity of income sources and investment management. The Board is aware that the level of the deficit projected in the 2021/22 budget would not be sustainable if repeated in future years. We are aware that new funding sources, including but not limited to new grants from organisations, need to be found, which is one of the tasks of the newly formed Fundraising Standing Committee.
- External risks e.g. public perception and adverse publicity, demographic changes and government policy.
- Compliance with law and regulations e.g. law as affecting Trustees, employment law and regulative requirements of particular activities such as fundraising.

Each year the Chairs of the Standing Committee are asked to respond to the Risk Assessment exercise.

#### **Organisational Structure**

We have five standing committees: Communications Committee, Finance Committee, People Matters (HR) Committee, Policy & Resources Committee and Fundraising Committee. Full Board meetings occur quarterly, with the Standing Committees meeting in each period between Board Meetings and reporting to them. A scheme of delegation was approved.

Operational services are normally conducted from the Bureau office, at several outreach centres, and through telephone and visits to specific venues. A 50% hybrid working policy is in place for all staff and volunteers to enable flexibility while providing service from our main office and outreach locations.

The company is a member of Citizens Advice Scotland, follows procedures and is audited by them to ensure that it adopts recognised procedures, and that the quality of its service is satisfactory. The company is accredited with Scottish National Standards for Type 2 and 3 Debt and Benefits Advice.

## **ABERDEEN CITIZENS ADVICE BUREAU**

### **TRUSTEES' REPORT (CONT'D) FOR THE YEAR ENDED 31 MARCH 2023**

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#### **REFERENCE AND ADMINISTRATIVE DETAILS**

**Registered Company Number**

SC123593

**Scottish Registered Charity Number**

SC009674

**Registered Office**

41 Union Street  
Aberdeen  
AB11 5BN

**Trustees**

Valerie Anne Maehle

Nigel Dower

George Keith Pirie

Ciarán Andrew McRae

Ewan Stuart Sutherland

Victoria Heys Fletcher

Robert Raymond Hutcheon Aitken

Alan Finlay

James Garnett

Keith Flemming

Olabisi Oluwakemi Osobajo

Joyce Wallace

John Thain Cormack

Chairperson

Treasurer until 28/11/2022

(Resigned 03/10/2022)

(Resigned 10/05/2022)

Vice Chairperson

(Resigned 08/11/2022)

Treasurer from 28/11/2022

(Appointed 02/08/2022)

(Appointed 02/08/2022)

**Auditors**

Hall Morrice LLP

6-7 Queens Terrace

Aberdeen

AB10 1XL

**Bankers**

Virgin Money

62 Union Street

Aberdeen

AB10 1WD

## **ABERDEEN CITIZENS ADVICE BUREAU**

### **TRUSTEES' REPORT (CONT'D) FOR THE YEAR ENDED 31 MARCH 2023**

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#### **STATEMENT OF TRUSTEES RESPONSIBILITIES**

The trustees (who are also the directors of Aberdeen Citizens Advice Bureau for the purposes of company law) are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice), including Financial Reporting Standard 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland".

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 incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing those financial statements, the trustees are required to:-

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charity SORP;
- make judgements and estimates that are reasonable and prudent;
- prepare the financial statements on a going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charitable company and to enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps to prevent and detect fraud and other irregularities.

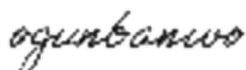
In so far as the trustees are aware:

- there is no relevant audit information of which the charitable company's auditors are 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 auditors are aware of that information.

#### **AUDITORS**

A resolution proposing that Hall Morrice LLP be reappointed as auditors of the company will be put to the members.

Approved by order of the board of trustees on 31 October 2023 and signed on its behalf by:



**Mrs O Osobajo  
Trustee**

# ABERDEEN CITIZENS ADVICE BUREAU

## INDEPENDENT AUDITOR'S REPORT

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### Opinion

We have audited the financial statements of Aberdeen Citizens Advice Bureau (the 'charitable company') for the year ended 31 March 2023 which comprise the Statement of Financial Activities, the Balance Sheet, the Statement of Cash Flows and notes to the financial statements, including 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 31 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 (as amended).

### 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 other information comprises the information included in the trustees' annual report, other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information contained within the annual report. 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.

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 this gives rise to a material misstatement in the financial statements themselves. 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.

## **ABERDEEN CITIZENS ADVICE BUREAU**

### **INDEPENDENT AUDITOR'S REPORT (CONTINUED)**

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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 (incorporating the directors report) for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the directors' 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 directors' 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 (as amended) 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 directors' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit.
- The trustees were not entitled to prepare the financial statements in accordance with the small companies regime and take advantage of the small companies' exemptions in preparing the Trustees report and from the requirement to prepare a Strategic report.

#### **Responsibilities of trustees**

As explained more fully in the trustees' responsibilities statement set out in the directors report, 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.

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.

## ABERDEEN CITIZENS ADVICE BUREAU

### INDEPENDENT AUDITOR'S REPORT (CONTINUED)

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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 extent to which our procedures are capable of detecting irregularities, including fraud, is detailed below.

In identifying and assessing the risk of material misstatement due to non-compliance with laws and regulations we have:

- Ensured that the engagement team had the appropriate competence, capabilities and skills to identify or recognise non-compliance with laws and regulations;
- Identified the laws and regulations applicable to the charity through discussions with trustees and management and through our own specialist knowledge of the sector;
- Focused on the specific laws and regulations we consider may have a direct effect on the financial statements, including FRS 102, the Charities SORP, the Companies Act 2006, the Charities and Trustee Investment (Scotland) Act 2005 (and) regulation 8 of the Charities Accounts (Scotland) Regulations 2006 (as amended) and tax compliance regulations;
- Focused on the specific laws and regulations we consider may have an indirect effect on the financial statements that are central to the entity's ability to trade including those relating to health and safety and employment regulations;
- Reviewed the financial statement disclosures and tested to supporting documentation to assess compliance with applicable laws and regulations;
- Made enquiries of management;
- Reviewed minutes of meetings of those charged with governance; and
- Ensured the engagement team remained alert to instances of non-compliance throughout the audit.

In identifying and assessing the risk of material misstatement due to irregularities, including fraud and how it may occur, and the potential for management bias and the override of controls we have:

- Obtained an understanding of the entity's operations, including the nature of its revenue sources and of its objectives and strategies, to understand the classes of transactions, account balances, expected financial disclosures and business risks that may result in risk of material misstatement;
- Obtained an understanding of the internal controls in place to mitigate risks of irregularities, including fraud;
- Vouched balances and reconciling items in key control account reconciliations to supporting documentation;
- Carried out detailed testing, on a sample basis, to verify the completeness, occurrence, existence and accuracy of transactions and balances;
- Carried out detailed testing to verify the completeness, validity, existence and accuracy of income including cut-off testing and ensuring income recognition is in line with stated accounting policies;
- Made enquiries of management as to where they consider there was a susceptibility to fraud, and their knowledge of any actual, suspected or alleged fraud;
- Tested journal entries to identify any unusual transactions;
- Performed analytical procedures to identify any significant or unusual transactions; and
- Evaluated the appropriateness of accounting policies and the reasonableness of accounting estimates.

We did not identify any matters relating to non-compliance with laws and regulations, or relating to fraud.

Because of inherent limitations of an audit, there is an unavoidable risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulation. The risk of not detecting a material misstatement due to fraud is inherently more difficult than detecting those that result from error as fraud may involve intentional concealment, forgery, collusion, omission or misrepresentation. In addition, the further removed any non-compliance with laws and regulations is from the events and transactions reflected in the financial statements, the less likely we would become aware of it.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at: <http://www.frc.org.uk/auditorsresponsibilities>. This description forms part of our auditor's report.

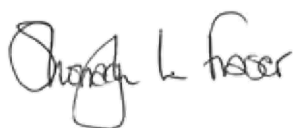
## **ABERDEEN CITIZENS ADVICE BUREAU**

### **INDEPENDENT AUDITOR'S REPORT (CONTINUED)**

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#### **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 (as amended). 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.



**Shonagh L Fraser MA CA**  
**Senior Statutory Auditor**  
For and on behalf of Hall Morrice LLP  
Statutory Auditor  
Aberdeen, 31 October 2023

## ABERDEEN CITIZENS ADVICE BUREAU

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

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	Note	Unrestricted Funds £	Restricted Funds £	Total 2023 £	Total 2022 £
<b>Income and endowments from:</b>					
Donations		4,506	-	4,506	4,071
Charitable activities	2	361,547	482,743	844,290	846,658
Other trading activities	3	886	-	886	1,699
Investment income	4	<u>243</u>	<u>-</u>	<u>243</u>	<u>27</u>
		<u>367,182</u>	<u>482,743</u>	<u>849,925</u>	<u>852,455</u>
<b>Expenditure on:</b>					
Charitable activities	5	<u>380,549</u>	<u>504,974</u>	<u>885,523</u>	<u>940,773</u>
<b>Net expenditure</b>		(13,367)	(22,231)	(35,598)	(88,318)
Transfers between funds		<u>(13,927)</u>	<u>13,927</u>	<u>-</u>	<u>-</u>
<b>Net movement in funds</b>		(27,294)	(8,304)	(35,598)	(88,318)
<b>Reconciliation of funds:</b>					
Total funds brought forward		<u>181,660</u>	<u>89,107</u>	<u>270,767</u>	<u>359,085</u>
<b>Total funds carried forward</b>		154,366	80,803	235,169	270,767
		=====	=====	=====	=====

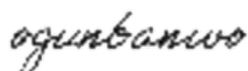
# ABERDEEN CITIZENS ADVICE BUREAU

## BALANCE SHEET AS AT 31 MARCH 2023

	Note	£	2023 £	£	2022 £
<b>Fixed assets</b>					
Tangible fixed assets	9		118,366		134,634
<b>Current assets</b>					
Debtors	10	33,346		55,717	
Cash at bank and in hand		<u>160,863</u>		<u>182,174</u>	
		194,209		237,891	
<b>Creditors: amounts falling due within One year</b>	11	<u>(32,518)</u>		<u>(56,870)</u>	
<b>Net current assets</b>			<u>161,691</u>		<u>181,021</u>
<b>Total assets less current liabilities</b>			280,057		315,655
<b>Provisions for liabilities</b>	12		<u>(44,888)</u>		<u>(44,888)</u>
<b>Net assets</b>			<u>235,169</u> =====		<u>270,767</u> =====
<b>Funds</b>					
Restricted funds	13		80,803		89,107
Unrestricted funds	14		150,042		171,507
Designated funds	14		<u>4,324</u>		<u>10,153</u>
			<u>235,169</u> =====		<u>270,767</u> =====

These 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 of Trustees on 31 October 2023 and signed on behalf of the board by:



**Mrs O Osobajo**  
Trustee

Company Registration No. SC123593

## ABERDEEN CITIZENS ADVICE BUREAU

### STATEMENT OF CASH FLOWS FOR THE YEAR ENDED 31 MARCH 2023

	2023 £	2022 £
<b>Cash flows used in operating activities</b>		
Cash used in operations (Note 1)	(18,799)	(123,638)
<b>Net cash used in operating activities</b>	(18,799)	(123,638)
<b>Cash flows from investing activities</b>		
Purchase of tangible fixed assets	(2,755)	(12,359)
Interest received	243	27
<b>Net cash used by investing activities</b>	(2,512)	(12,332)
<b>Change in cash and cash equivalents in the reporting period</b>	(21,311)	(135,970)
Cash and cash equivalents at beginning of the reporting period	182,174	318,144
<b>Cash and cash equivalents at end of the reporting period</b>	160,863 =====	182,174 =====

#### Notes to the cash flow statement

	2023 £	2022 £	
<b>1. Cash flows used in operations</b>			
Net expenditure for the year	(35,598)	(88,318)	
Adjustments for:			
Depreciation charges	19,023	18,662	
Interest received	(243)	(27)	
Decrease in debtors	22,371	34,370	
Decrease in creditors	(24,352)	(88,325)	
	(18,799)	(123,638)	
	=====	=====	
<b>2. Analysis of changes in net debt</b>			
	1 April 2022 £	Cash Flows £	31 March 2023 £
Cash at bank and in hand	182,174 =====	(21,311) =====	160,863 =====

# ABERDEEN CITIZENS ADVICE BUREAU

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

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### 1 Accounting policies

#### 1.1 Basis of preparation

The financial statements have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant notes to the accounts. The financial statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102), the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended).

The Charity constitutes a public benefit entity as defined by FRS 102.

The financial statements are prepared in sterling which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The Charity has adequate resources and is well placed to manage future risks. The Charity's planning process, including financial projections, has taken into consideration the current economic climate and its potential impact on the various sources of income and planned expenditure. The Trustees have a reasonable expectation that the Charity has adequate resources to continue in operational existence for the foreseeable future. The Trustees believe that there are no material uncertainties that call into doubt the Charity's ability to continue. The financial statements have therefore been prepared on the basis that the Charity is a going concern.

#### 1.2 Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

No amount is included in the Statement of financial activities for volunteer time.

#### 1.3 Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

#### 1.4 Tangible fixed assets

Depreciation of fixed assets is calculated to write off their costs less any estimated residual value over their estimated useful lives, as follows:

Office Equipment and Computers	15% - 33% on cost
Tenant Improvements	10 years

Tangible fixed assets are included at cost less depreciation and impairment. The residual value is reassessed at the end of each accounting period.

#### 1.5 Taxation

The charity is exempt from corporation tax on its charitable activities.

## ABERDEEN CITIZENS ADVICE BUREAU

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

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#### 1.6 Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

#### 1.7 Pension costs and other post-retirement benefits

The company operates a defined contribution scheme and the premiums in respect of employer's contributions are charged to the financial statements as they fall due.

#### 1.8 Dilapidations

A provision has been made to cover the estimated dilapidation cost that may rise when the organisation's property lease comes to an end. The provision currently stands at £44,888 which is based on a figure provided by a professional valuation firm. The directors are of the view that the provision is adequate to cover any potential cost that may arise and no charge against income was required in the current financial year.

#### 1.9 Debtors

Trade and other debtors are recognised at the settlement amount. Prepayments are valued at the amount prepaid.

#### 1.10 Creditors

Creditors are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors are normally recognised at their settlement amount.

#### 1.11 Cash and cash equivalents

Cash and cash equivalents are basic financial assets and include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

## 2 Income from charitable activities

	Unrestricted funds £	Restricted funds £	Total 2023 £	Total 2022 £
Grants received	361,547 =====	482,743 =====	844,290 =====	846,658 =====

## ABERDEEN CITIZENS ADVICE BUREAU

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

#### 2 Income from charitable activities (continued)

Included within income relating to grants received are the following grants:

	<b>Unrestricted funds £</b>	<b>Restricted funds £</b>	<b>2023 £</b>	<b>2022 £</b>
Aberdeen City Council	337,365	140,224	477,589	380,772
Calsayseat Medical Group	-	7,620	7,620	9,525
Scottish Association of Citizens Advice Bureaux	17,792	143,421	161,213	319,630
EU Support	-	16,202	16,202	12,282
Macmillian Cancer Care	-	122,006	122,006	99,868
Robert Gordon University	5,640	-	5,640	4,840
NHS PASS	-	16,822	16,822	11,094
Trussell Trust Outreach	-	36,448	36,448	-
Aberdeen Football Club Community Trust	750	-	750	-
Department of Work and Pensions	-	-	-	<u>8,647</u>
	<u>361,547</u>	<u>482,743</u>	<u>844,290</u>	<u>846,658</u>
	=====	=====	=====	=====

In 2022, £504,360 was attributable to Restricted funds and £342,298 to Unrestricted funds.

#### 3 Other trading activities

	<b>Unrestricted funds £</b>	<b>Restricted funds £</b>	<b>Total 2023 £</b>	<b>Total 2022 £</b>
Fundraising events	135	-	135	1,434
ACAB Supporters	<u>751</u>	<u>-</u>	<u>751</u>	<u>265</u>
	886	-	886	1,699
	===	===	===	====

In 2022, all other trading activities related to unrestricted funds.

#### 4 Investment income

	<b>Unrestricted Funds £</b>	<b>Restricted funds £</b>	<b>Total 2023 £</b>	<b>Total 2022 £</b>
Deposit account interest	243	-	243	27
	=====	=====	=====	=====

In 2022, all investment income related to unrestricted funds.

## ABERDEEN CITIZENS ADVICE BUREAU

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

#### 5 Charitable activities

	Unrestricted funds £	Restricted funds £	Total 2022 £	Total 2022 £
Wages	293,025	400,689	693,714	729,457
Pensions	11,312	12,817	24,129	27,745
Rent, Rates and insurance	42,293	-	42,293	48,955
Cleaning	22,828	-	22,828	26,033
Heat, light and power	11,818	-	11,818	14,372
Repairs and renewals	8,190	234	8,424	9,319
Telephone	4,431	3,893	8,324	8,737
Stationery, printing and post	5,095	2,820	7,915	12,569
Sundries	2,589	1,763	4,352	6,885
Training, books and info	2,984	820	3,804	4,909
Volunteer expenses	234	42	276	6,536
Voucher expenses	-	14,050	14,050	-
Travel expenses	188	635	823	-
Depreciation	19,023	-	19,023	18,662
Equipment leasing	1,696	156	1,852	956
Core cost contribution	(64,055)	64,055	-	-
Management charges	(3,000)	3,000	-	-
Governance costs				
Auditors remuneration	5,000	-	5,000	2,150
Other accountancy	15,555	-	15,555	16,596
Legal and professional	1,343	-	1,343	6,892
	380,549	504,974	885,523	940,773
	=====	=====	=====	=====

In 2022, £536,947 was attributable to Restricted funds and £403,826 to Unrestricted funds.

#### 6. Net expenditure

	Total 2023 £	Total 2022 £
Auditors' remuneration	5,000	2,150
Depreciation – owned assets	19,023	18,662
	=====	=====

#### 7. Trustees' remuneration and benefits

There were no trustees' remuneration or other benefits for the year ended 31 March 2023 nor for the year ended 31 March 2022.

##### Trustees' expenses

There were no trustees' expenses paid for the year ended 31 March 2023 nor for the year ended 31 March 2022.

## ABERDEEN CITIZENS ADVICE BUREAU

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

#### 8 Staff costs

	2023	2022
	£	£
Wages and salaries	647,517	680,942
Employer's national insurance	46,197	48,515
Other pension costs	<u>24,129</u>	<u>27,745</u>
	717,843	757,202
	=====	=====

The average monthly number of employees during the year was as follows:

2023	2022
34	37
===	===

No employees received emoluments in excess of £60,000.

The pension charge for the year was £24,129 (2022 £27,775).

#### 9 Tangible fixed assets

	Tenant improvements	Computer & office equipment	Total
<b>Cost</b>			
At 1 April 2022	142,392	128,471	270,863
Additions	<u>-</u>	<u>2,755</u>	<u>2,755</u>
At 31 March 2023	<u>142,392</u>	<u>131,226</u>	<u>270,863</u>
<b>Depreciation</b>			
At 1 April 2022	17,799	118,430	136,229
Charge for year	<u>14,239</u>	<u>4,784</u>	<u>19,023</u>
At 31 March 2023	<u>32,038</u>	<u>123,214</u>	<u>155,252</u>
<b>Net book value</b>			
At 31 March 2023	110,354	8,012	118,366
	=====	=====	=====
At 31 March 2022	124,593	10,041	134,634
	=====	=====	=====

#### 10 Debtors: amounts falling due within one year

	2023	2022
	£	£
Trade debtors	2,630	900
Other debtors	14,762	48,289
Prepayments and accrued income	<u>15,954</u>	<u>6,528</u>
	33,346	55,717
	=====	=====

In 2023, £14,762 was attributable to Restricted funds (2022 £48,289) and £18,584 to Unrestricted funds (2022 £7,428).

## ABERDEEN CITIZENS ADVICE BUREAU

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

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#### 11 Creditors: amounts falling due within one year

	2023	2022
	£	£
Trade creditors	18	-
Social security and other taxes	13,358	11,797
Other creditors	4,535	6,687
Accrued expenses	<u>14,607</u>	<u>38,386</u>
	32,518	56,870
	=====	=====

In 2023, £Nil was attributable to Restricted funds (2022 £Nil) and £32,518 to Unrestricted funds (2022 £56,870).

#### 12 Provisions for liabilities

	Dilapidations £
At 1 April 2022	44,888
Amounts released to SOFA	<u>-</u>
At 31 March 2023	44,888
	=====

The dilapidations provision made by the Bureau is in respect of the premises it occupies. The liability will crystallise when the lease ends or when the Bureau leaves the premises. Further information in this regard is given within the Report of the Trustees.

Tenants improvements made during the year have adjusted expected dilapidations cost.

## ABERDEEN CITIZENS ADVICE BUREAU

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

#### 13 Restricted Funds

	As at 01.04.22 £	Incoming resources £	Resources expended £	Transfers £	As at 31.03.23 £
Aberdeen City Council –					
Money Advice Outreach	2,106	90,450	(97,754)	5,198	-
Macmillan Cancer Care Project	7,971	122,006	(120,960)	-	9,017
Money Advice	-	49,774	(26,017)	-	23,757
NHS Pass	2,996	16,822	(17,702)	-	2,116
Armed Services Advice Project	23,916	35,828	(31,952)	-	27,792
Calsayseat Project	2,616	7,620	(8,335)	-	1,901
Welfare Reform	13,649	-	-	-	13,649
Money Talk Team	11,386	55,012	(70,423)	4,025	-
UC Face to Face/Help to Claim	-	48,129	(48,752)	623	-
EU Support	3,338	16,202	(16,969)	-	2,571
Volunteer Voice	2,802	-	-	(2,802)	-
Remote Welfare Reform	11,166	(4,920)	(6,669)	423	-
Trussell Trust Outreach	-	36,448	(42,766)	6,318	-
Food Voucher Pilot	7,161	9,372	(16,675)	142	-
	<u>89,107</u>	<u>482,743</u>	<u>(504,974)</u>	<u>13,927</u>	<u>80,803</u>
	=====	=====	=====	=====	=====

Restricted funds are funds which have been given for particular purposes as detailed below:

The Money Advice Outreach Project is funded by Aberdeen City Council through the Fairer Aberdeen Fund to provide advice on debt and benefits in the 15% most deprived areas in the City of Aberdeen.

The Macmillan Cancer Care Project, at Roxburghe House, is funded by Macmillan Cancer Support to provide benefits and grant advice to those receiving cancer treatments and their family and carers across the Grampian region.

We continue to seek ongoing funding for the Money Advice Project (in-house) as the grant funding received to-date does not fully cover the costs of providing this service. During the funding year the Project was funded by the Bank of Scotland Foundation, and several pots of funding from the Scottish Government via Citizens Advice Scotland. This funding allows us to provide a money advice service and enables the Bureau to employ staff specifically to advise on debt and post-Christmas debt advice to citizens of Aberdeen.

The Armed Services Advice Project is funded by Poppy Scotland and others to provide advice to former and existing members of the Armed Forces and their dependents.

The Calsayseat project is funded by the Calsayseat Medical Practice to provide advice covering welfare benefits to patients of the practice.

During 2022/23 Citizens Advice Scotland worked with the Scottish Government to combine 3 previously separate pots of funding into one under the Money Talk Plus Service. This amalgamated the funding we received for elements of debt advice (post-Christmas and Debt Levy funds), welfare rights provision and the previous Money Talk Team service into one lot of funding to deliver benefits and debt advice to assist particular target groups. This funding is intended to provide more flexibility to Bureaux in receipt of it to deliver the services as required in each area – our intention is to continue to fund our Welfare Rights representation work for benefit appeals at tribunal, to provide benefits advice to the target groups and also to continue to fund our Money Advice (in-house) team for debt advice.

## **ABERDEEN CITIZENS ADVICE BUREAU**

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

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#### **13. Restricted Funds (Continued)**

We receive funding from Pension Wise to refer clients who meet the criteria for support to this service.

Help to Claim is funded by DWP, via Citizens Advice Scotland. This is to assist people to make claims for Universal Credit and assist them with any issues which occur until they receive their first payment, including applying for an advance, understanding the agreement they sign and managing their claim. This advice is provided via telephone and web chat advice only through the National Helpline.

EU Support is funded by the UK Government, via Perth CAB as the consortium lead for the area. This is to assist EU nationals to apply for Settled and Pre-Settled Status. It helps to support clients face to face and via a helpline. This funding ended on 31st March 2023.

The Patient Advice and Support Service (PASS) is funded by the NHS via Citizens Advice Scotland. This service provides support to those who wish to raise a complaint against the NHS. This service provides both face-to-face advice and assistance as well as provides support to a national helpline and webchat.

Remote Welfare Reform Research central funding to research and evaluate the post Covid-19 provision of welfare rights services across the Aberdeen area. This project was extended into 2022/23 and was completed in June 2023 with a report submitted to the Scottish Government on our findings.

We also received funding from the Scottish Government in February 2022 to pilot a food voucher scheme to our clients. This was to trial giving clients vouchers for local supermarkets and food shops instead of a referral to a food bank. This funding also extended into 2022/23 until all vouchers were used, with the final vouchers being issued in October 2022.

In September 2022 we were awarded funding from the Trussell Trust to fund Generalist Advisers attending the foodbanks for Aberdeen North and Aberdeen South. This is a consortium made up of the Trussell Trust, Aberdeen North Foodbanks (overseen by King's Community Church), TLC Foodbank and ACAB. In November 2022 additional funding was awarded by the British Gas Energy Trust to increase the number of advisers for the project and to include energy advice, award grants to clients to help pay for gas and electricity (pre-payment meters) and enable advisers to provide energy efficient light bulbs and plugs to clients as appropriate.

## ABERDEEN CITIZENS ADVICE BUREAU

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

#### 14 Unrestricted Funds

	As at 01.04.22 £	Incoming resources £	Resources expended £	Transfers £	As at 31.03.23 £
General Fund	171,507	367,182	(380,549)	(8,098)	150,042
	=====	=====	=====	=====	=====
Designated Funds					
Refurbishment Project	10,153	-	-	(5,829)	4,324
	=====	=====	=====	=====	=====

The general fund is an unrestricted fund which the Trustees are free to use in accordance with the charitable objectives of the company. Unrestricted funds are mainly based on a large grant made by Aberdeen City Council to provide advisory support to the people who live or work in Aberdeen.

Designated funds are funds put aside by the trustees for specific purposes as follows:-

Refurbishment Project. While the main refurbishment works for the office were completed in 2020 we were unable to complete the refurbishment of our training/board room due a leaking roof. This was finally repaired in spring 2023 and the works are now completed. The funds were carried forward from 2022/23 to pay for the final costs associated with this refurbishment and the project is now complete.

15 Analysis of assets between funds	Unrestricted funds £	Restricted funds £	Total £
Fixed assets	118,366	-	118,366
Current assets	113,406	80,803	194,209
Creditors – amounts falling due within one year	(32,518)	-	(32,518)
Provisions for liabilities	<u>(44,888)</u>	<u>-</u>	<u>(44,888)</u>
	154,366	80,803	235,169
	=====	=====	=====

#### 16 Related party disclosure

There were no related party transactions for the year ended 31 March 2023.

#### 17 Commitments under operating leases

	2023 £	2022 £
Future minimum lease payments due under operating leases:		
Within one year	26,400	26,400
In two to five years	105,600	105,600
After five years	<u>73,414</u>	<u>99,814</u>
	205,414	231,814
	=====	=====

#### 18 Company limited by guarantee

Aberdeen Citizens Advice Bureau is a company limited by guarantee and accordingly does not have any share capital. Every member of the company undertakes to contribute such amount as may be required not exceeding £1 to the assets of the charitable company in the event of it being wound up while he or she is a member, or within one year after he or she ceases to be a member.