

ABERDEEN CITIZENS ADVICE BUREAU

REGISTERED COMPANY NO. SC123593
REGISTERED CHARITY NUMBER. SC009674

TRUSTEES' REPORT
AND
FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2024

ABERDEEN CITIZENS ADVICE BUREAU

CONTENTS

CONTENTS	PAGE
Report of the Trustees	1-13
Report of the Independent Auditors	14-17
Statement of Financial Activities	18
Balance Sheet	19
Cash Flow Statement	20
Notes to the Cash Flow Statement	20
Notes to the Financial Statements	21–30

ABERDEEN CITIZENS ADVICE BUREAU

TRUSTEES' REPORT FOR THE YEAR ENDED 31 MARCH 2024

The Trustees' present their report and the audited financial statements for the year ended 31 March 2024. 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

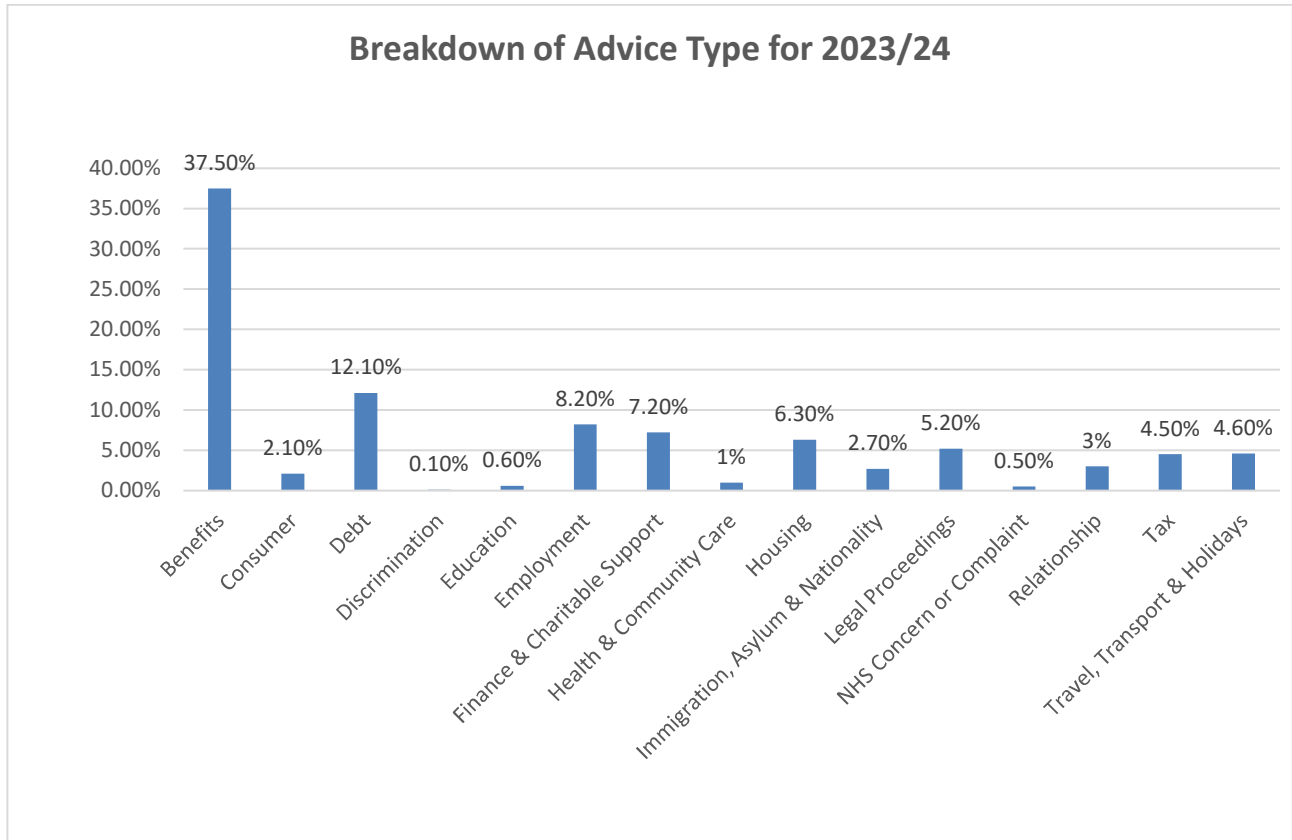
ACAB is a volunteer-supported service. A mix of volunteers and paid staff provides the service to clients. We currently have 38 full and part-time paid staff, some of whom are specialist advisers. We also have around 42 part-time volunteers – drawn from a wide range of backgrounds – along with a few 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 those affected by the energy crisis. 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 2023/24. 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 can be seen from the table below, advice on Benefits at 37.5% is the main topic for which clients seek advice. For 2023/24 debt advice was the next largest area for which advice was sought at 12.1%.

ABERDEEN CITIZENS ADVICE BUREAU

TRUSTEES' REPORT (CONT'D) FOR THE YEAR ENDED 31 MARCH 2024

Chart 1: Breakdown of advice type for 2023/24

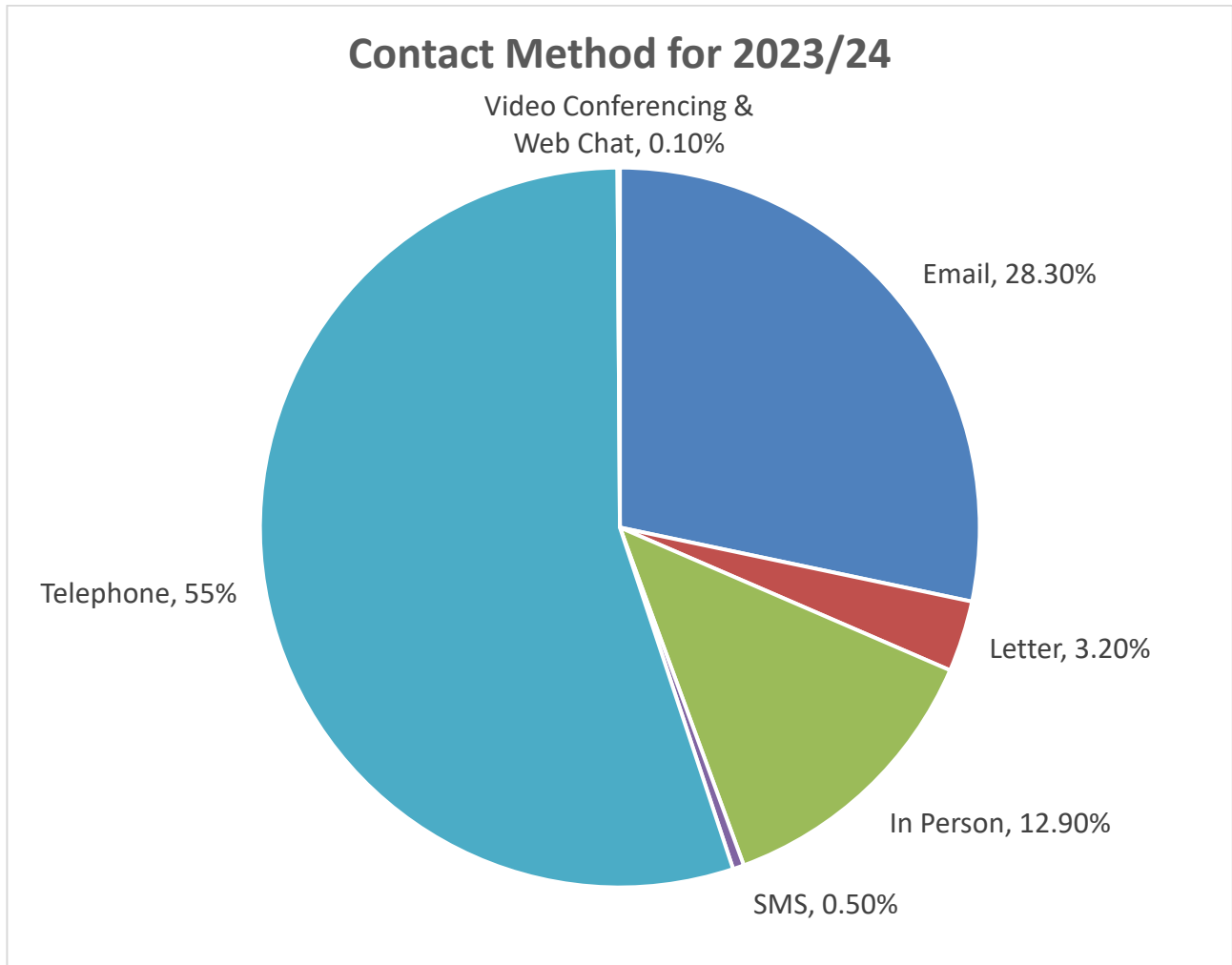


In 2023/24, the majority of our contact with clients remained via telephone (55%) and email (28%), as noted in the table below. Face-to-face support increased again from 11% to nearly 13% last year.

ABERDEEN CITIZENS ADVICE BUREAU

TRUSTEES' REPORT (CONT'D) FOR THE YEAR ENDED 31 MARCH 2024

Chart 2: Contact Method with clients for 2023/24

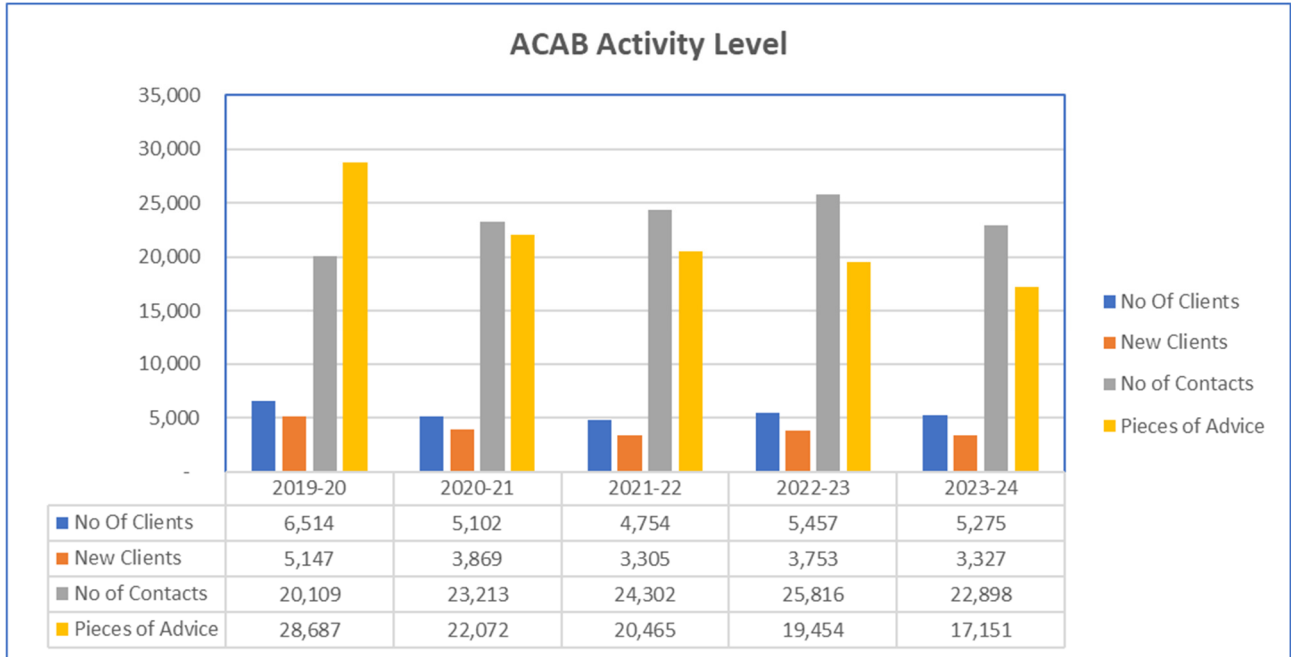


The Bureau makes its biggest impact by providing a “one-stop shop” so that all the client’s issues can be dealt with within the Bureau, and they are not passed from one organisation to another. This is shown by the large number of clients that come to us for assistance, 5,275 during 2023/24, and a significant number of repeat clients for the year of 1,948. In addition, we have given multiple pieces of advice to our clients in the last year, 17,151. See below for an overview of these figures for the last five years.

ABERDEEN CITIZENS ADVICE BUREAU

TRUSTEES' REPORT (CONT'D) FOR THE YEAR ENDED 31 MARCH 2024

Chart 3: ACAB activity level for the last five years



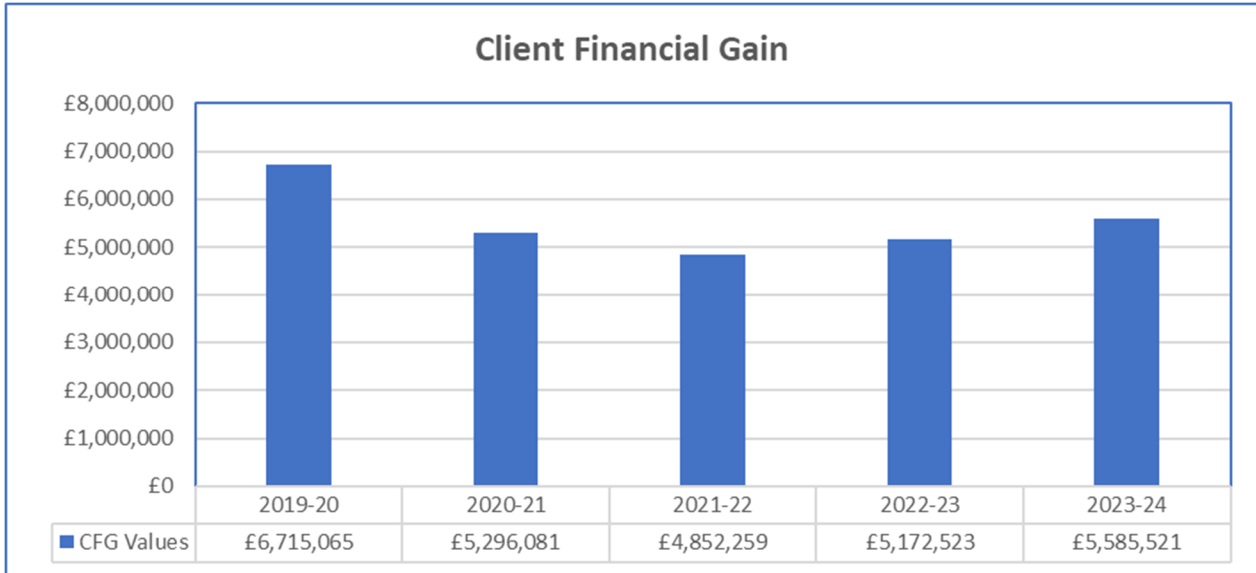
During 2022/23 and continuing into 2023/24 our clients were faced with the continued fall out of the cost-of-living crisis and energy crisis. We have seen a notable rise in people coming to us for support who are struggling to feed their family, heat their homes and to pay their bills due to the increase in the cost of living over the last few years. In 2022/23 we had 368 enquiries around utilities and energy advice, this has almost doubled to 720 for 2023/24. We expect it to continue rising as the energy crisis continues and we move into the winter months. We were pleased to source additional funding for a dedicated energy adviser to support our clients with their energy related challenges. Our project with the Trusell Trust and British Gas Energy Trust is still in place, and we continue to be able to offer our clients energy vouchers to support them with these costs.

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. 2023/24 saw another 7% increase in our CFGs for our clients, an average gain of £1,058.87 per client.

ABERDEEN CITIZENS ADVICE BUREAU

**TRUSTEES' REPORT (CONT'D)
FOR THE YEAR ENDED 31 MARCH 2024**

Chart 4: Client Financial Gains Achieved by Year



FINANCIAL REVIEW

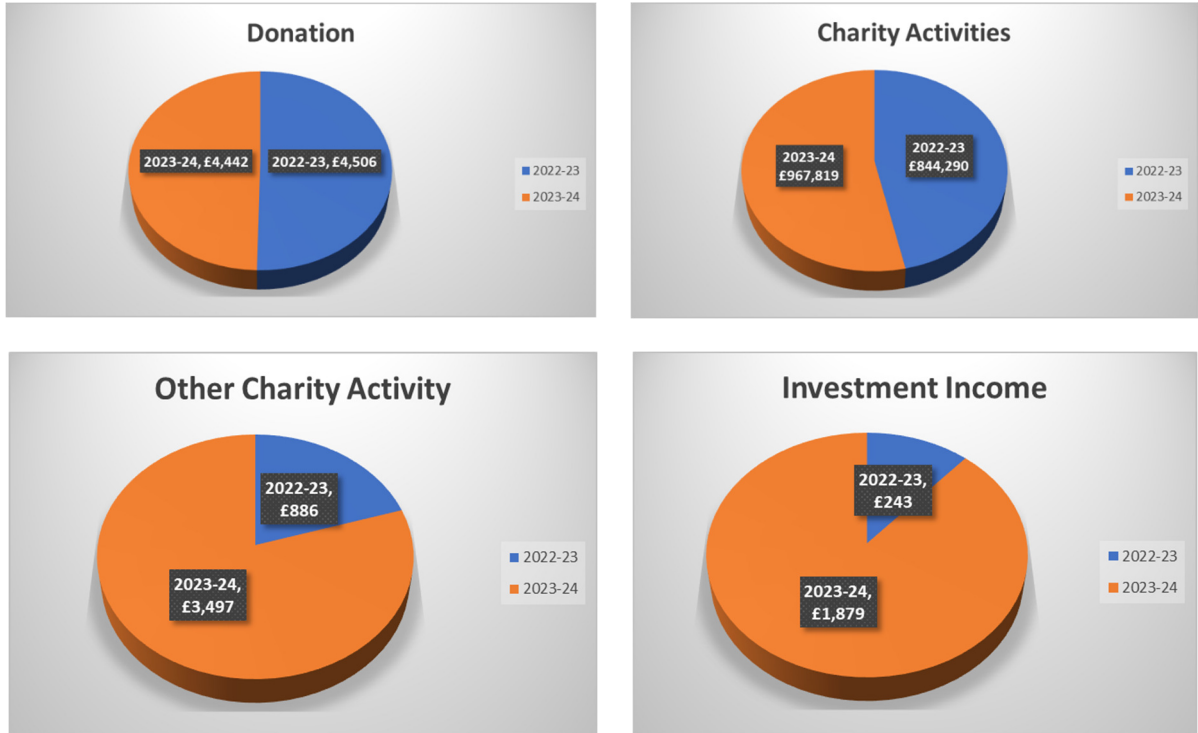
Income

The total annual income for the year 2023/24 is £977,637, 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 2024

Charts 5-9: Breakdown of income for 2023/24



ABERDEEN CITIZENS ADVICE BUREAU

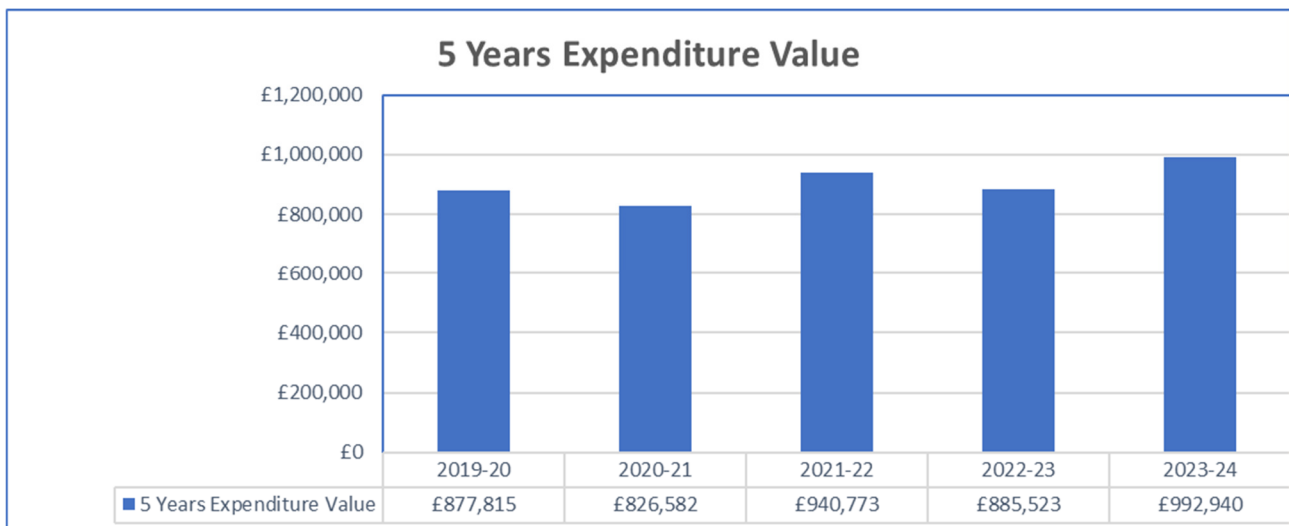
TRUSTEES' REPORT (CONT'D) FOR THE YEAR ENDED 31 MARCH 2024

The total fund available to us increased by £127,712 over the previous year (22/23; increased by 15%). During the year, we had a £69,045 increase in funds from Scottish Association of Citizens Advice Bureaux (2024 - £230,258; 2023 - £161,213), also there is a significant increase in funds from Trussel Trust Outreach of £122,563 (2024 - 159,011; 2023 - £36,448). Contrary to the increase in funds, we have a £46,117 reduction from Aberdeen City Council (2024 - 431,472; 2023 - 477,589). Likewise, a £15,980 reduction in funds from EU Support (2024 - 222; 2023 - 16,202).

Expenditure

The total expenditure for the year 2023/24 stands at £992,940. Details are included in the Statement of Financial Activities.

Chart 10: Expenditure for 2023/24



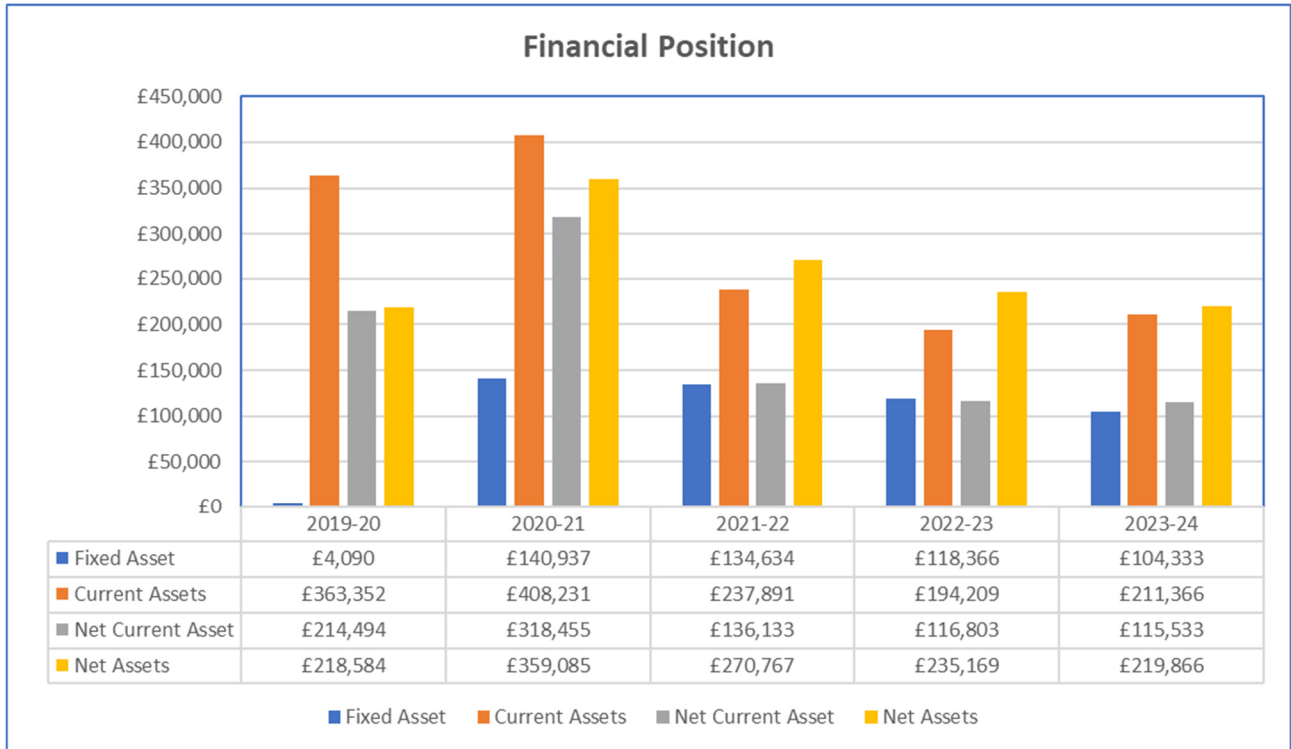
In line with the economic (climate condition) situation in Aberdeen, there was a 12% increase in our total expenditure of £107,417 (2024 - £992,940; 2023 - £885,523). The increase is mainly related to Staff Salaries, Heat, Light and Power, Training, Books and Information, Legal and professional.

ABERDEEN CITIZENS ADVICE BUREAU

TRUSTEES' REPORT (CONT'D) FOR THE YEAR ENDED 31 MARCH 2024

The net movement in funds for the year ended 31 March 2024, was a deficit of £15,303 (2023 – deficit of £35,598). The reserve carried forward is the amount of £219,866 (2023 – £235,169).

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 2023/24, the staff were paid an economic crisis payment as a welfare substitute to cushion the effect of the economic crises on staff up to Aug 2023 and 2.5% pay rise from September 2023 up to the end of the financial period.

ABERDEEN CITIZENS ADVICE BUREAU

TRUSTEES' REPORT (CONT'D) FOR THE YEAR ENDED 31 MARCH 2024

Reserves Policy

ACAB holds reserve funds of £219,866 for the year ended 31 March 2024. 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.

There are £147,657 total cash funds in the Virgin Money and Triodos accounts, with an additional £63,709 after collecting all debtors and paying all creditors of £50,945, given total liquid funds of £160,421. This is represented by £115,857 cash held that must be spent on restricted funds (detailed in Note 13); Leaving free cash reserves of £44,564 which will be set aside to cover the lease end dilapidations (detailed in Note 12).

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, Trussell Trust, British Gas Energy Trust, 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 2023/24, such as Ithaca Energy, Tesco Community Fund, Aberdeen Student Show and a number of individual donors.

Investment Policy

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

Provision for Dilapidations Costs

The agreed dilapidations figure for 2023/24 is £44,888.

ABERDEEN CITIZENS ADVICE BUREAU

TRUSTEES' REPORT (CONT'D) FOR THE YEAR ENDED 31 MARCH 2024

PLANS FOR FUTURE PERIODS

Service Developments

We continued to have a waiting list of clients during 2023/24 and into 2024/25 which we are working hard to reduce. Waiting times have fluctuated throughout the year and we have employed a series of different activities to help keep the waiting time as short as possible. We will continue to look at different options to help us reduce and ideally clear the backlog of clients. In January 2023 we appointed a new role of Training and Development Officer to support us with recruiting and training volunteers as generalist advisers as we had seen a reduction in our numbers post covid-19 which contributed to the fluctuations in waiting times. While this role has been successful in recruiting more volunteers for the bureau, we have still noticed a gap in the mentoring aspect of our training program and are looking at options to address this.

We have a continued and indeed growing need for continuing to seek funding to maintain our debt advice provision. Debt is our second main area of advice, and 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 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.

As was the case last year, 2023/24 has continued to be a difficult year for applying for grants and funding, as many funders 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.

ABERDEEN CITIZENS ADVICE BUREAU

TRUSTEES' REPORT (CONT'D) FOR THE YEAR ENDED 31 MARCH 2024

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

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 2024/25 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 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.

ABERDEEN CITIZENS ADVICE BUREAU**TRUSTEES' REPORT (CONT'D)
FOR THE YEAR ENDED 31 MARCH 2024****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 is in place.

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.

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	Chairperson
Nigel Dower	
George Keith Pirie	
Ewan Stuart Sutherland	
Robert Raymond Hutcheon Aitken	Vice Chairperson (from 13/11/2023)
Alan Finlay	(Resigned 13/11/2023)
James Garnett	(Resigned 12/11/2023)
Olabisi Oluwakemi Osobajo	Treasurer
Joyce Wallace	(Resigned 19/03/2024)
John Thain Cormack	
Joy Anwulika Debski	(Appointed 19/03/2024)
Nikola Carol Will	(Appointed 13/08/2024)

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 2024

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 3 December 2024 and signed on its behalf by:

Olakisi Osobajo

**Mrs O Osobajo
Trustee**

ABERDEEN CITIZENS ADVICE BUREAU

INDEPENDENT AUDITOR'S REPORT

Opinion

We have audited the financial statements of Aberdeen Citizens Advice Bureau (the 'charitable company') for the year ended 31 March 2024 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 2024, 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.

ABERDEEN CITIZENS ADVICE BUREAU

INDEPENDENT AUDITOR'S REPORT (CONTINUED)

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.

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.

ABERDEEN CITIZENS ADVICE BUREAU

INDEPENDENT AUDITOR'S REPORT (CONTINUED)

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.

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;

ABERDEEN CITIZENS ADVICE BUREAU

INDEPENDENT AUDITOR'S REPORT (CONTINUED)

- 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.

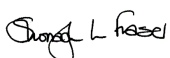
We did not identify any matters relating to non-compliance with laws and regulations, or relating to fraud.

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.

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, 4 December 2024

ABERDEEN CITIZENS ADVICE BUREAU**STATEMENT OF FINANCIAL ACTIVITIES
INCLUDING INCOME AND EXPENDITURE ACCOUNT
FOR THE YEAR ENDED 31 MARCH 2024**

	Notes	Unrestricted funds £	Restricted funds £	Total 2024 £	Total 2023 £
Income and endowments from:					
Donations		4,442	-	4,442	4,506
Charitable activities	2	378,769	589,050	967,819	844,290
Other trading activities	3	3,497	-	3,497	886
Investment income	4	1,879	-	1,879	243
		<u>388,587</u>	<u>589,050</u>	<u>977,637</u>	<u>849,925</u>
Expenditure on:					
Charitable activities	5	<u>443,723</u>	<u>549,217</u>	<u>992,940</u>	<u>885,523</u>
Net (expenditure)/income		(55,136)	39,833	(15,303)	(35,598)
Transfers between funds		<u>4,779</u>	<u>(4,779)</u>	<u>-</u>	<u>-</u>
Net movement in funds		(50,357)	35,054	(15,303)	(35,598)
Reconciliation of funds:					
Total funds brought forward		<u>154,366</u>	<u>80,803</u>	<u>235,169</u>	<u>270,767</u>
Total funds carried forward		<u><u>104,009</u></u>	<u><u>115,857</u></u>	<u><u>219,866</u></u>	<u><u>235,169</u></u>

ABERDEEN CITIZENS ADVICE BUREAU**BALANCE SHEET
AS AT 31 MARCH 2024**

	Notes	2024		2023	
		£	£	£	£
Fixed assets					
Tangible assets	9		104,333		118,366
Current assets					
Debtors	10	63,709		33,346	
Cash at bank and in hand		<u>147,657</u>		<u>160,863</u>	
		211,366		194,209	
Creditors: amounts falling due within one year	11	<u>(50,945)</u>		<u>(32,518)</u>	
Net current assets			<u>160,421</u>		<u>161,691</u>
Total assets less current liabilities			264,754		280,057
Provisions for liabilities	12		<u>(44,888)</u>		<u>(44,888)</u>
Net assets			<u>219,866</u>		<u>235,169</u>
Funds					
Restricted funds	13		115,857		80,803
Unrestricted funds	14		104,009		150,042
Designated funds	14		<u>-</u>		<u>4,324</u>
			<u>219,866</u>		<u>235,169</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 3 December 2024 and signed on behalf of the board by:

Olakisi Osobajo

**Mrs O Osobajo
Trustee**

Company Registration No. SC123593

ABERDEEN CITIZENS ADVICE BUREAU**STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED 31 MARCH 2024**

	Notes	2024 £	2023 £
Cash flows used in operating activities			
Cash used in operations	1	(9,085)	(18,799)
Net cash used in operating activities		<u>(9,085)</u>	<u>(18,799)</u>
Cash flows used by investing activities			
Purchase of tangible fixed assets		(6,000)	(2,755)
Interest received		1,879	243
Net cash used by investing activities		<u>(4,121)</u>	<u>(2,512)</u>
Change in cash and cash equivalents in the reporting period			
		(13,206)	(21,311)
Cash and cash equivalents at beginning of the reporting period		160,863	182,174
Cash and cash equivalents at end of the reporting period		<u>147,657</u>	<u>160,863</u>

Notes to the cash flow statement

	2024 £	2023 £	
1 Cash flows used in operations			
Net expenditure for the year	(15,303)	(35,598)	
Adjustments for:			
Depreciation charges	20,033	19,023	
Interest received	(1,879)	(243)	
(Decrease)/increase in debtors	(30,362)	22,371	
Increase/(decrease) in creditors	18,426	(24,352)	
	<u>(9,085)</u>	<u>(18,799)</u>	
2 Analysis of change in net funds			
	1 April 2023	Cash Flows	31 March 2024
	£	£	£
Cash at bank and in hand	<u>160,863</u>	<u>(13,206)</u>	<u>147,657</u>

ABERDEEN CITIZENS ADVICE BUREAU

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

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 2024

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 2024	Total 2023
	£	£	£	£
Grants received	378,769	589,050	967,819	844,290

ABERDEEN CITIZENS ADVICE BUREAU**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2024****2 Income from charitable activities (continued)**

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

	Unrestricted funds	Restricted funds	Total 2024	Total 2023
	£	£	£	£
Aberdeen City Council	337,033	94,439	431,472	477,589
Calsayseat Medical Group	-	7,620	7,620	7,620
Scottish Association of Citizens Advice Bureaux	39,776	190,482	230,258	161,213
EU Support	-	222	222	16,202
Macmillan Cancer Care	-	119,508	119,508	122,006
Robert Gordon University	1,960	-	1,960	5,640
NHS PASS	-	16,312	16,312	16,822
Trussell Trust Outreach	-	159,011	159,011	36,448
Aberdeen Football Club Community Trust	-	-	-	750
Aviva	-	1,456	1,456	-
	<u>378,769</u>	<u>589,050</u>	<u>967,819</u>	<u>844,290</u>

In 2023, £482,743 was attributable to Restricted funds and £361,547 to Unrestricted funds.

3 Other trading activities

	Unrestricted funds	Restricted funds	Total 2024	Total 2023
	£	£	£	£
Fundraising events	264	-	264	135
ACAB Supporters	3,233	-	3,233	751
	<u>3,497</u>	<u>-</u>	<u>3,497</u>	<u>886</u>

In 2023, all other trading activities related to unrestricted funds.

4 Investment income

	Unrestricted funds	Restricted funds	Total 2024	Total 2023
	£	£	£	£
Deposit account interest	1,879	-	1,879	243

In 2023, all investment income related to unrestricted funds.

ABERDEEN CITIZENS ADVICE BUREAU**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2024****5 Charitable activities**

	Unrestricted funds	Restricted funds	Total 2024	Total 2023
	£	£	£	£
Wages	329,690	443,429	773,119	693,714
Pensions	15,187	14,459	29,646	24,129
Rent, Rates and insurance	43,918	38	43,956	42,293
Cleaning	23,931	-	23,931	22,828
Heat, light and power	28,662	-	28,662	11,818
Repairs and renewals	6,522	2,562	9,084	8,424
Telephone	3,051	5,461	8,512	8,324
Stationery, printing and post	3,372	4,897	8,269	7,915
Sundries	3,346	5,044	8,390	4,352
Training, books and info	4,701	4,338	9,039	3,804
Volunteer expenses	49	-	49	276
Voucher expenses	-	-	-	14,050
Tavel expenses	435	1,580	2,015	823
Depreciation	20,033	-	20,033	19,023
Equipment leasing	444	-	444	1,852
Core cost contribution	(66,834)	66,834	-	-
Management charges	-	-	-	-
Governance costs	-	-	-	-
Auditors remuneration	7,200	-	7,200	5,000
Other accountancy	9,994	-	9,994	15,555
Legal and professional	10,022	575	10,597	1,343
	<u>443,723</u>	<u>549,217</u>	<u>992,940</u>	<u>885,523</u>

In 2023, £504,974 was attributable to Restricted funds and £380,549 to Unrestricted funds.

6 Net expenditure

	Total 2024	Total 2023
	£	£
Auditors' remuneration	7,200	5,000
Depreciation - owned assets	<u>20,033</u>	<u>19,023</u>

ABERDEEN CITIZENS ADVICE BUREAU**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2024****7 Trustees' remuneration and benefits**

There were no trustees' remuneration or other benefits for the year ended 31 March 2024 nor for the year ended 31 March 2023.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 March 2024 nor for the year ended 31 March 2023.

8 Staff costs

	2024	2023
	£	£
Wages and salaries	718,464	647,517
Employer's national insurance	54,655	46,197
Other pension costs	29,646	24,129
	<u>802,765</u>	<u>717,843</u>

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

2024	2023
<u>36</u>	<u>34</u>

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

The pension charge for the year was £29,646 (2023 - £24,129).

9 Tangible fixed assets

	Tenant Improvements	Computer & office equipment	Total
Cost			
At 1 April 2023	142,392	131,226	273,618
Additions	-	6,000	6,000
At 31 March 2024	<u>142,392</u>	<u>137,226</u>	<u>279,618</u>
Depreciation			
At 1 April 2023	32,038	123,214	155,252
Charge for year	14,239	5,794	20,033
At 31 March 2024	<u>46,277</u>	<u>129,008</u>	<u>175,285</u>
Net book value			
At 31 March 2024	<u>96,115</u>	<u>8,218</u>	<u>104,333</u>
At 31 March 2023	<u>110,354</u>	<u>8,012</u>	<u>118,366</u>

ABERDEEN CITIZENS ADVICE BUREAU**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2024****10 Debtors: amounts falling due within one year**

	2024	2023
	£	£
Trade debtors	100	2,630
Other debtors	47,653	14,762
Prepayments and accrued income	15,956	15,954
	<u>63,709</u>	<u>33,346</u>

In 2024, £40,173 was attributable to Restricted funds (2023 - £14,762) and £23,536 to Unrestricted funds (2023 - £18,584).

11 Creditors: amounts falling due within one year

	2024	2023
	£	£
Trade creditors	16,976	18
Social security and other taxes	11,797	13,358
Other creditors	(63)	4,535
Accrued expenses	22,235	14,607
	<u>50,945</u>	<u>32,518</u>

In 2024, nil was attributable to Restricted funds (2023 - £Nil) and £50,945 to Unrestricted funds (2023 - £32,518).

12 Provisions for liabilities

	Dilapidations
	£
At 1 April 2023	44,888
Amounts released to SOFA	<u>-</u>
At 31 March 2024	<u>44,888</u>

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.

ABERDEEN CITIZENS ADVICE BUREAU**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2024****13 Restricted Funds**

	As at 1 April 2023	Incoming resources	Resources expended	Transfers	As at 31 March 2024
	£	£	£	£	£
Aberdeen City Council					
Money Advice Outreach	-	94,439	(83,074)	-	11,365
Macmillan Cancer Care Project	9,017	119,508	(123,925)	(1,135)	3,465
Money Advice Outreach	23,757	-	(32,066)	33,971	25,662
NHS Pass	2,116	16,312	(19,022)	593	(1)
Armed Services Advice Project	27,792	36,320	(33,095)	-	31,017
Calsayseat Project	1,901	7,620	(8,273)	-	1,248
Welfare Reform	13,649	-	-	-	13,649
Money Talk Team	-	96,822	(61,883)	(34,939)	-
UC Face to Face/Help to Claim	-	57,340	(55,455)	83	1,968
EU Support	2,571	222	(2,477)	-	316
Trussell Trust Outreach	-	159,011	(129,947)	(3,352)	25,712
Aviva	-	1,456	-	-	1,456
	<u>80,803</u>	<u>589,050</u>	<u>(549,217)</u>	<u>(4,779)</u>	<u>115,857</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 partially funded by the Scottish Government via Citizens Advice Scotland as part of the Money Talk Plus project. This funding allows us to provide a money advice service and enables the Bureau to employ staff specifically to advise on debt advice to citizens of Aberdeen.

The Armed Services Advice Project was funded by the Royal British Legion (formerly Poppy Scotland) and others to provide advice to former and existing members of the Armed Forces and their dependents. This funding as since ended as of 31 October 2024.

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

We continue to receive funding via Citizens Advice Scotland from the Scottish Government as part of the Money Talk Plus service. This funding enables us to continue to provide welfare rights provision and debt advice to particular target groups. This funding is provides some flexibility to Bureaux to deliver the services as required in each area. We continue to fund our Welfare Rights representation work for benefit appeals at tribunal, provide benefits advice to the target groups, and also to partially 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 2024

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.

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.

We continue to receive funding from the Trussell Trust and British Gas Energy Trust (BGET) 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, ACAB and BGET. BGET also fund us to 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.

In October 2023 we were successful in obtaining Energy Best Deal funding through CAS to provide support and advice on energy related matters and to deliver advice sessions to groups on energy advice. This funding was only in place until March 2024.

ABERDEEN CITIZENS ADVICE BUREAU**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2024****14 Unrestricted Funds**

	As at 1 April 2023 £	Incoming resources £	Resources expended £	Transfers £	As at 31 March 2024 £
General Fund	<u>150,042</u>	<u>388,587</u>	<u>(439,399)</u>	<u>4,779</u>	<u>104,009</u>
Designated Funds					
Refurbishment Project	<u>4,324</u>	<u>-</u>	<u>(4,324)</u>	<u>-</u>	<u>-</u>

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	104,333	-	104,333
Current Assets	95,509	115,857	211,366
Creditors - amounts falling due within one year	(50,945)	-	(50,945)
Provisions for liabilities	<u>(44,888)</u>	<u>-</u>	<u>(44,888)</u>
	<u>104,009</u>	<u>115,857</u>	<u>219,866</u>

16 Related party disclosure

There were no related party transactions for the year ended 31 March 2024 nor for the year ended 31 March 2023.

17 Commitments under operating leases

	2024 £	2023 £
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>46,941</u>	<u>99,814</u>
	<u>178,941</u>	<u>231,814</u>

ABERDEEN CITIZENS ADVICE BUREAU

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

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.