

**MORAY CITIZENS' ADVICE BUREAU
REPORT OF THE DIRECTORS AND FINANCIAL STATEMENTS
YEAR ENDED 31 MARCH 2020**

Company registration number SC119038
Charity number SC018026

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**MORAY CITIZENS' ADVICE BUREAU
YEAR ENDED 31 MARCH 2020**

REFERENCE AND ADMINISTRATIVE INFORMATION

Registered company number: SC119038
Registered charity number: SC012026

Registered office and principal address

6 Moss Street
Elgin
IV30 1LU

Trustees

AE Coutts (chair)
LL Easton
M Grant
BR Johnston
A Major (deputy chair) – resigned 3 November 2020
E Major – resigned 3 November 2020
I Speight (formerly Muircroft)
FL Norrie
D Ralph (treasurer)
J Roberts
MR Shand
J Workman

Moray Council representatives and advisors to the board

Councillor J Divers
Councillor S Morrison

Key management personnel

M Myhajlenko-Riley: bureau manager and company secretary
R Morrison: deputy bureau manager

Independent examiner

RJ Laing (Partner)
Anne A Laing, Chartered Accountants
'Lavona'
Calcots
Elgin
IV30 8NB

Bankers

Bank of Scotland
102 High Street
Forres
IV36 0AP

**MORAY CITIZENS' ADVICE BUREAU
YEAR ENDED 31 MARCH 2020
TRUSTEES REPORT**

The Bureau's Trustees, who are also directors of the Moray Citizens Advice Bureau for the purposes of the Company law, are pleased to present their annual director's report together with the financial statements of the charity for the year ended 31 March 2020, which are also prepared to meet the requirement of the Director's report and account for Companies Act purposes.

The financial statements comply with the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 (as amended), the Companies Act 2006, the Memorandum and Articles of Association, the Accounting and Reporting by Charities Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

Chair's report

We come to the end of another successful and eventful year for the bureau. Towards the end of this financial year we entered into unprecedented times as a result of the Covid-19 pandemic. This would change aspects of our service delivery going forward and we adapted very well from the outset.

For 2019 – 2020 reporting period client numbers continued to rise and our advice services continued to expand with the additional implementation of Bureau projects. The Universal Credit Help to Claim service, in its second year continues to thrive.

The Bureau has continued to receive project funding from a number of partners including, Macmillan, The Robertson Trust, Help to Claim (funded via Citizen Advice Scotland (CAS)), Money Talk Team (funded via CAS / Scottish Government), Scottish Legal Aid Board, Patient Advice and Support Service (funded via CAS), EU Settlement Support Scheme (funded via Home Office), Welfare Reform (funded via CAS), Henry Duncan & Moray Beatrice Grant, SSE (Moray Beatrice Partnership Fund), Bureau Reserves (Welfare Rights Project), this project ceased on 30th April 2020 as funds came to an end. We are extremely grateful to these organisations for their financial support enabling us to deliver an extremely comprehensive range of services which enhances our core service.

The Covid-19 pandemic forced the closure of the main office. However, the service offered to the people of Moray has continued by the staff members working from home. In this context I should like, on behalf of the Board, to thank most sincerely every member of our staff for their continued dedication to the service during these challenging times.

At the time of writing this report the main office is about to reopen to staff and volunteers to deliver project and core services albeit via telephone and email but hopefully something approaching normality may not be too far ahead.

At least initially there will be no face to face contact with clients. Those clients who cannot for good reasons utilise the service via telephone and email contact will be seen by appointment and under strict conditions as laid by Scottish Government.

During the course of the lockdown and subsequent relaxation of these conditions, we have been awarded in excess of £20,000 in Government funding to enable the Bureau to finance the not inconsiderable cost of purchasing and preparing the office to enable the maintenance of a safe environment for our staff, volunteers and clients both now and in the months ahead following Covid-19. Part of this funding has been used to reinstate an automatic push pad front door thus enabling easier hands-free access for wheelchairs and pushchairs, wired intercom system and repairs to the side door plus sufficient PPE for the use of staff, volunteers, clients and visitors to the bureau.

We are currently negotiating a long-term lease of the office at 6 Moss Street with the Moray Council (TMC). This action serves to illustrate the continued commitment between TMC and ourselves to secure the future of a sustainable, accessible and comprehensive Citizens Advice Service in Moray. Our Bureau continues to be indebted to the Moray Council for their financial support of our core funding without which the Bureau in its current form would cease to exist.

As is normal in my end of year report I should like to take this opportunity to sincerely thank all our volunteer advisors and receptionists without whom the citizen's advice movement would not function, management and project staff. I am, as always thankful to the Board members and advisors for their forbearance, guidance and decision making, all accomplished in good humour.

Hopefully the next financial year will be able to reflect a continued return to normality.

Eddie Coutts
Chair, Management Board

Purpose and activities

The purposes of the charity are to promote any charitable purposes for the benefit of the community in Moray by the advancement of education, the protection of health and the relief of poverty, sickness and distress.

Volunteers

The charity relies on volunteers to deliver our core services. We wish to thank them for their commitment, support, and service during the year.

Achievements and performance

In the year to 31 March 2020, we have helped 2,553 clients with 11,503 issues. Client financial gain for the period from our service is £1,036,560.

Benefits, housing, debt, and employment issues remain our highest categories followed by family, consumer, immigration and health ones. Client enquiries are becoming increasingly complex and more time consuming. However, our volunteers continue to meet the challenge of the complexities with the support and guidance from management.

We deliver a high-quality service to our clients and have established a rigorous checking procedure. Enquiries are audited on a quarterly basis in-house and checked for compliancy by Citizens Advice Scotland (CAS). Our operational audit occurs on a three-year cycle. Full compliance was achieved for the Organisational Audit in June 2019. The Bureau has maintained compliance with the CAS Quality of Advice Monitoring process and meets the Scottish Association of Citizens Advice Bureaux membership standards.

During the year we held two volunteer training courses and we continue to promote our service which includes the generalist core service of the Bureau and our specialism projects, for example, Macmillan, Outreach, Patients Advisory, Support Services (PASS), Money Talk Team (previously Financial Health Check, and Scottish Legal Aid Board (SLAB) housing.

Although the demand for our service is ever increasing, we continue to face challenges with regard to sustaining core and project funding, sustaining sufficient numbers of volunteer advisors and sustaining the high quality of advice.

Financial review

Principal source of funding

The principle funder for our core activities is The Moray Council.

Reserves policy and going concern

The policy of the Directors is to maintain sufficient working capital to enable the charity to carry out its activities effectively and to agreed time scales within the financial year, and to ensure prompt and efficient payment of its creditors for goods and services received.

We ended the year with a higher surplus than planned on Core activities as, though the impact of Covid-19 came late in the financial year, planned repairs had to be cancelled. These repairs, and other works to make the Bureaux safe for our staff and clients during the Covid-19 pandemic, will be carried out once the lifting of restrictions make it possible.

Given the future uncertainties due to the Covid-19 pandemic the surplus will be carried forward for use in the coming financial year, and beyond, to enable the Bureau to operate in what is a period of great uncertainty, especially with regard to core funding for 2021/22. We believe we are currently in a strong position, especially compared to other Bureaux, and that we have sufficient internal resources to see the Bureau through this difficult and unusual times and to continue to deliver our services to the people of Moray.

The designated, general and project specific (restricted) reserves at 31 March 2020 are listed in notes below.

Financial controls

Financial controls are maintained by the preparation of annual budgets and preparation of monthly management reports.

Investment policy and objectives

Under the Memorandum and Articles of Association, the charity has power to make any investment which the Directors see fit. It is the charity's practice to maintain a low risk investment policy.

Dividends and appropriations

In accordance with the charity's Articles no portion, directly or indirectly, of its income or property may be paid or transferred by way of dividend, bonus or otherwise by way of profit to the members, Directors or any other officer of the charity. On dissolution of the Bureau any surplus property will be given or transferred to another community body or charity approved by 75% of the members.

Plans for the future

The priority for the coming year is to secure sufficient core funding to enable the Bureau to continue to deliver its normal level of service, and to look for additional external funding post Covid-19.

Trustees responsibilities in relation to the financial statements

The Trustees are responsible for preparing an annual report and financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the Trustees to prepare financial statements for each year which give a true and fair view of the state of affairs of the charitable company and of the incoming income and outgoing expenditure.

In preparing the financial statements, the Trustees are required to:

- select suitable methods and accounting policies and then apply them consistently
- observe the methods and principles of the Charities SORP
- make judgements and estimates that are reasonable and prudent
- state whether applicable UK accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business

The Trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity 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 charity and taking reasonable steps to the prevention and detection of fraud and other irregularities.

The Trustees are responsible for the maintenance and integrity of the corporate and financial information included on the Bureau's website.

Structure, governance and management

The Moray Citizens Advice Bureau is a company limited by guarantee (SC119038), incorporate on 14 July 1979. It is also registered as a charity with the Office of the Scottish Charity Regulator (SC018026). The Charity is governed by its Memorandum and Articles of Association, which were amended at an Extraordinary General meeting on 30th October 2019.

In the event of the charitable company being wound up members are required to contribute an amount no exceeding £1.

Recruitment and appointment of directors

As set out in the Articles of Association, the Directors, who may delegate powers to separate committees made up of Directors and members, run the charity. There are four classes of directors consisting of a maximum of:

- 5 local resident Director
- 5 local group Director
- 2 volunteer Director
- 2 co-opted Director

Elected Directors must be nominated an AGM by at least 2 members. One third of the directors are required to retire at a AGM, ie those with the longest continuous service. Retiring Directors are eligible for re-election.

Volunteer Directors are drawn from the volunteers who work within the Bureau, and are not entitled to participate or vote on any resolution on any matter related to the terms and conditions of the paid staff or volunteers, and cannot be appointed an office bearer.

Co-opted Directors may be appointed, or removed, by the Directors at any time to ensure there is a spread of skills and experience within the Board. Co-opted Directors retire at the AGM following their reappointment unless reappointed by the Directors.

Trustees' induction and training

Induction and training of Trustees is carried out by Citizens Advice Scotland. The training includes the legal obligations under charity and company law, the Scottish Charity Regulator's guidance on Trustees duties as well as the contents of the Memorandum and Articles of Association. Trustees are encouraged to undertake appropriate external training designed to help them undertake their role.

Organisation

The Trustees meet bi-monthly and are responsible for the strategic direction and policy of the Bureau.

Day-to-day responsibility for the delivery of the services offered by the Bureau rests with the Bureau manager. This responsibility includes the supervision of staff and volunteers, identifying future funding partner, and for ensuring training needs are met for both staff and the Trustees.

Risk management

The Directors have examined major strategic, business and operational risks that the charitable company faces and confirm that systems have been established to produce regular reports to ensure appropriate steps can be taken to lessen risk.

The Directors have identified that the principal risk to which the charitable company is exposed is the uncertainty regarding future funding. There are also other ongoing risks associated with recruitment, training and retention of enough volunteers to enable the provision of a full range of services.

The Trustees have a risk management strategy that comprises:

- the periodic review of the principal risks and uncertainties facing the charity
- the establishment of policies, systems and procedures to mitigate identified risks identified in the
- annual review, and
- implementation of procedures to minimize or manage any potential impact on the charity should the
- risks crystallise.

This work has identified that financial well-being is the major finance risk for the charity. The management of this risk involves regular review of available funds to ensure that creditors are paid when they fall due and active dialogue with key partners to ensure that sufficient working capital both during the financial year and to ensure that the charity has sufficient funds to continue to serve the community of Moray for at least 6 months post any material reduction in core funding.

Related parties and co-operation with other organisations

None of the Trustees receive remuneration or other benefit from the work for the charity. All citizens' advice bureaux in Scotland are members of Citizens Advice Scotland. This is an umbrella organization providing training, advice and information technology support in return for an annual subscription. In addition, the charitable company must meet the required level of membership standard.

The majority of the core funding is provided by The Moray Council, which in turn nominates a number of councillors to the Board who have no voting rights but can advise and give opinion on any

matters that affect the Council.

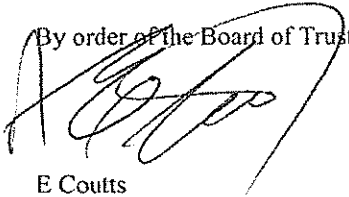
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Statement as to disclosure to our independent examiner

In so far as the Trustees are aware at the time of approving the Trustees' annual report:

- there was no relevant information, being information needed by the independent examiner in connection with preparing his report, of which the independent examiner is unaware, and
- the Trustees, having made enquiries of fellow Trustees that they ought to have individually taken, have each taken steps that he/she is obliged to take as Trustee in order to make themselves aware of any relevant audit information and to establish that the independent examiner is aware of that information

By order of the Board of Trustees



E Coutts

12th November 2020

**MORAY CITIZENS' ADVICE BUREAU
YEAR ENDED 31 MARCH 2020
INDEPENDENT EXAMINER'S REPORT TO THE DIRECTORS AND MEMBERS OF THE
MORAY CITIZENS ADVICE BUREAU**

report on the accounts of the charitable company for the year ended 31 March 2020 set out on pages 11 to 18.

RESPECTIVE RESPONSIBILITIES OF DIRECTORS AND INDEPENDENT EXAMINER

Basis of independent examiners statement

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

Basis of independent examiners statement

My examination is carried out in accordance with Regulation 11 of the Charities Accounts (Scotland) Regulations 2006. An examination includes a review of the accounting records kept by the charitable company and a comparison of the accounts presented in those records. It also includes consideration of any unusual items of disclosure in the accounts, and seeking explanations from the directors concerning such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently

Independent Examiner's statement

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

- (1) which gives me reasonable cause to believe that in any material respect the requirements;
 - to keep accounting records in accordance with Section 44(1)(a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations, and
 - to prepare accounts which accord with the accounting records and comply with Regulation 8 of the 2006 Accounts Regulations have not been met, or
- (2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



R J Laing
Partner
Anne A Laing, Chartered Accountants
Lavona
Calcots
Elgin
IV30 8NB

18th December 2020

**MORAY CITIZENS' ADVICE BUREAU
STATEMENT OF FINANCIAL ACTIVITIES
YEAR ENDED 31 MARCH 2020**

		Unrestricted funds	Restricted funds	Total funds 2020	Total funds 2019
	notes	£	£	£	£
Income from:					
Voluntary income	2	157,899	223,555	381,454	247,416
Investment income	3	82	-	82	104
Donations and grants	4	399	-	399	1,047
Total incoming resources		158,380	223,555	381,935	248,567
Expenditure on:					
Charitable activities	5	132,206	207,765	339,971	266,492
Total outgoing resources		132,206	207,765	339,971	266,492
Net incoming resources		26,174	15,790	41,964	(19,235)
Total funds brought forward		165,476	59,205	224,681	242,607
Transfers between funds		2,000	(2,000)	-	-
Total funds carried forward		193,650	72,995	266,645	224,681

The notes on pages 13 to 18 form part of these financial statements.

**MORAY CITIZENS' ADVICE BUREAU
YEAR ENDED 31 MARCH 2020
STATEMENT OF FINANCIAL POSITION**

	notes	2020 £	2019 £
FIXED ASSETS			
Tangible assets	10	7,245	2,161
CURRENT ASSETS			
Debtors	11	9,767	-
Cash & cash equivalents	12	253,966	225,420
		<u>263,733</u>	<u>225,420</u>
CREDITORS: amounts falling due within one year	13	<u>4,333</u>	<u>2,900</u>
NET CURRENT ASSETS		<u>259,400</u>	<u>222,520</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>266,645</u>	<u>224,681</u>
FUNDS			
Restricted funds	14	72,995	59,205
Unrestricted funds	15	193,650	165,476
TOTAL FUNDS		<u>266,645</u>	<u>224,681</u>

The directors are satisfied that the charitable company is entitled to exemption from the provisions of the Companies Act 2006 (the Act) relating to the audit of the financial statements for the year by virtue of section 477, and that no member or members have requested an audit pursuant to section 476 of the Act.

The directors acknowledge their responsibilities for:

(i) ensuring that the charitable company keeps adequate accounting records which comply with section 386 of the Act, and

(ii) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of the financial year and of its profit or loss for the financial year in accordance with the requirements of section 393, and which otherwise comply with the requirements of the Act relating to financial statements, so far as applicable to the charitable company.

These financial statements have been prepared in accordance with the special provisions for small companies under Part 15 of the Companies Act 2006 and with the provisions applicable to the small companies regime.

These financial statements were approved by the directors on 12 November 2020



D Ralph
Treasurer

The notes on pages 13 to 18 form part of these financial statements.

MORAY CITIZENS' ADVICE BUREAU
YEAR ENDED 31 MARCH 2020
NOTES TO THE FINANCIAL STATEMENTS

1 ACCOUNTING POLICIES

1.01 Basis of accounting

The financial statements have been prepared under the historical cost convention and in accordance with the Financial Reporting for Smaller Entities (effective January 2015) and the requirements of the Statement of Recommended Practice: Accounting and Reporting for Charities (revised 2005).

The charitable company has availed itself of Section 398 of the Companies Act 2006, as permitted in paragraph 4(1) of Schedule 1 of SI 2008, No.409 and adapted the Companies Act formats to reflect the special nature of its activities.

1.02 Fund accounting

Funds held by the charitable company are held as:

Unrestricted general funds: where resources can be used in accordance with the charitable objects at the discretion of the Directors.

Restricted funds: where resources are set aside by the Directors out of unrestricted general funds for specific purposes or projects.

Designated funds: where resources can only be used for particular restricted purposes allowed by the charitable objectives, where particular restrictions are specified by a donor, or where resources are raised for specific purposes.

1.03 Incoming resources

All incoming resources are stated in the financial statements at their gross value.

Voluntary income: income received by way of grant or donations are included when receivable. Where entitlement is not conditional on the delivery of a specific performance by the charitable company the income is only recognised when the entitlement to the grant becomes unconditional.

Activities for generating funds: income from any sale of goods and services is included in the year in which it is receivable.

Gifts in kind: gifts in kind and donated services and facilities are included when receivable.

Grants for capital expenditure: grants receivable are recognised in the statement of financial activities then received.

Investment income: interest receivable is included when receivable.

1.04 Outgoing resources

Expenditure is accounted for on an accruals basis, inclusive or irrecoverable VAT. Liabilities are recognised when the charitable company has a legal or constructive obligation to incur and outflow or resources.

Charitable expenditure: are those costs incurred by the charitable company in the delivery of its activities and services. It includes both costs that can be allocated directly to those activities and costs of a necessarily indirect nature to support delivery.

Governance expenditure: are those costs associated with meeting the constitutional and statutory requirements of the charitable company, and include the fees of the independent examiner and all strategic management costs.

1.05 Tangible fixed assets

Individual tangible fixed assets costing more than £100 or more are capitalised at cost, including irrecoverable VAT.

1.06 Depreciation

Depreciation is provided either on a straight line or reducing balance basis, at rates calculated to write off the cost of the asset less any residual value, over the estimated useful life, as follows:

Plant and equipment: 33% straight line (3 years) or 25% reducing balance
Fixtures and fittings: 15% reducing balance

1.07 Operating lease and agreements

Rentals applicable to operating leases where substantially all of the benefits and risks of ownership remain with the lessor are charged to the Statement of Financial Activities over the term of the lease.

1.08 Donated services and facilities

Donated professional services and donated facilities are recognised as income when the charity has control over the time, any conditions with the associated item have been met, the receipt of economic benefit from the use by the charity of the item is probable and that economic benefit can be measured reliably. In accordance with the Charities SORP (FRS 102), the general volunteer time is not recognised and refer to the Trustees' annual report for more information about their contribution.

On receipt, donated professional services and donated facilities are recognised on the basis of the value of the gift to the charity which is the amount the charity would have been willing to pay to obtain services or facilities of equivalent economic benefit on the open market; a corresponding amount is then recognised in expenditure in the period of receipt.

2 VOLUNTARY INCOME

	Unrestricted funds	Restricted funds	Total funds 2020	Total funds 2019
	£	£	£	£
The Moray Council	117,204	-	117,204	87,375
CAS Campaign funding	1,466	-	1,466	934
Community Action Team grant	-	-	-	500
Management fees	33,649	-	33,649	13,550
CAS Pensionwise	2,500	-	2,500	-
EU Nationals income fund	3,080	-	3,080	-
	<u>157,899</u>	<u>-</u>	<u>157,899</u>	<u>102,358</u>

3 INVESTMENT INCOME

	Unrestricted funds	Restricted funds	Total funds 2020	Total funds 2019
	£	£	£	£
Bank interest receivable	<u>82</u>	<u>-</u>	<u>82</u>	<u>104</u>

4 INCOME RESOURCES FROM CHARITABLE ACTIVITIES

	Unrestricted funds	Restricted funds	Total funds 2020	Total funds 2019
	£	£	£	£
PASS	-	35,376	35,376	36,322
ASAP	-	4,104	4,104	-
Donations and gifts	399	-	399	1,047
CAS Mitigation fund	-	12,802	12,802	12,802
Money Talk Team	-	7,974	7,974	5,458
Help to claim	-	31,432	31,432	-
Grampian Macmillan Project	-	17,500	17,500	13,125
CPW	-	25,324	25,324	-
Henry Duncan/Beatrix Fund	-	15,326	15,326	-
Scottish Legal Aid Board	-	65,717	65,717	62,340
Robertson Trust	-	8,000	8,000	13,000
	<u>399</u>	<u>223,555</u>	<u>223,954</u>	<u>146,105</u>

5 COSTS OF CHARITABLE ACTIVITIES BY FUND TYPE

	Unrestricted funds	Restricted funds	Total funds 2020	Total funds 2019
	£	£	£	£
Core costs	133,206	-	133,206	122,744
Grampian Macmillan Project	-	19,706	19,706	15,644
ASAP	-	2,661	2,661	-
PASS	-	34,582	34,582	37,705
CAS Mitigation	-	7,380	7,380	12,316
Money Talk Team	-	6,334	6,334	488
Scottish Legal Aid Board	-	65,461	65,461	61,201
Robertson Trust	-	20,722	20,722	16,395
Help to claim	-	30,382	30,382	-
PCW	-	11,124	11,124	-
Henry Duncan/Beatrix Fund	-	9,413	9,413	-
	<u>132,206</u>	<u>207,765</u>	<u>339,971</u>	<u>266,492</u>

6 GOVERNANCE COSTS

	2020	2019
	£	£
Independent Examiner's fee	2,000	2,000
Trustee meeting costs	-	-
	<u>2,000</u>	<u>2,000</u>

7 NET INCOME RESOURCES FOR YEAR

	2020	2019
	£	£
This is after charging:		
Staff pension contributions	3,258	1,631
Depreciation	3,772	381

8 FUND TRANSFERS

Transfers between unrestricted and restricted funds in the year was £nil (2019: £nil).

9 STAFF COSTS

	2020	2019
	£	£
Wages and salaries	218,351	171,142
Social security	10,871	8,074
Staff pension contributions	3,258	1,631
	<u>232,480</u>	<u>180,847</u>
Particulars of employees:		
Number of management staff	2	2
Number of advisers	1	1
Number of project staff	14	4
	<u>17</u>	<u>7</u>

During the year, the Trust employed 17 members of staff, 3 of whom worked on a full-time basis, with the remaining on part time employment contract (2019 – 2 full time and 7 part time).

No employees received remuneration greater than £60,000 in either of the two years ended 31 March 2020. The charity considers its key management personnel comprises of the Trustees and the manager. Total employment benefits including employer's pension contributions of the key management personnel were £34,555 (2019: £32,120).

10 TANGIBLE FIXED ASSETS

	Plant & equipment £	Fixtures & fittings £	Total £
Cost			
At 1 April 2019	52,907	10,666	63,573
Additions	8,856		8,856
Disposals	(52,907)	(10,666)	63,573
At 31 March 2020	<u>8,856</u>	<u>-</u>	<u>8,856</u>
Depreciation			
As at 1 April 2019	52,907	8,505	61,412
Charge for year	1,611	2,542	3,772
Disposals	(52,907)	(8,505)	(63,573)
As at 31 March 2020	<u>1,611</u>	<u>-</u>	<u>1,611</u>
Net book value			
As at 31 March 2019	-	2,161	2,161
As at 31 March 2020	<u>7,245</u>	<u>-</u>	<u>7,245</u>

11 DEBTORS

	2020 £	2019 £
Other debtors	<u>9,767</u>	<u>-</u>

12 CASH & CASH EQUIVALENT

	2020 £	2019 £
Bank deposit account	82,093	33,666
Reserves account	2	2
Bank current account	171,771	191,682
Cash in hand	100	70
	<u>253,966</u>	<u>225,420</u>

13 CREDITORS: amounts due within one year

	2020 £	2019 £
PAYE and social security	-	-
Other creditors	<u>4,333</u>	<u>2,900</u>
	<u>4,333</u>	<u>2,900</u>

14 **RESTRICTED INCOME FUNDS**

	As at 1 April 2019	Incoming resources	Outgoing resources	transfers	As at 31 March 2020
	£	£	£	£	£
CAS Mitigation	10,990	12,802	(7,381)	(9,489)	6,922
ASAP	-	4,104	(2,661)	-	1,443
EU Nationals	2,000	-	-	(2,000)	-
Financial Health Check	-	7,974	(6,334)	-	1,640
Grampian	22,762	17,500	(19,706)	-	20,556
Macmillan					
Help to Claim	4,970	31,432	(30,382)	-	6,020
Henry	-	15,326	(9,413)	-	5,913
Duncan/Beatrix					
PASS	14,110	35,376	(34,582)	-	14,904
CPW	-	25,324	(11,123)	-	14,201
Robertson Trust	3,233	8,000	(20,722)	9,489	-
SLAB	1,140	65,717	(65,461)	-	1,396
	<u>59,205</u>	<u>223,555</u>	<u>(207,765)</u>	<u>(2,000)</u>	<u>72,995</u>

15 **UNRESTRICTED INCOME FUNDS**

	As at 1 April 2019	Incoming resources	Outgoing resources	Transfers	As at 31 March 2020
	£	£	£	£	£
Designated funds					
Computer equipment	20,027				20,027
Bureau	25,000				25,000
Development Outreach				15,000	15,000
Redundancies	31,600				31,600
6 months operating costs	61,200				61,200
Welfare rights	15,910			(15,910)	-
	<u>153,737</u>			<u>(910)</u>	<u>152,827</u>
General fund	11,739	156,891	(132,206)	(5,090)	31,334
	<u>165,476</u>	<u>156,891</u>	<u>(132,206)</u>	<u>(6,000)</u>	<u>184,161</u>

17 **COMPANY LIMITED BY GUARANTEE**

The charity is a company limited by guarantee and has no share capital. The liability of each member in the event of a winding up is limited to £1.