

**MORAY CITIZENS' ADVICE BUREAU  
REPORT OF THE DIRECTORS AND FINANCIAL STATEMENTS  
YEAR ENDED 31 MARCH 2021**

Company registration number SC119038

Charity number SC018026

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**MORAY CITIZENS' ADVICE BUREAU  
YEAR ENDED 31 MARCH 2021**

**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 (deputy chair)  
A Major (deputy chair) – resigned 3 November 2020  
E Major – resigned 3 November 2020  
M Niemiec – appointed 16 August 2021  
I Speight  
FL Norrie – resigned 1 November 2021  
D Ralph (treasurer)  
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 2021  
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 2021, 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**

I concluded my last year's report with the hope that the Bureau would continue to operate towards a more normal working practice. This has progressively been the case. Although the main contact with clients remains by phone and email, we have been offering a face-to-face appointment facility to those clients unable to utilise these methods of contact. At the time of writing this report we are about to resume walk-in consultations albeit without waiting facilities and still operating strict Covid 19 precautions.

The continuation of a comprehensive advice service to the people of Moray throughout the pandemic has in no small part been achieved thanks to the flexible working arrangements operated by the management and staff. I should therefore like to take this opportunity to offer them the Board's thanks for their sterling effort.

Unfortunately, it has not been possible, until quite recently, to utilise the services of our volunteer advisors. As a result, some of the advisors have elected to call it a day and to those volunteers I offer my sincere thanks for their loyal and often long service to the Bureau. We are however in the process of recruiting and training a significant number of new volunteers who hopefully will carry on the good work.

As the result of the additional workload attributable to Covid19, Moray Council legal department have been unable to finalise our long-term lease agreement of the office at 6 Moss Street. However, the main terms are agreed, and I am hopeful that this will be concluded in the near future.

Our Bureau continues to be indebted to Moray Council for their financial support of our core funding, without which the Bureau, in its current form, would cease to exist.

Bureau services financed by project funders has continued to be a very substantial and increasing element of our service. In this context we are grateful to our funding partners including Macmillan, The Robertson Trust, Department of Work & Pensions, Scottish Government, Scottish Legal Aid Board, Home Office, Henry Duncan Grant Scottish Southern Electricity (SSE), Moray Beatrice Partnership Fund and the National Lottery. Funding from these partners enables the delivery of the extremely comprehensive range of bespoke services offered by the Bureau.

As is normal I should like to thank most sincerely all our volunteer advisors and receptionists without whom the Citizens Advice movement would not function. I am as always grateful for the support of our Board members and advisors for their forbearance, guidance and decision making made more challenging this year due to the need to convene with the aid of Zoom technology.

Hopefully the next financial year will see continued progress toward the normal lives we all took so much for granted.

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**

During the year the Bureaux has helped 1,953 clients with 8634 issues. Total client contacts, including new and repeat, are 5012, which continues to indicate that clients are returning to Bureaux or require frequent contacts with their particular enquiry. Client Financial Gain from the service in the year is £1.2 million.

### **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.

The designated, general and project specific (restricted) reserves at 31 March 2021 are listed in notes below.

#### **Financial controls**

Financial controls are maintained by the preparation of annual budgets and reparation 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 30<sup>th</sup> 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 an AGM, i.e., 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 crystalise.

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

17<sup>th</sup> November 2021



**MORAY CITIZENS' ADVICE BUREAU  
YEAR ENDED 31 MARCH 2021  
INDEPENDENT EXAMINER'S REPORT TO THE DIRECTORS AND MEMBERS OF THE  
MORAY CITIZENS ADVICE BUREAU**

I report on the accounts of the charitable company for the year ended 31 March 2021 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

17<sup>th</sup> November 2021

**MORAY CITIZENS' ADVICE BUREAU  
STATEMENT OF FINANCIAL ACTIVITIES  
YEAR ENDED 31 MARCH 2021**

		<b>Unrestricted funds</b>	<b>Restricted funds</b>	<b>Total funds</b>	<b>Total funds</b>
	notes	£	£	2021 £	2020 £
<b>Income from:</b>					
Voluntary income	2	169,616	230,319	<b>399,935</b>	381,454
Investment income	3	42	-	<b>42</b>	82
Donations and grants	4	500	-	<b>500</b>	399
<b>Total incoming resources</b>		<b>170,158</b>	<b>230,319</b>	<b>400,477</b>	<b>381,935</b>
<b>Expenditure on:</b>					
Charitable activities	5	122,588	211,858	<b>334,446</b>	339,971
<b>Total outgoing resources</b>		<b>122,588</b>	<b>211,858</b>	<b>334,446</b>	<b>339,971</b>
<b>Net incoming resources</b>		<b>47,570</b>	<b>18,461</b>	<b>66,031</b>	<b>41,964</b>
Total funds brought forward		193,648	72,997	<b>266,645</b>	224,681
Transfers between funds		1,443	(1,443)	-	-
<b>Total funds carried forward</b>		<b>242,661</b>	<b>90,015</b>	<b>332,676</b>	<b>266,645</b>

The notes on pages 12 to 17 form part of these financial statements.

**MORAY CITIZENS' ADVICE BUREAU  
YEAR ENDED 31 MARCH 2021  
STATEMENT OF FINANCIAL POSITION**

	notes	2021 £	2020 £
<b>FIXED ASSETS</b>			
Tangible assets	10	4,289	7,245
<b>CURRENT ASSETS</b>			
Debtors	11	24,914	9,767
Cash & cash equivalents	12	305,473	253,966
		<u>330,387</u>	<u>263,733</u>
<b>CREDITORS: amounts falling due within one year</b>	13	<u>2,000</u>	<u>4,333</u>
<b>NET CURRENT ASSETS</b>		328,387	259,400
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>		<u>332,676</u>	<u>266,645</u>
<b>FUNDS</b>			
Restricted funds	14	90,015	72,995
Unrestricted funds	15	242,661	193,650
<b>TOTAL FUNDS</b>		<u>332,676</u>	<u>266,645</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 *17th November 2021*



D Ralph  
Treasurer

The notes on pages 12 to 17 form part of these financial statements.

**MORAY CITIZENS' ADVICE BUREAU  
YEAR ENDED 31 MARCH 2021  
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 measure 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 2021	Total funds 2020
	£	£	£	£
The Moray Council	117,204	-	117,204	117,204
CAS Campaign funding	-	-	-	1,466
Management fees	26,614	-	26,614	33,649
CAS Pensionwise	2,500	-	2,500	2500
EU Nationals income fund	2,309	-	2,309	3,080
ASAP	3,078	-	3,078	-
Covid assistance funding	17,911	-	17,911	-
	<u>169,616</u>	<u>-</u>	<u>179,616</u>	<u>157,899</u>

## 3 INVESTMENT INCOME

	Unrestricted funds	Restricted funds	Total funds 2021	Total funds 2020
	£	£	£	£
Bank interest receivable	42	-	42	82

## 4 INCOME RESOURCES FROM CHARITABLE ACTIVITIES

	Unrestricted funds	Restricted funds	Total funds 2021	Total funds 2020
	£	£	£	£
PASS	-	35,320	35,320	35,376
ASAP	-	-	-	4,104
Covid Impact Money Project	-	8,868	8,868	-
Fair Income Delivery	-	3,500	3,500	-
Donations and gifts	500	-	500	399
CAS Mitigation fund	-	12,802	12,802	12,802
Money Talk Team	-	7,927	7,927	7,974
Help to claim	-	33,764	33,764	31,432
Grampian Macmillan Project	-	17,500	17,500	17,500
Community Project Worker	-	24,676	24,676	25,324
Henry Duncan/Beatrix Fund	-	13,000	13,000	15,326
Scottish Legal Aid Board	-	64,962	64,962	65,717
Robertson Trust	-	8,000	8,000	8,000
	<u>500</u>	<u>230,319</u>	<u>230,819</u>	<u>223,954</u>

**5 COSTS OF CHARITABLE ACTIVITIES BY FUND TYPE**

	Unrestricted funds	Restricted funds	Total funds 2021	Total funds 2020
	£	£	£	£
Core costs	122,588	-	122,588	122,744
Grampian Macmillan Project	-	18,090	18,090	15,644
PASS	-	35,722	35,722	37,705
CAS Mitigation	-	4,793	4,793	12,316
Money Talk Team	-	5,821	5,821	488
Scottish Legal Aid Board	-	65,285	65,285	61,201
Robertson Trust	-	17,816	17,816	16,395
Help to claim	-	29,248	29,248	-
Community Project Worker	-	20,604	20,604	-
Covid 19 Impact Project	-	2,791	2,791	-
Fair Income Delivery	-	1,810	1,810	-
Henry Duncan/Beatrix Fund	-	9,878	9,878	-
	<u>122,588</u>	<u>211,858</u>	<u>334,446</u>	<u>266,492</u>

**6 GOVERNANCE COSTS**

	2021 £	2020 £
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**

	2021 £	2020 £
This is after charging:		
Staff pension contributions	3,391	3,258
Depreciation	2,956	3,772

**8 FUND TRANSFERS**

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

**9 STAFF COSTS**

	2021 £	2020 £
Wages and salaries	222,954	218,351
Social security	10,415	10,871
Staff pension contributions	3,391	3,258
	<u>236,760</u>	<u>232,480</u>
Particulars of employees:		
Number of management staff	2	2
Number of advisers	2	1
Number of project staff	9	14
	<u>13</u>	<u>17</u>

During the year, the Trust employed 13 members of staff, 4 of whom worked on a full-time basis, with the remaining 9 on part time employment contract (2019 – 3 full time and 14 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 £35,922 (2020: £34,555).

**10 TANGIBLE FIXED ASSETS**

	<b>Plant &amp; equipment</b>	<b>Total</b>
	<b>£</b>	<b>£</b>
<b>Cost</b>		
At 1 April 2020	8,856	8,856
Additions	-	-
Disposals	-	-
At 31 March 2021	<u>8,856</u>	<u>8,856</u>
<b>Depreciation</b>		
As at 1 April 2020	1,611	1,611
Charge for year	2,956	2,956
Disposals	-	-
As at 31 March 2021	<u>4,567</u>	<u>4,567</u>
<b>Net book value</b>		
As at 31 March 2020	<u>7,245</u>	<u>7,245</u>
As at 31 March 2021	<u>4,289</u>	<u>4,289</u>

**11 DEBTORS**

	<b>2021</b>	<b>2020</b>
	<b>£</b>	<b>£</b>
Other debtors	<u>24,914</u>	<u>9,767</u>

**12 CASH & CASH EQUIVALENT**

	<b>2021</b>	<b>2020</b>
	<b>£</b>	<b>£</b>
Bank deposit account	158,558	82,093
Reserves account	2	2
Bank current account	146,813	171,771
Cash in hand	100	100
	<u>305,473</u>	<u>253,966</u>

**13 CREDITORS: amounts due within one year**

	<b>2021</b>	<b>2020</b>
	<b>£</b>	<b>£</b>
PAYE and social security	-	-
Other creditors	2,000	4,333
	<u>2,000</u>	<u>4,333</u>



#### 14 RESTRICTED INCOME FUNDS

	As at 1 April 2020	Incoming resources	Outgoing resources	transfers	As at 31 March 2021
	£	£	£	£	£
CAS Mitigation	6,923	12,802	(4,793)	(9,816)	5,116
ASAP	1,443	-	-	(1,443)	-
Financial Health Check	1,640	7,927	(5,821)	-	3,746
Grampian Macmillan	20,557	17,500	(18,090)	-	19,967
Help to Claim	6,020	33,764	(29,248)	-	10,536
Henry Duncan/Beatrix	5,913	13,000	(9,878)	-	9,035
PASS	14,905	35,320	(35,722)	-	14,503
Community Project worker	14,200	24,676	(20,604)	-	18,272
Robertson Trust	-	8,000	(17,816)	9,816	-
SLAB	1,396	64,962	(65,285)	-	1,073
Covid Impact Fund	-	8,868	(2,791)	-	6,077
Fair Income	-	3,500	(1,810)	-	1,690
	<u>72,997</u>	<u>230,319</u>	<u>(211,858)</u>	<u>(1,443)</u>	<u>90,015</u>

#### 15 UNRESTRICTED INCOME FUNDS

	As at 1 April 2020	Incoming resources	Outgoing resources	Transfers	As at 31 March 2021
	£	£	£	£	£
<b>Designated funds</b>					
Computer equipment	20,027	-	-	-	20,027
Bureau Development	25,000	-	-	-	25,000
Outreach	15,000	-	-	-	15,000
Redundancies 6 months operating costs	31,600	-	-	4,500	36,100
Discretionary budget	61,200	-	-	-	61,200
	-			25,000	25,000
	<u>152,827</u>			<u>29,500</u>	<u>182,327</u>
<b>General fund</b>	40,821	170,158	(122,588)	(28,057)	60,334
	<u>193,648</u>	<u>170,158</u>	<u>(122,588)</u>	<u>1,443</u>	<u>242,661</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.