

**MORAY CITIZENS' ADVICE BUREAU  
REPORT OF THE DIRECTORS AND FINANCIAL STATEMENTS  
YEAR ENDED 31 MARCH 2022**

Company registration number SC119038

Charity number SC018026

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**MORAY CITIZENS' ADVICE BUREAU  
YEAR ENDED 31 MARCH 2022**

**REFERENCE AND ADMINISTRATIVE INFORMATION**

**Registered company number:** SC119038  
**Registered charity number:** SC018026

**Registered office and principal address**

6 Moss Street  
Elgin  
IV30 1LU

**Trustees**

AE Coutts (chair)  
LL Easton – resigned 17 November 2021  
M Grant  
JW Hart – appointed 26 January 2022, resigned 1 August, 2022  
BR Johnston  
HV MacDonald – appointed 28 July 2022, resigned 28 September 2022  
M Niemiec – appointed 16 August 2021  
I Speight  
FL Norrie – resigned 31 October 2021  
D Ralph (treasurer)  
MR Shand  
EP Wallace – appointed 17 November 2021  
J Workman – resigned 26 May 2022

**Moray Council representatives and advisors to the board**

Councillor J Divers  
Councillor J Fernandez – appointed 6 June 2022  
Councillor S Morrison - resigned 6 June 2022

**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 2022  
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 2022, 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 am pleased to be able to report that, following upon the Covid restrictions of the past two years, the Bureau is now functioning normally again. We are seeing clients again on a face-to-face basis including outreach. Board meetings are again taking place in the office.

It would therefore be opportune for me to congratulate the management and staff for the well organised and rapid restoration of our normal working pattern.

This return to standard service delivery comes at a time when the people of Moray, in common with elsewhere in the UK, are being subjected to financial pressures not experienced in the country since the 1970's and early 80's. Whilst there is no accurate measure of the potential additional workload of the Bureau, it is increasingly important that our services are there to meet the changing demands of the public. In order therefore to keep abreast of the service capability, the Bureau has during and since the Covid restrictions, been able to run a number of training courses in order to maximise the numbers of volunteer advisors. This training schedule will continue on an ongoing basis.

The service continues to be indebted to Moray Council for their financial support of our core funding without which the services we provide would cease to be available in Moray.

We are also grateful to our project funders, Macmillan, Scottish Legal Aid Board, UK and Scottish Government, National Lottery Community Fund and SSE who's continued and substantial support enables the Bureau to offer and deliver a comprehensive range of specialist advice.

The ongoing dialogue with Moray Council in relation to our securement of a long-term lease of the premises is, as a consequence of work pressures within the council, targeted for finalisation by the start of the 2023/24 financial year.

It is often taken for granted that the ongoing functioning of the Bureau is greatly attributable to our volunteers, both advisors and receptionists, and for their continued and valued support they have my sincere thanks.

As always, I am grateful for the dedication of my fellow directors who, as volunteers themselves, provide the strategic and policy decisions necessary to run the service.

Finally, as is quantified in the Manager's report, the service being afforded by this organisation is increasingly required and comprehensively utilised by the Moray public. I have hope and belief that this help will continue to be provided into the future.

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 Bureau has helped 2005 clients with 10,593 issues. Client Financial Gain for the service in the year is £1.6 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 2022 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 in a period of high inflation and fuel price instability to those most in need of support in Moray.

## **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 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 Coultts

16:11:22



**MORAY CITIZENS' ADVICE BUREAU  
YEAR ENDED 31 MARCH 2022  
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 2022 set out on pages 11 to 17.

**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

16<sup>th</sup> November 2022

**MORAY CITIZENS' ADVICE BUREAU  
STATEMENT OF FINANCIAL ACTIVITIES  
YEAR ENDED 31 MARCH 2022**

		<b>Unrestricted funds</b>	<b>Restricted funds</b>	<b>Total funds</b>	Total funds
	notes	£	£	2022 £	2021 £
<b>Income from:</b>					
Voluntary income	2	142,688	207,542	<b>350,230</b>	399,935
Investment income	3	15	-	<b>15</b>	42
Donations and grants	4	50	-	<b>50</b>	500
<b>Total incoming resources</b>		<b>142,753</b>	<b>207,542</b>	<b>350,295</b>	<b>400,477</b>
<b>Expenditure on:</b>					
Charitable activities	5	145,576	204,842	<b>350,418</b>	334,446
<b>Total outgoing resources</b>		<b>145,576</b>	<b>204,842</b>	<b>350,418</b>	<b>334,446</b>
<b>Net incoming resources</b>		<b>(2,823)</b>	<b>2,700</b>	<b>(123)</b>	<b>66,031</b>
Total funds brought forward		242,661	90,015	<b>332,676</b>	266,645
Transfers between funds		6,077	(6,077)	-	-
Total funds carried forward		<b>245,915</b>	<b>86,638</b>	<b>332,553</b>	<b>332,676</b>

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

**MORAY CITIZENS' ADVICE BUREAU  
YEAR ENDED 31 MARCH 2022  
STATEMENT OF FINANCIAL POSITION**

	notes	2022 £	2021 £
<b>FIXED ASSETS</b>			
Tangible assets	10	1,337	4,289
<b>CURRENT ASSETS</b>			
Debtors	11	6,645	24,914
Cash & cash equivalents	12	326,571	305,473
		<u>333,216</u>	<u>330,387</u>
<b>CREDITORS: amounts falling due within one year</b>	13	<u>2,000</u>	<u>2,000</u>
<b>NET CURRENT ASSETS</b>		331,215	328,387
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>		<u>332,553</u>	<u>332,676</u>
<b>FUNDS</b>			
Restricted funds	14	86,638	90,015
Unrestricted funds	15	245,915	242,661
<b>TOTAL FUNDS</b>		<u>332,553</u>	<u>332,676</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 16/4/22.



D Ralph  
Treasurer

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

**MORAY CITIZENS' ADVICE BUREAU  
YEAR ENDED 31 MARCH 2022  
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 of 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 2022	Total funds 2021
	£	£	£	£
The Moray Council	97,129	-	97,129	117,204
CAS Mitigation fund	13,089	-	13,089	-
Management fees	24,764	-	24,764	26,614
CAS Pensionwise	2,019	-	2,019	2,500
EU Nationals income fund	-	-	-	2,309
ASAP	3,176	-	3,176	3,078
Covid assistance funding	-	-	-	17,911
Kick start	2,511	-	2,511	-
	<u>142,688</u>	<u>-</u>	<u>142,688</u>	<u>169,616</u>

## 3 INVESTMENT INCOME

	Unrestricted funds	Restricted funds	Total funds 2022	Total funds 2021
	£	£	£	£
Bank interest receivable	15	-	15	42

## 4 INCOME RESOURCES FROM CHARITABLE ACTIVITIES

	Unrestricted funds	Restricted funds	Total funds 2022	Total funds 2021
	£	£	£	£
PASS	-	39,884	39,884	35,320
Covid Impact Money Project	-	-	-	8,868
Fair Income Delivery	-	-	-	3,500
Donations and gifts	50	-	50	500
CAS Mitigation fund	-	13,089	13,089	12,802
Money Talk Team	-	8,677	8,677	7,927
Help to claim	-	32,584	32,584	33,764
Grampian Macmillan Project	-	22,138	22,138	17,500
Community Project Worker	-	-	-	24,676
Henry Duncan/Beatrix Fund	-	-	-	13,000
Scottish Legal Aid Board	-	65,613	65,613	64,962
Robertson Trust	-	-	-	8,000
National Lottery	-	13,002	13,002	-
Specialist Debt	-	12,555	12,555	-
	<u>50</u>	<u>207,542</u>	<u>207,592</u>	<u>230,819</u>

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

	Unrestricted funds	Restricted funds	Total funds 2022	Total funds 2021
	£	£	£	£
Core costs	145,576	-	<b>145,576</b>	122,588
Grampian Macmillan Project	-	19,034	<b>19,034</b>	18,090
PASS	-	39,561	<b>39,561</b>	35,722
CAS Mitigation	-	17,391	<b>17,391</b>	4,793
Money Talk Team	-	6,012	<b>6,012</b>	5,821
Scottish Legal Aid Board	-	66,684	<b>66,684</b>	65,285
Robertson Trust	-	-	-	17,816
Help to claim	-	30,034	<b>30,034</b>	29,248
Community Project Worker	-	4,519	<b>4,519</b>	20,604
Covid 19 Impact Project	-	-	-	2,791
Fair Income Delivery	-	170	<b>170</b>	1,810
Henry Duncan/Beatrix Fund	-	5,115	<b>5,115</b>	9,878
Specialist Debt	-	10,634	<b>10,634</b>	-
National Lottery	-	5,688	<b>5,688</b>	-
	<u>145,576</u>	<u>204,842</u>	<u><b>350,418</b></u>	<u>334,446</u>

**6 GOVERNANCE COSTS**

	2022 £	2021 £
Independent Examiner's fee	<b>2,000</b>	2,000
Trustee meeting costs	-	-
	<u><b>2,000</b></u>	<u>2,000</u>

**7 NET INCOME RESOURCES FOR YEAR**

	2022 £	2021 £
This is after charging:		
Staff pension contributions	<b>3,796</b>	3,391
Depreciation	<b>2,952</b>	2,956

**8 FUND TRANSFERS**

Transfers between unrestricted and restricted funds in the year was £6,077 (2021: £1,443).

**9 STAFF COSTS**

	2022 £	2021 £
Wages and salaries	<b>228,975</b>	222,954
Social security	<b>14,687</b>	10,415
Staff pension contributions	<b>3,796</b>	3,391
	<u><b>247,458</b></u>	<u>236,760</u>
Particulars of employees:		
Number of management staff	<b>2</b>	2
Number of advisers	<b>2</b>	2
Number of project staff	<b>9</b>	9
	<u><b>13</b></u>	<u>13</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 (2021 – 4 full time and 9 part time).

No employees received remuneration greater than £60,000 in either of the two years ended 31 March 2022. 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 £38,232 (2021: £35,922).

**10 TANGIBLE FIXED ASSETS**

	<b>Plant &amp; equipment £</b>	<b>Total £</b>
<b>Cost</b>		
At 1 April 2021	8,856	8,856
Additions	-	-
Disposals	-	-
At 31 March 2022	8,856	8,856
<b>Depreciation</b>		
As at 1 April 2021	4,567	4,567
Charge for year	2,952	2,952
Disposals	-	-
As at 31 March 2022	7,519	7,519
<b>Net book value</b>		
As at 31 March 2021	4,289	4,289
As at 31 March 2022	1,337	1,337

**11 DEBTORS**

	<b>2022 £</b>	<b>2021 £</b>
Other debtors	6,645	24,914

**12 CASH & CASH EQUIVALENT**

	<b>2022 £</b>	<b>2021 £</b>
Bank deposit account	179,663	158,558
Reserves account	2	2
Bank current account	146,829	146,813
Cash in hand	77	100
	326,571	305,473

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

	<b>2022 £</b>	<b>2020 £</b>
PAYE and social security		-
Other creditors	2,000	2,000



#### 14 RESTRICTED INCOME FUNDS

	As at 1 April 2021	Incoming resources	Outgoing resources	transfers	As at 31 March 2022
	£	£	£	£	£
CAS Mitigation	5,116	13,091	(17,391)	17,673	18,489
Financial Health Check	3,746	8,677	(6,012)	-	6,411
Grampian Macmillan	19,967	22,138	(19,034)	-	23,071
Help to Claim Henry	10,536	32,584	(30,034)	-	13,086
Duncan/Beatrix PASS	9,035	-	(5,115)	(3,920)	-
Community Project worker	14,503	39,884	(39,561)	-	14,826
SLAB	18,272	-	(4,519)	(13,753)	-
Covid Impact Fund	1,073	65,611	(66,684)	-	-
Fair Income	6,077	-	-	(6,077)	-
National Lottery	1,690	-	(170)	-	1,520
Specialist Debt	-	13,002	(5,688)	-	7,314
	-	12,555	(10,634)	-	1,921
	<u>90,015</u>	<u>207,542</u>	<u>(204,842)</u>	<u>(6,077)</u>	<u>86,638</u>

#### 15 UNRESTRICTED INCOME FUNDS

	As at 1 April 2021	Incoming resources	Outgoing resources	Applications/ Transfers	As at 31 March 2022
	£	£	£	£	£
<b>Designated funds</b>					
Computer equipment	20,027	-	-	-	20,027
Bureau Development	25,000	-	-	-	25,000
Outreach	15,000	-	-	(4,063)	10,937
Redundancies 6 months	36,100	-	-	3,200	39,300
operating costs	61,200	-	-	-	61,200
Discretionary budget	25,000	-	-	-	25,000
	<u>182,327</u>	<u>-</u>	<u>-</u>	<u>(863)</u>	<u>181,464</u>
<b>General fund</b>	<u>60,334</u>	<u>142,753</u>	<u>(145,576)</u>	<u>6,940</u>	<u>64,451</u>
	<u>242,661</u>	<u>142,753</u>	<u>(145,576)</u>	<u>6,077</u>	<u>245,915</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.

