

REPORT OF THE TRUSTEES

The Trustees, who are Directors for the purposes of company law, present their report with the accounts for the year ended 31<sup>st</sup> March 2019. The Trustees have adopted the provisions of the Statement of Recommended Practice (SORP) 2015 (FRS102).

Reference and Administrative Details

Registered Company Number

Charity Number

**PEEBLES AND DISTRICT  
CITIZENS ADVICE BUREAU**

**REPORT AND ACCOUNTS**

**For the Year ended**

**31<sup>st</sup> March 2019**

**Registered Company Number SC397950**

**Charity Number SC004900**

(Resigned 24<sup>th</sup> September 2018)  
(Resigned 24<sup>th</sup> September 2018)  
(Appointed 8<sup>th</sup> October 2018)  
(Appointed 8<sup>th</sup> October 2018)  
(Appointed 8<sup>th</sup> October 2018)  
(Appointed 21<sup>st</sup> January 2018)  
(Appointed 21<sup>st</sup> January 2018)

Trustees:  
Martin Kelso  
James Finnie  
William O'Fee  
Alisdair Dawson  
Shan Stange  
Gordon Macrae  
Lorna Hale  
Anne McEldair  
Iain Watt  
Andrew Crawley  
Lyndal Bale

(Resigned 2<sup>nd</sup> February 2019)

Co-opted Members:  
Kris Chapman  
Reverend Gail McDougal

Company Secretary:  
Gillian Westwood

Advisors:  
Independent Examiner

Charles D. Gray  
Chartered Accountant  
8 School Brae  
Peebles, EH45 8AT

Royal Bank of Scotland  
4 Eastgate  
Peebles, EH45 8SL

Bankers

# PEEBLES AND DISTRICT CITIZENS ADVICE BUREAU

## REPORT OF THE TRUSTEES

The Trustees, who are Directors for the purposes of company law, present their report with the accounts for the year ended 31<sup>st</sup> March 2019. The Trustees have adopted the provisions of the Statement of Recommended Practice (SORP) 2015 (FRS102).

### Reference and Administrative Details

**Registered Company Number** SC397950

**Charity Number** SC004900

**Registered Office** Chambers Institution  
High Street  
Peebles  
EH45 8AG

### Trustees:

Martin Kelso

James Finnie

William O'Fee

Alisdair Dawson

Brian Stanage

Gordon Macrae

Lorna Hale

Anne McLeish

Iain Weir

Andrew Crawley

Lyndal Bale

(Resigned 24<sup>th</sup> September 2018; Appointed 21<sup>st</sup> January 2019)

(Resigned 24<sup>th</sup> September 2018)

(Resigned 24<sup>th</sup> September 2018)

(Appointed 8<sup>th</sup> October 2018)

(Appointed 8<sup>th</sup> October 2018)

(Appointed 8<sup>th</sup> October 2018)

(Appointed 21<sup>st</sup> January 2019)

(Appointed 21<sup>st</sup> January 2019)

### Co-opted Members:

Kris Chapman

Reverend Calum McDougall

(Resigned 5<sup>th</sup> February 2019)

### Company Secretary:

Gillian Westwood

### Advisors

#### Independent Examiner

Charles D. Gray  
Chartered Accountant  
6 School Brae  
Peebles, EH45 8AT

### Bankers

Royal Bank of Scotland  
4 Eastgate  
Peebles, EH45 8SL

# PEEBLES AND DISTRICT CITIZENS ADVICE BUREAU

## REPORT OF THE TRUSTEES (Contd.)

### Structure, Governance and Management

#### Incorporation

The Company was incorporated on 18<sup>th</sup> April 2011 and was dormant until 31<sup>st</sup> May 2012. At that date, the activities, assets and liabilities of Peebles and District Citizens Advice Bureau, an unincorporated association, were transferred into the Company, which commenced operation as a charitable company.

#### Governing Document

The Company is limited by guarantee and does not have a Share Capital. It is governed by its Memorandum and Articles of Association.

#### Trustees

The Trustees were all members of the Management Committee of the Bureau. In addition, there are up to two co-opted members who represent broader community interests.

#### Organisational Structure

The Trustees are all members of a Board of Management that is responsible for the operation of the Bureau. Day to day operation is the responsibility of the Bureau Manager, who reports to the Board.

#### Risk Management

The Trustees exercise control of the Bureau through regular Board meetings. Regular activity reports are received from the Bureau Manager and from the Treasurer to enable the Trustees to mitigate exposure to the major risks.

#### Objects and Activities

The company's objects are to promote any charitable purposes for the public benefit in Tweeddale ("the area of local benefit") and elsewhere, by:

1. The advancement of education
2. The relief of those in need
3. The advancement of civil and human rights
4. Advancement of health
5. Advancement of community development
6. Advancement of common good

Where the objects are being promoted outwith the defined area of local benefit the Company may work with organisations with similar aims but shall at all times adhere to the agreed principles for the operation of Citizens Advice Bureau set out from time to time by the Scottish Association of Citizens Advice Bureau.



## **PEEBLES AND DISTRICT CITIZENS ADVICE BUREAU**

### **REPORT OF THE TRUSTEES (Contd.)**

#### **Achievements and performance**

During the year under review (2018-19) the Bureau had 1,868 contacts with clients (2017-18: 1,553) and dealt with 5,165 (4,665) issues. The confirmed client financial gains in the period amounted to £264,838 (£169,855). During the year the Bureau dealt with 65 (78) new debt cases, with a debt total of £258,152 (£467,598).

The Bureau operates in conjunction with the two other Bureaux operating within the Scottish Borders Region. A company, Borders Citizens Advice Consortium Ltd (BCAC) acts as a conduit for all funding received from Scottish Borders Council. The Bureaux work in partnership with the Council to review opportunities to expand provision of services and to deal with the changes to the welfare benefits system.

#### **Financial Review**

In addition to core funding grants from Scottish Borders Council the Bureau also receives funding via Citizens Advice Scotland to provide the Patients Advice and Support Services (PASS) for the Borders NHS region.

The Bureau recorded a decrease in funds arising from on-going activities of £3,293 in the year and has enough funds to continue to pursue its objectives.

#### **Plans for Future Periods**

The Bureau will continue to provide its generic advice and the PASS service. Scottish Borders Council has confirmed a continuation of core funding until March 2020. The amount received by the Bureau reduced by 6% in 2018-19. Negotiations have commenced in respect of the period beyond March 2020.

Citizens Advice Scotland holds the contract for PASS for the period 1<sup>st</sup> April 2017 to 31<sup>st</sup> March 2020. The Bureau is responsible for delivery of contracted services within the NHS Borders Region.

Additional funding was received during 2018-19 from Citizens Advice Scotland (CAS) and the Scottish Legal Aid Board (SLAB). This funding supported the Bureau in the provision of extra debt and welfare advice. This was further supplemented by funding from CAS to support "PensionWise" advice. The CAS debt and welfare funding will continue throughout 2019-20.

The Bureau expects to receive funding to support CAS initiatives covering Financial Health checks and the roll out of Universal Credit. The Bureau will continue to seek alternative funding sources to cover activity in 2019-20 and future years.

#### **Reserves Policy**

The Trustees have considered the nature of the operation of the company and concluded that it is not necessary to maintain a set level of reserves.

## STATEMENT OF TRUSTEES RESPONSIBILITIES

The Trustees (who are also the Directors of Peebles and District Citizens Advice Bureau for the purposes of company law) are responsible for preparing the Report of the Trustees and financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practise).

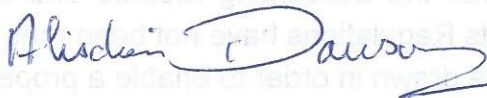
Company Law requires the Trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that 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 2015 (FRS102);
- make judgements and estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

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 for the prevention and detection of fraud and other irregularities.

This report has been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

**On Behalf of the Board:**



**Alisdair Dawson**

**Chair**

**12<sup>th</sup> August 2019**



## **INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF PEEBLES AND DISTRICT CITIZENS ADVICE BUREAU**

I report on the accounts of the Charity for the year ended 31<sup>st</sup> March 2019 which are set out on pages 7 to 12.

### **Respective responsibilities of Trustees and examiner**

The Charity's Trustees are responsible for the preparation of the accounts in accordance with the terms of the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006. The Charity Trustees consider that the audit requirement of Regulation 10(1) (a) to (c) of the Accounts Regulation does 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 examiner's 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 charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeks explanation from the Trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently I do not express an audit opinion on the accounts.

### **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 9 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.

*Charles D. Gray*

**Charles D Gray B.A. C.A.  
Chartered Accountant  
13<sup>th</sup> August 2019**

# PEEBLES AND DISTRICT CITIZENS ADVICE BUREAU

## STATEMENT OF FINANCIAL ACTIVITIES

For the year ended 31<sup>st</sup> March 2019

	Note	2019 Total £	2018 Total £
<b>Incoming Resources</b>			
From Generated Funds	2	60	221
From Charitable Activities	2	106,228	102,122
<b>Total Incoming Resources</b>		<b>106,288</b>	<b>102,343</b>
<b>Resources Expended</b>			
Charitable Activities	3	(108,482)	(102,250)
Governance Costs	3	(1,099)	(936)
<b>Total Expenditure</b>		<b>(109,581)</b>	<b>(103,186)</b>
<b>Deficit</b>		<b>(3,293)</b>	<b>(843)</b>
<b>Net Movement in Funds</b>		<b>(3,293)</b>	<b>(843)</b>
<b>Total Funds Brought Forward</b>		<b>41,144</b>	<b>41,987</b>
<b>Total Funds Carried Forward</b>		<b>37,851</b>	<b>41,144</b>



# PEEBLES AND DISTRICT CITIZENS ADVICE BUREAU

## BALANCE SHEET

As at 31<sup>st</sup> March 2019

	Note	31st March 2019 £	31st March 2018 £
<b>Current Assets</b>			
Cash at Bank and in Hand		33,436	41,896
Debtors		9,696	2,026
<b>Current Assets</b>		<b>43,132</b>	<b>43,922</b>
<b>Creditors</b>			
Due within one year	5	(5,281)	(2,778)
<b>Net Assets</b>		<b>37,851</b>	<b>41,144</b>
<b>Funds</b>			
Unrestricted Income Funds		34,589	37,882
Restricted Income Funds	6	3,262	3,262
<b>Total Funds</b>		<b>37,851</b>	<b>41,144</b>

The charitable company is entitled to exemption from audit under section 477 of the Companies Act 2006 for the year ended 31<sup>st</sup> March 2019.

The members have not required the charitable company to obtain an audit of its financial statements for the year ended 31<sup>st</sup> March 2019 in accordance with Section 476 of the Companies Act 2006.

The Trustees acknowledge their responsibilities for

- ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and
- preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

These financial statements have been prepared in accordance with the special provision of Part 15 of the Companies Act 2006 relating to small charitable companies and with the Financial Reporting Standard 102.

The financial statements were approved by the Board of Trustees on 12<sup>th</sup> August 2019 and were signed on its behalf by;

Alisdair Dawson - Trustee



Martin Kelso - Trustee





# PEEBLES AND DISTRICT CITIZENS ADVICE BUREAU

## NOTES ON ACCOUNTS

For the year ended 31<sup>st</sup> March 2019

### 1. ACCOUNTING POLICIES

#### (a) Accounting Convention

The Accounts have been prepared on the historical cost convention and in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice (2015); the Financial Reporting Standard 102, the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006.

#### (b) Fund Accounting

Unrestricted funds are available for use at the discretion of the Trustees in furtherance of the general objective of the Charity.

Restricted funds may be subject to restrictions on their expenditure imposed by the donor.

#### (c) Incoming resources

Voluntary income is received by way of grants, donations and gifts and is included in full in the Statement of Financial Activities. Grants, where entitlement is not conditional on delivery of a specific performance by the charity are recognised when the charity becomes unconditionally entitled to the grant. Grants received in advance are treated as deferred income and recognised in the year in which they are being used.

Donated services are included at the value to the charity where this can be quantified. The value of services provided by volunteers has not been included in these accounts.

#### (d) Resources Expended

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is reported as part of the expenditure to which it relates.

Cost of generation of funds comprise the costs associated with attracting voluntary income.

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature to support them.

Governance costs include those costs associated with meeting the constitutional and statutory requirements of the charity and include the costs linked to the strategic management of the charity.

#### (e) Taxation

The charitable company is exempt from Corporation Tax on its charitable activities.

# PEEBLES AND DISTRICT CITIZENS ADVICE BUREAU

## NOTES ON ACCOUNTS

For the year ended 31<sup>st</sup> March 2019

### 2. INCOMING RESOURCES

	2019 Total £	2018 Total £
<b>From Generated Funds</b>		
Voluntary Income - Donations	-	207
Investment Income - Bank Interest	60	14
<b>Total Generated Funds</b>	<b>60</b>	<b>221</b>
<b>From Charitable Activities</b>		
<b>Grants</b>		
Scottish Borders Council		
- Core Funding	39,591	43,217
CAS		
- PASS Funding	27,183	30,990
- Welfare Change Support Funding	7,447	6,301
- Energy Best Deal	300	-
- Food on the Table	300	-
- Pension Wise	2,031	1,563
- Financial Health Check	2,571	-
SLAB		
- Debt and Welfare Advice Funding	26,805	19,351
Nationwide Building Society	-	
- Community Match Scheme	-	200
Royal British Legion - Peebles	-	500
<b>Total Funds from Charitable Activities</b>	<b>106,228</b>	<b>102,122</b>
<b>Total Incoming Funds</b>	<b>106,288</b>	<b>102,343</b>



# PEEBLES AND DISTRICT CITIZENS ADVICE BUREAU

## NOTES ON ACCOUNTS

For the year ended 31<sup>st</sup> March 2019

### 3. RESOURCES EXPENDED

	2019 Total £	2018 Total £
<b>Charitable Activities</b>		
<b>Costs Directly Allocated to Activities</b>		
Staff Costs	95,082	89,538
Travel	1,481	1,599
<b>Sub Total</b>	<b>96,563</b>	<b>91,137</b>
<b>Support Costs Allocated to Activities</b>		
Premises Costs	4,450	4,450
Communication Costs	1,948	2,054
Postage, Print, Stationery	1,553	1,327
Repairs & Replacements	381	170
Subscriptions	458	633
Training	953	1,174
Other Bureau Operating Costs	2,176	1,305
Other Costs	-	-
<b>Sub Total</b>	<b>11,919</b>	<b>11,113</b>
<b>Charitable Activities sub-total</b>	<b>108,482</b>	<b>102,250</b>
<b>Governance Costs</b>		
<b>Costs Directly Allocated to Activities</b>		
Annual Conferences	-	-
Indemnity Insurance	799	636
Transfer to BCAC	300	300
<b>Sub Total</b>	<b>1,099</b>	<b>936</b>
<b>Ordinary Activities sub-total</b>	<b>109,581</b>	<b>103,186</b>
<b>Overall Total Expenditure</b>	<b>109,581</b>	<b>103,186</b>

# PEEBLES AND DISTRICT CITIZENS ADVICE BUREAU

## NOTES ON ACCOUNTS

For the year ended 31<sup>st</sup> March 2019

### 4. RESOURCES EXPENDED

The average number of employees during the period was 4 (2018 - 4).

There were no employees whose emoluments exceeded £30,000.

The Trustees received no remuneration (2018 - Nil).

Expenses reimbursed to Trustees was £268 (2018 - Nil).

### 5. CREDITORS

#### Due within one year

- Income received in advance

- Sundry creditors

31st March  
2019

31st March  
2018

2,000

573

3,281

2,205

5,281

2,778

### 6. FUNDS

#### Restricted Income Funds

NHS PASS

Friends of CAB

2,920

2,920

342

342

3,262

3,262

### 7. CONTROLLING PARTY

The Bureau is controlled by the Trustees.