

APPENDIX 1

OSCr	Trustees' Annual Report for the period						
	Period start date			Period end date			
	Day	Month	Year	Day	Month	Year	
From	01	April	2019	To	31	March	2020

Office of the Scottish Charity Regulator

Reference and administration details

Charity name	Turriff and District Citizens Advice Bureau SCIO		
Other names charity is known by			
Registered charity number	SC007159		
Charity's principal address	Masonic Building		
	Gladstone Terrace		
	TURRIFF		
	Postcode AB53 4AT		

Names of the charity trustees on date of approval of Trustees' Annual Report

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Donald Cameron	Chairperson	Resigned Nov 2019	
2	Morag Fraser	Secretary	To Nov 2019	
3	Morag Fraser	Chair	From Nov 2019	
4	Tom Robertson	Board Member		
5	Brian Garrett	Board Member	To April 2019	
6	Alexander McAskill	Board Member		
7	Brian McWilliam	Treasurer	From August 2019	
8	Marie Johnstone	Board Member	From September 2019	
9	Katrina Clark	Board Member	From September 2019	
10				
11				
12				
13				
14				
15				
16				
17				
18				

Reference and administration details

Names of all other charity trustees during the period, if any, (for example, those who resigned part way through the financial period)

Name	Dates acted if not for whole year

Structure, governance and management

Type of governing document

The organisation is a Scottish Charitable Incorporated Organisation (SCIO); an incorporated body having status under the Charities and Trustee Investment (Scotland) Act 2005. The organisation's purposes are to promote any charitable purposes for the public benefit in Turriff and District and elsewhere:

- By advancing the education of the public in matters relating to mental, physical and social welfare
- By relieving poverty

By the advancement of civil and human rights

By advancement of health

By the advancement of community development

The bureau is managed by a Board of Directors who are the Charity Trustees of the Bureau and are governed by its constitution.

Trustee recruitment and appointment

At each Annual General Meeting a maximum of twelve members are elected/re-elected to serve on the board. No more than 25% of the total number of charity trustees, at any time, shall be volunteer workers of the bureau. The minimum number of charity trustees is three.

Only one employee at any time will be eligible for election or appointment as a co-opted board member. The bureau Manager, however, will be allowed to attend and speak at all board meetings.

The board holds six ordinary meetings per year and an Annual General Meeting (AGM) every twelve months. Fourteen days Public Notice is given of the AGM, notices are placed in the local papers and prominently displayed within the bureau.

The bureau is an independent charity which gained full membership within Citizens Advice Scotland (CAS) in July 2010.

The Bureau became a Scottish Charitable Incorporated Organisation (SCIO) in 2012.

Objectives and activities

Charitable purposes

The bureau offers a free, confidential, impartial advice service to all age groups in North West Aberdeenshire, covering a wide range of topics including, but not limited to debt and money advice, benefits, employment, consumer issues, housing, relationship issues.

Summary of the main activities in relation to these objects

Trained volunteer advisers and paid staff give advice and information to clients who come to us with their problems. These can range from small consumer to complex multiple debts. Specialist advisers are trained in Money Advice and Welfare Rights to SNSIAS Type II and III to deal with complex benefit and debt cases up to and including Tribunal and Court representation.

Talks are given to community organisations to make the public aware of the services available.

Clients are seen in Outreach venues near their homes as well as on home visits and in the bureau in Turriff.

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Achievements and performance

Summary of the main achievements of the charity during the financial period

The number of enquiries continues to increase as do the number of issues. Each year we find the clients come with more complex issues often requiring the generalist and specialist advisers' input. The bureau helped 1421 clients with 3465 issues.

Client Financial Gain (CFG) of over £1 million for 2019-20 has helped clients by maximising their incomes.

We have continued to participate in the Social Policy campaigns initiated by Citizens Advice Scotland (CAS) including giving people information on how to spot scams and switching energy suppliers.

The Board of Directors continue to plan the strategy of the Bureau and assess the effectiveness of the work carried out by both volunteers and staff.

Financial review

Brief statement of the charity's policy on reserves

The Trustees have determined that the reserves should be maintained at a level that represents approximately three months trading expenditure.

Details of any deficit

Donated facilities and services (if any)


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Other optional information

Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)	BRIAN McWILLIAM	
Position (e.g. Chair)	TREASURER	
Date	5/11/20.	



Receipts and payments accounts							
For the period from	Period start date			to	Period end date		
	Day	Month	Year		Day	Month	Year
	01	April	2019		31	March	2020

Section A Statement of receipts and payments

	Unrestricted funds to nearest £	Restricted funds to nearest £	Expendable endowment funds to nearest £	Permanent endowment funds to nearest £	Total funds current period to nearest £	Total funds last period to nearest £
A1 Receipts						
Donations	1,190				1,190	2,499
Legacies					-	-
Grants	-	198,755			198,755	156,880
Receipts from fundraising activities					-	-
Gross trading receipts					-	-
Income from investments other than land and buildings					-	-
Rents from land & buildings					-	-
Gross receipts from other charitable activities	-				-	191
					-	-
A1 Sub total	1,190	198,755	-	-	199,945	159,570
A2 Receipts from asset & investment sales						
Proceeds from sale of fixed assets					-	
Proceeds from sale of investments					-	
A2 Sub total	-	-	-	-	-	-
Total receipts	1,190	198,755	-	-	199,945	159,570
A3 Payments						
Expenses for fundraising activities					-	
Gross trading payments	-	178,557			178,557	193,558
Investment management costs					-	
Payments relating directly to charitable activities					-	
Grants and donations					-	
Governance costs:					-	
Audit / independent examination					-	
Preparation of annual accounts					-	
Legal costs					-	
Other					-	
					-	
A3 Sub total	-	178,557	-	-	178,557	193,558
A4 Payments relating to asset and investment movements						
Purchases of fixed assets		230			230	-
Purchase of investments					-	
A4 Sub total	-	230	-	-	230	-
Total payments	-	178,787	-	-	178,787	193,558
Net receipts / (payments)	1,190	19,968	-	-	21,158	(33,988)
A5 Transfers to / (from) funds						
					-	
Surplus / (deficit) for year	1,190	19,968	-	-	21,158	(33,988)

Section B Statement of balances

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Expendable endowment funds to nearest £	Permanent endowment funds to nearest £	Total current period to nearest £	Total last period to nearest £
B1 Cash funds	Cash and bank balances at start of year	12,647	68,399			81,046	115,034
	Surplus / (deficit) shown on receipts and payments account	1,190	19,968			21,158	(33,988)
						-	
						-	
	Cash and bank balances at end of year	13,837	88,367	-	-	102,204	81,046
(Agree balances with receipts and payments account(s))							

B2 Investments	Details	Fund to which asset belongs	Market valuation	Last year
			to nearest £	to nearest £
		Total	-	-

B3 Other assets	Details	Fund to which asset belongs	Cost (if available)	Current value (if available)	Last year
			to nearest £	to nearest £	to nearest £
					-
					-
		Total	-	-	-

B4 Liabilities	Details	Fund to which liability relates	Amount due	Last year
			to nearest £	to nearest £
		Total	-	-

B5 Contingent liabilities	Details	Fund to which liability relates	Amount due (estimate)	Last year
			to nearest £	to nearest £
		Total	-	-

Signed by one or two trustees on behalf of all the trustees	Signature	Print Name	Date of approval

Section C Notes to the Accounts

C1 Nature and purpose of funds (may be stated on analysis of funds worksheets)

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	Type of activity or project supported	Individual / institution	Number of grants made	£
C2 Grants				
			Total	-

C3a Trustee remuneration	If no remuneration was paid during the period to any charity trustee or person connected to a trustee cross this box (otherwise complete section 3b)
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	Authority under which paid	£
C3b Trustee remuneration - details		

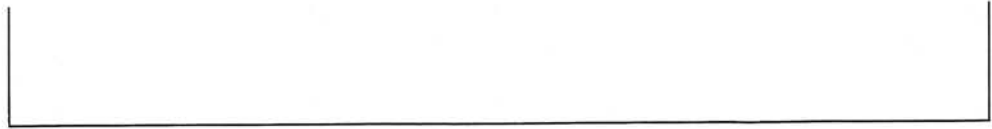
C4a Trustee expenses	If no expenses were paid to any charity trustee during the period then cross this box (otherwise complete section 4b)
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		Number of trustees	£
C4b Trustee expenses - details			

	Nature of relationship	Nature of transaction	Transaction amount (£)	Balance outstanding at period end (£)
C5 Transactions with trustees and connected persons				

C6 Other information	
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Additional analysis (1)

Analysis of receipts and payments

1 Donations

	Unrestricted funds to nearest £	Restricted funds to nearest £	Expendable endowment funds to nearest £	Permanent endowment funds to nearest £	Total current period to nearest £	Total last period to nearest £
Client donation	795				795	750
Easy Fundraising	-				-	38
Coffee Morning/Auction/donations	396				396	1,711
Fyvie Community					-	-
Turr Town House					-	-
Newmachar Ladies Club					-	-
Banff Ladies Club					-	-
Co-op Community Fund					-	-
Total	1,190	-	-	-	1,190	2,499

2 Grants

	Unrestricted funds to nearest £	Restricted funds to nearest £	Total current period to nearest £	Total last period to nearest £
Aberdeenshire Council		80,398	80,398	84,935
Pension Wise		2,500	2,500	2,175
Welfare Mitigation Reform		6,314	6,314	8,000
Patient Advice and Support Services (PASS)		466	466	982
Money Talk Team (MTT)		8,188	8,188	-
ESF/FSF		-	-	35,660
Robertson Trust		10,000	10,000	10,000
HTC/FHC		49,478	49,478	-
Other income		-	-	15,128
BOS Funding Dept		24,308	24,308	-
K&M CAB EU Scheme		17,102	17,102	-
Total	-	198,755	198,755	156,880

3 Gross receipts from other charitable activities

	Unrestricted funds to nearest £	Restricted funds to nearest £	Expendable endowment funds to nearest £	Permanent endowment funds to nearest £	Total current period to nearest £	Total last period to nearest £
Wiser Adviser	-				-	191
					-	-
					-	-
					-	-
					-	-
					-	-
					-	-
Total	-	-	-	-	-	191

4 Payments relating directly to charitable activities

	Unrestricted funds to nearest £	Restricted funds to nearest £	Expendable endowment funds to nearest £	Permanent endowment funds to nearest £	Total current period to nearest £	Total last period to nearest £
					-	9
					-	-
					-	-
					-	-
					-	-
					-	-
					-	-
					-	-
Total	-	-	-	-	-	9

Additional analysis (2)

5 Breakdown of unrestricted funds

	Unrestricted fund 1 - enter name of fund below	Unrestricted fund 2 - enter name of fund below	Unrestricted fund 2 - enter name of fund below	Unrestricted fund 4 - enter name of fund below	Total unrestricted funds	Total unrestricted funds last period
	Aberdeenshire Council Core	Aberdeenshire Council ESF	Robertsons	Pension WiseWelfare MR/ PASS/Other Income		
Receipts						
Donations	1,190				1,190	-
Legacies					-	-
Grants					-	-
Receipts from fundraising activities	-				-	-
Gross trading receipts	-				-	-
buildings					-	-
Rents from land & buildings					-	-
Gross receipts from other charitable activities					-	-
Sub total	1,190	-	-	-	1,190	-
Receipts from asset & investment sales						
Proceeds from sale of fixed assets					-	-
Proceeds from sale of investments					-	-
Sub total	-	-	-	-	-	-
Total receipts	1,190	-	-	-	1,190	-
Payments						
Expenses for fundraising activities					-	-
Gross trading payments					-	-
Investment management costs					-	-
Payments relating directly to charitable activities					-	-
Grants and donations					-	-
Governance costs:					-	-
Audit / independent examination					-	-
Preparation of annual accounts					-	-
Legal costs					-	-
Sub total	-	-	-	-	-	-
Payments relating to asset and investment movements						
Purchases of fixed assets					-	-
Purchase of investments					-	-
Sub total	-	-	-	-	-	-
Total payments	-	-	-	-	-	-
Net receipts / (payments)	1,190	-	-	-	1,190	-
Transfers to / (from) funds					-	-
Surplus / (deficit) for year	1,190	-	-	-	1,190	-

Nature and purpose of funds						
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Additional analysis (3)

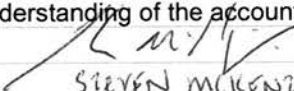
6 Breakdown of restricted funds

	Restricted fund 1 with sums of last year	Restricted fund 2 with sums of last year	Restricted fund 3 with sums of last year	Restricted fund 4 with sums of last year	Restricted fund 5 with sums of last year	Restricted fund 6 with sums of last year	Total restricted funds	Total restricted funds last period
	Aberdeenshire Council Core	Aberdeenshire Council ESF	Robertsons	Pension Wise/Welfare MR/ PASS/MTT/HTC	BOS funding	K&M EU Scheme		
Receipts								
Donations							-	
Legacies							-	
Grants							-	
Receipts from fundraising activities							-	
Gross trading receipts	80,398	-	10,000	66,946	24,308	17,102	198,755	156,880
Income from investments other than land and buildings							-	
Rents from land & buildings							-	
Gross receipts from other charitable activities							-	
Sub total	80,398	-	10,000	66,946	24,308	17,102	198,755	156,880
Receipts from asset & investment sales								
Proceeds from sale of fixed assets							-	
Proceeds from sale of investments							-	
Sub total	-	-	-	-	-	-	-	-
Total receipts	80,398	-	10,000	66,946	24,308	17,102	198,755	156,880
Payments								
Expenses for fundraising activities							-	
Gross trading payments	78,812	-	10,000	54,016	18,432	16,297	178,557	193,558
Investment management costs							-	
Payments relating directly to charitable activities							-	
Grants and donations							-	
Governance costs:							-	
Audit / independent examination							-	
Preparation of annual accounts							-	
Legal costs							-	
Sub total	78,812	-	10,000	54,016	18,432	16,297	178,557	193,558
Payments relating to asset and investment movements								
Purchases of fixed assets	230						230	-
Purchase of investments							-	
Sub total	230	-	-	-	-	-	230	-
Total payments	80,042	-	10,000	54,016	18,432	16,297	178,787	193,558
Net receipts / (payments)	356	-	-	12,930	5,876	17,102	19,968	(36,678)
Transfers to / (from) funds								
Surplus / (deficit) for year	356	-	-	12,930	5,876	17,102	19,968	(36,678)
Nature and purpose of funds								

APPENDIX 3



Independent examiner's report on the accounts							v2
Report to the trustees/members of	Charity name Turriff & District Citizens Advice Bureau						
	Registered charity number SC007159						
On the accounts of the charity for the period	Period start date				Period end date		
	Day	Month	Year	to	Day	Month	Year
	01	April	2019		31	March	2020
Set out on pages							(remember to include the page numbers of additional sheets)

Respective responsibilities of trustees and examiner	<p>The charity's trustees are responsible for the preparation of the accounts in accordance with the terms of the Charities and Trustee Investment (Scotland) 2005 Act and the Charities Accounts (Scotland) Regulations 2006. The charity trustees consider that the audit requirement of Regulation 10(1) (d) of the Accounts Regulations 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.</p>		
Basis of independent examiner's statement	<p>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 explanations 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.</p>		
Independent examiner's statement	<p>In the course of my examination, no matter has come to my attention [other than that disclosed on the attached page*]</p> <ol style="list-style-type: none"> which gives me reasonable cause to believe that in any material respect the requirements: <ul style="list-style-type: none"> 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 to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached. 		
Signed:		Date:	11/11/2020
Name:	STEVEN MCKENZIE		
Relevant professional qualification(s) or body (if any):	ICAS.		
Address:	ACUMEN ACCOUNTANTS & ADVISORS LTD		
	BANKHEAD DRIVE		
	CITY SOUTH OFFICE PARK		
	PORTLEITHEN		
	ABERDEEN AB12 7XX		

*Please delete the words in the brackets if they do not apply. If the words do apply, set out those matters which have come to your attention on the following page.

APPENDIX 3

Disclosure section

Only complete if the examiner needs to highlight material problems.

**Give here brief details of
any items that the
examiner wishes to
disclose**