

REGISTERED COMPANY NUMBER: SC229160 (Scotland)
REGISTERED CHARITY NUMBER: SC022578

Report of the Trustees and
Unaudited Financial Statements for the Year Ended 31 March 2024
for
Skye & Lochalsh Citizen's Advice Bureau

Donald Rankin Business Services
Tigh an Oisean
Bridge Road
PORTREE
Isle of Skye
Highland
IV51 9ER

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for the Year Ended 31 March 2024

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Skye & Lochalsh Citizen's Advice Bureau

Report of the Trustees
for the Year Ended 31 March 2024

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 March 2021. The trustees have adopted the provisions of 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) (effective 1 January 2019).

OBJECTIVES AND ACTIVITIES

Our main objectives for the year continued to be the provision of information and advice.

The strategies we used to meet these objectives included:

- " Providing a range of services which are reflective of relevant quality advice standards;
- " Extending the range of support provided to meet increased demand;
- " Working on identified social policy issues;
- " Developing a strong infrastructure to support advisers;
- " Ensuring current best practices are reflected in our policies and procedure; and
- " Ensuring the bureau complies with the 12 principles of the CAB service.

All of our objectives are in line with our mission, vision and values. They are planned to enhance services, ensure community accountability, increase accessibility, and respond to identify client need and to increase proactive work. Our planning process will be subject to continual review to ensure that we monitor our progress toward these objectives within the relevant timescale.

Training remains vital to the quality of advice work and we make every effort to ensure that both our trainees and experienced staff receive the appropriate levels of training to ensure that they give the best possible service possible to our clients.

ACHIEVEMENT AND PERFORMANCE

The Bureau has had a very rewarding year, surpassing a range of operational targets to which the staff can be justifiably proud. We review our aims, objectives and activities each year. This review looks at what we achieved and the outcomes of our work in the previous 12 months. The review looks at the success of each key activity and the benefits they have brought to those groups of people we are set up to help. The review also helps us ensure our aim, objectives and activities remained focused on our stated purposes.

FINANCIAL REVIEW

Reserves policy

Reserves policy

The trustees believe that the bureau should hold reserves in order to ensure that the charity can continue to operate and meet the needs of clients in the event of unforeseen and potentially financially damaging circumstances arising. The trustees consider that reserves of £50,000 equivalent to three months' operating expenditure, is required to continue to run the bureau for the forthcoming year. The sum of £30,000 has been signed off the general account as a Designated Reserve under the purpose heading of Premises and Equipment.

This reserves policy is monitored and reviewed by the trustees annually.

FINANCIAL REVIEW

FINANCE, RESOURCES AND FUNDRAISING STRATEGY

Financial Management

Written reports are prepared by the treasurer and delivered at each board meeting. These cover income and expenditure against projected budgets and fully outline the current and projected future financial positions. The budget is agreed annually by the full board and an independent accountant audits the books annually.

The role of the treasurer is to draw up the annual budget, prepare cash flow projections, check books and prepare the books for audit. These tasks are to be completed with the assistance of the bureau manager. A firm of accountants administers the payroll. Disposal of the budget is determined by the full board. Audited accounts are sent to core funders, companies' house, OSCR and project funders.

Resource Management

The bureau rents its premises from The Highland Council. The premises are fully furnished to general office standards. They are equipped with fourteen computers, one main printer and one server.

Fundraising Strategy

The Board is aware of the importance of the fundraising strategy in the process of business planning for the bureau. A key aim of this strategy is to ensure that strategic funding is secure for the core generalist advice services of the Bureau.

While the bureau appreciates the funding received from Highland Council, it recognises the need to source additional resources to fund service developments.

The fundraising strategy ensures that:

- " Fundraising focuses on meeting the needs of the Bureau's clients;
- " Fundraising is a planned part of the Bureau's development strategy;
- " Planning and development strategies include all stakeholders and assists the development of joint working opportunities;
- " It meets the reporting requirements of funders;
- " It provides a mechanism for feedback from service users;
- " It provides clear criteria for service evaluation;
- " Regular review of the business plan;
- " Funders are aware of the impact of funding;
- " Members of the public are aware of our charitable status;
- " Vital investment in diverse fundraising strategies;
- " Continues to retain PASS (Patient Advice Support Service) funding;
- " We work with other bureaux on pan-Highland fundraising;
- " We seek funds to develop our money advice service; and
- " We seek funds to develop the welfare rights service

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing document, a deed of trust, and constitutes a limited company, limited by guarantee, as defined by the Companies Act 2006.

Recruitment and appointment of new trustees

All of the Association's trustees are appointed or reappointed by the members at our AGM which is held in September each year.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Charitable purposes

Charitable purposes

Our purposes, as recorded in our constitution, is to promote any charitable purposes for the benefit of the community in Skye & Lochalsh by the achievement of education, the protection of health and the relief of poverty, sickness and distress. This includes the provision of a bureau for the supply of information, advice and such practical assistance as is requested by individuals who consult the bureau, where available and appropriate.

Mission statement

To provide information, advice and representation to the citizens of Skye and Lochalsh within the aims and to ensure that our resources are used to meet the twin aims of the organisation.

Vision Statement

To maintain existing CAB services and resources and to investigate ways of delivering services to meet any increased demand. To find effective ways to deal with potential changes to legislation and to protect and support our volunteers.

Value statement

The bureau will abide by the 12 principles of the service which are,

- " A free service - Clients are not charged for advice;
- " Accountable - Open and democratic, responsible to the community;
- " Confidentiality - Clients' details are not disclosed to anyone;
- " The Clients right to Decide - We offer advice; the client makes the decision;
- " Impartial - Workers do not make judgements about clients;
- " Independent - No outside agency influences the services offered;
- " Voluntary - The Service is mainly provided by unpaid staff from the community;
- " Empowerment - We help clients to help themselves;
- " Accessible - We aim to make the services available to all;
- " Information retrieval - We use client experience to influence change;
- " Effectiveness - We will meet the clients' needs to the fullest extent possible; and
- " A Generalist Service - We do not restrict the topics we are prepared to give advice on

Services will be delivered and suitable volunteers recruited regardless of gender, age, race, nationality, disability, religion, colour or sexual orientation.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Company number

SC229160 (Scotland)

Registered Charity number

SC022578

Registered office

The Green
Portree
Isle of Skye
IV51 9BT

Trustees

M Dunworth
I McIvor (resigned 2.5.23)
Professor R Hill (resigned 3.8.23)
Professor R MacDonald
J MacDonald
Mrs J Bruce
M Ranner
Cllr C MacLeod
J Finlayson

Skye & Lochalsh Citizen's Advice Bureau

Report of the Trustees
for the Year Ended 31 March 2024

REFERENCE AND ADMINISTRATIVE DETAILS

Company Secretary

M Dunworth

Independent Examiner

Donald Rankin Business Services

Tigh an Oisean

Bridge Road

PORTREE

Isle of Skye

Highland

IV51 9ER

Approved by order of the board of trustees on²⁵⁻⁹⁻²⁴..... and signed on its behalf by:


.....

M Dunworth - Trustee

Independent Examiner's Report to the Trustees of
Skye & Lochalsh Citizen's Advice Bureau

I report on the accounts for the year ended 31 March 2024 set out on pages six to twelve.

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 (as amended). The charity's trustees consider that the audit requirement of Regulation 10(1)(a) to (c) 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.

Basis of the independent examiner's report

My examination was 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 seeking explanations from you as 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 view given by the accounts.

Independent examiner's statement

In connection with 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 to 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.



Donald Rankin
The Association of Chartered Certified Accountants
Donald Rankin Business Services
Tigh an Oisean
Bridge Road
PORTREE
Isle of Skye
Highland
IV51 9ER

Date: 29.05.24.....

Skye & Lochalsh Citizen's Advice Bureau

Statement of Financial Activities
for the Year Ended 31 March 2024

	Notes	Unrestricted funds £	Restricted funds £	31.3.24 Total funds £	31.3.23 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies	2	167,407	1,124	168,531	200,962
Other trading activities	3	2,800	-	2,800	1,730
Total		<u>170,207</u>	<u>1,124</u>	<u>171,331</u>	<u>202,692</u>
EXPENDITURE ON					
Raising funds		-	-	-	120
Charitable activities					
To promote any charitable purposes for the benefit of the community in Skye & Lochalsh by the achievement of education, the protection of health and the relief of poverty, sickness and distress.					
		188,807	1,124	189,931	208,716
Total		<u>188,807</u>	<u>1,124</u>	<u>189,931</u>	<u>208,836</u>
NET INCOME/(EXPENDITURE)		(18,600)	-	(18,600)	(6,144)
RECONCILIATION OF FUNDS					
Total funds brought forward		170,323	-	170,323	176,467
TOTAL FUNDS CARRIED FORWARD		<u>151,723</u>	<u>-</u>	<u>151,723</u>	<u>170,323</u>

Skye & Lochalsh Citizen's Advice Bureau

Balance Sheet
31 March 2024

	Notes	Unrestricted funds £	Restricted funds £	31.3.24 Total funds £	31.3.23 Total funds £
FIXED ASSETS					
Tangible assets	7	2,395	-	2,395	3,140
CURRENT ASSETS					
Debtors	8	-	-	-	7,600
Cash at bank and in hand		151,020	-	151,020	161,221
		<u>151,020</u>	<u>-</u>	<u>151,020</u>	<u>168,821</u>
CREDITORS					
Amounts falling due within one year	9	(1,692)	-	(1,692)	(1,638)
		<u>149,328</u>	<u>-</u>	<u>149,328</u>	<u>167,183</u>
NET CURRENT ASSETS					
		<u>151,723</u>	<u>-</u>	<u>151,723</u>	<u>170,323</u>
TOTAL ASSETS LESS CURRENT LIABILITIES					
		<u>151,723</u>	<u>-</u>	<u>151,723</u>	<u>170,323</u>
NET ASSETS					
		<u>151,723</u>	<u>-</u>	<u>151,723</u>	<u>170,323</u>
FUNDS					
Unrestricted funds	10			151,723	170,323
TOTAL FUNDS					
				<u>151,723</u>	<u>170,323</u>

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 March 2024.

The members have not required the company to obtain an audit of its financial statements for the year ended 31 March 2024 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 financial 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 provisions applicable to charitable companies subject to the small companies regime.

The financial statements were approved by the Board of Trustees and authorised for issue on 25-9-24 and were signed on its behalf by:


M Dunworth - Trustee

The notes form part of these financial statements

Notes to the Financial Statements
for the Year Ended 31 March 2024

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) '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) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Tangible fixed assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Fixtures and fittings	- 15% on reducing balance
Computer equipment	- 25% on reducing balance

Taxation

The charity is exempt from corporation tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Pension costs and other post-retirement benefits

The charitable company operates a defined contribution pension scheme. Contributions payable to the charitable company's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

2. DONATIONS AND LEGACIES

	31.3.24	31.3.23
	£	£
Donations	4,747	3,301
Grants	163,784	197,511
Other income	-	150
	<hr/>	<hr/>
	168,531	200,962
	<hr/> <hr/>	<hr/> <hr/>

Notes to the Financial Statements - continued
for the Year Ended 31 March 2024

2. DONATIONS AND LEGACIES - continued

Grants received, included in the above, are as follows:

	31.3.24	31.3.23
	£	£
Highland Council	98,054	103,818
DWP	-	4,136
PASS	218	466
Energy best deal	4,455	14,196
Big energy	-	1,370
Pension Wise	694	1,168
CAS Social Policy	5,500	-
CAS UC Project	-	300
Scottish Government Benefit Take up	-	4,996
CAS Welfare Reform	-	4,938
CAS MTT	32,899	23,697
CAS Campaign	-	2,400
Community Covid	-	5,500
CAS Debt	-	7,796
CAS Lacer Funding	-	2,265
CAS ADR Research	-	150
CAS Gambling Support	2,998	2,393
CAS SSEN Outreach	-	14,176
CAS Energy Crisis Grant	-	2,982
CAS Energy Saving Network	3,655	764
Kyle and Lochalsh Community Trust	4,000	-
Anton Jurgens Charitable Trust	3,000	-
Organic Sea Harvest	6,500	-
CAS Aviva Project	1,811	-
	<u>163,784</u>	<u>197,511</u>
3. OTHER TRADING ACTIVITIES		
	31.3.24	31.3.23
	£	£
Fundraising events	<u>2,800</u>	<u>1,730</u>
4. NET INCOME/(EXPENDITURE)		
Net income/(expenditure) is stated after charging/(crediting):		
	31.3.24	31.3.23
	£	£
Depreciation - owned assets	<u>745</u>	<u>986</u>

Notes to the Financial Statements - continued
for the Year Ended 31 March 2024

5. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 March 2024 nor for the year ended 31 March 2023.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 March 2024 nor for the year ended 31 March 2023.

6. STAFF COSTS

	31.3.24	31.3.23
	£	£
Wages and salaries	160,559	174,964
Other pension costs	9,709	10,026
	<u>170,268</u>	<u>184,990</u>

The average monthly number of employees during the year was as follows:

	31.3.24	31.3.23
Managerial	1	1
Advisors	4	6
Administration	1	-
	<u>6</u>	<u>7</u>

No employees received emoluments in excess of £60,000.

7. TANGIBLE FIXED ASSETS

	Fixtures and fittings £	Computer equipment £	Totals £
COST			
At 1 April 2023 and 31 March 2024	<u>3,792</u>	<u>16,509</u>	<u>20,301</u>
DEPRECIATION			
At 1 April 2023	3,402	13,759	17,161
Charge for year	58	687	745
At 31 March 2024	<u>3,460</u>	<u>14,446</u>	<u>17,906</u>
NET BOOK VALUE			
At 31 March 2024	<u>332</u>	<u>2,063</u>	<u>2,395</u>
At 31 March 2023	<u>390</u>	<u>2,750</u>	<u>3,140</u>

Notes to the Financial Statements - continued
for the Year Ended 31 March 2024

8. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR	31.3.24	31.3.23
	£	£
Trade debtors	-	7,600
	<u> </u>	<u> </u>

9. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR	31.3.24	31.3.23
	£	£
Accrued expenses	1,692	1,638
	<u> </u>	<u> </u>

10. MOVEMENT IN FUNDS		Net movement in funds	At 31.3.24
	At 1.4.23	in funds	31.3.24
	£	£	£
Unrestricted funds			
General fund	140,323	(18,600)	121,723
Designated: Premises and Equipment	30,000	-	30,000
	<u> </u>	<u> </u>	<u> </u>
	170,323	(18,600)	151,723
TOTAL FUNDS	<u> </u>	<u> </u>	<u> </u>
	170,323	(18,600)	151,723

Net movement in funds, included in the above are as follows:

	Incoming resources	Resources expended	Movement in funds
	£	£	£
Unrestricted funds			
General fund	170,207	(188,807)	(18,600)
Restricted funds			
Highland Council Third Sector	1,124	(1,124)	-
	<u> </u>	<u> </u>	<u> </u>
TOTAL FUNDS	<u> </u>	<u> </u>	<u> </u>
	171,331	(189,931)	(18,600)

Comparatives for movement in funds

	At 1.4.22	Net movement in funds	At 31.3.23
	£	£	£
Unrestricted funds			
General fund	146,467	(6,144)	140,323
Designated: Premises and Equipment	30,000	-	30,000
	<u> </u>	<u> </u>	<u> </u>
	176,467	(6,144)	170,323
TOTAL FUNDS	<u> </u>	<u> </u>	<u> </u>
	176,467	(6,144)	170,323

Notes to the Financial Statements - continued
for the Year Ended 31 March 2024

10. MOVEMENT IN FUNDS - continued

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	202,692	(208,836)	(6,144)
	<hr/>	<hr/>	<hr/>
TOTAL FUNDS	<u>202,692</u>	<u>(208,836)</u>	<u>(6,144)</u>

A current year 12 months and prior year 12 months combined position is as follows:

	At 1.4.22 £	Net movement in funds £	At 31.3.24 £
Unrestricted funds			
General fund	146,467	(24,744)	121,723
Designated: Premises and Equipment	30,000	-	30,000
	<hr/>	<hr/>	<hr/>
	176,467	(24,744)	151,723
	<hr/>	<hr/>	<hr/>
TOTAL FUNDS	<u>176,467</u>	<u>(24,744)</u>	<u>151,723</u>

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	372,899	(397,643)	(24,744)
Restricted funds			
Highland Council Third Sector	1,124	(1,124)	-
	<hr/>	<hr/>	<hr/>
TOTAL FUNDS	<u>374,023</u>	<u>(398,767)</u>	<u>(24,744)</u>

Skye & Lochalsh Citizen's Advice Bureau

Notes to the Financial Statements - continued
for the Year Ended 31 March 2024

11. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 March 2024.

Skye & Lochalsh Citizen's Advice Bureau

Detailed Statement of Financial Activities
for the Year Ended 31 March 2024

	31.3.24 £	31.3.23 £
INCOME AND ENDOWMENTS		
Donations and legacies		
Donations	4,747	3,301
Grants	163,784	197,511
Other income	-	150
	<hr/>	<hr/>
	168,531	200,962
Other trading activities		
Fundraising events	2,800	1,730
	<hr/>	<hr/>
Total incoming resources	171,331	202,692
EXPENDITURE		
Other trading activities		
Fundraising expenses	-	120
Charitable activities		
Wages	160,559	174,964
Pensions	9,709	10,026
Insurance	572	534
Telephone	1,160	758
Post, stat & computer supplies	1,285	1,931
Advertising	274	319
Sundries	2,289	2,850
Travel, accom & subsistence	3,719	2,178
Lease of equipment	3,043	3,734
Repairs & renewals	291	169
Subscriptions	1,935	1,887
Training	820	453
Publications & reference mats	712	508
Health & safety	167	4,553
Community Covid grants	-	500
Fixtures and fittings	58	69
Computer equipment	687	917
	<hr/>	<hr/>
	187,280	206,350
Support costs		
Finance		
Bank charges	131	103
Governance costs		
Accountancy fees	2,507	2,250
Companies House Filing	13	13
	<hr/>	<hr/>
	2,520	2,263

This page does not form part of the statutory financial statements

Skye & Lochalsh Citizen's Advice Bureau

Detailed Statement of Financial Activities
for the Year Ended 31 March 2024

	31.3.24	31.3.23
	£	£
Total resources expended	<u>189,931</u>	<u>208,836</u>
Net expenditure	<u><u>(18,600)</u></u>	<u><u>(6,144)</u></u>