

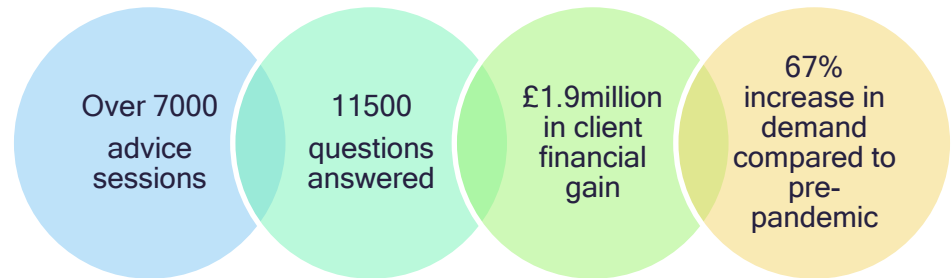
Penicuik Citizens Advice Bureau



2022-23

Highlights

- 5,400 volunteer hours
- Membership audit completed.
- Income maximisation advice delivered at:
 - Midlothian Community Hospital
 - Highbank Intermediary Care Facility
 - Hawthorn Children and Families Centre
- New Outreach sessions at
 - Food Pantry & community hub
 - Loanhead GP practice
 - Rosewell



Main office

Palmer House
John Street
Penicuik EH26 8AB

Advice & appointments

01968 675259

E mail

contact.us@penicuikcab.org.uk

Web page

www.penicuikcab.org.uk

Opening Hours

Monday to Thursday
9:30 to 3:30
Friday 9:30 to 1:30

Freephone Advice Line

0800 0327077

Money Advice

01968 679918

Facebook

www.facebook.com/penicuikcab

Registered Charity no: SC014421.

Company Limited by guarantee no:SC229838

Our thanks go to all our funders and in particular to all the individuals who donate to the Penicuik CAB who, together, enable us to continue to support and assist the people of Midlothian. In particular we would like to thank Mr Burman whose generous monthly donations assist families and individuals struggling to buy food or to heat their home.

CHAIRPERSON'S REMARKS

Once again, Penicuik CAB continues to provide an outstanding service to the people of Midlothian, helping them obtain the benefits and rights to which they are entitled, lending a kind and listening ear, resolving difficulties and offering calm and sensible advice to all who need it. Penicuik CAB is blessed with volunteers who bring their experience from the worlds of finance, business, administration and healthcare to the citizens of Midlothian, adding to the expertise that our paid staff regularly demonstrate in their dealings on behalf of their clients with officialdom and business. As can be seen in this annual report, the demand by clients for assistance has risen massively compared to what it was pre-pandemic. It is a tribute to the staff and volunteers that despite increased demand they still manage to respond swiftly to citizens' telephone calls, requests for meetings and correspondence. To make sure we are doing things right, all our procedures and advice are rigorously audited: I am pleased to say that our standards remain high and are seen to be so by those who inspect us.

I should like to record my thanks to the managers of the Bureau, Sue Peart and Russell Gray, who do so much to run the bureau efficiently and thoughtfully, and to the former chairman of the Board, Kenny Napier, who stepped down during the year, having helped reinvigorate the Board by recruiting new trustees and raising the profile of the Bureau. We are also fortunate to have on the board Sir Geoff Palmer, whose name graces our office. Sir Geoff not only is a source of wise counsel on the Board, but is much involved in bringing into public awareness the extent to which slavery, particularly in the West Indies, contributed to the Scottish economy in the time of the Scottish Enlightenment.

As for the future, we are hoping to recruit more young people to volunteer at Penicuik CAB, particularly those seeking work experience and students. Following suitable training, working as a volunteer at a CAB is excellent for CVs. It can help young people develop their inter-personal skills, research skills and communication skills. It is rewarding work because they deal with real clients, and make our clients' lives better. If anyone reading this knows of anyone who might be interested in working at Penicuik CAB, please let the managers know.

Finally we should record our thanks to Midlothian Council which continues to supply us with moral and financial support. It is much appreciated.

Nicholas Grier, Chair, Penicuik Citizens Advice Bureau

ABOUT THE PENICUIK CAB

The Penicuik Citizens Advice Bureau (CAB) is a registered charity and, although autonomous, we are members of the Scottish Association of Citizens Advice Bureaux (CAS) and abide by their conditions of membership and quality standards. We are independently audited every quarter to ensure we maintain standards of advice. We deliver advice services across Midlothian.

The aims of the Scottish CAB Service are:

To ensure that individuals do not suffer through ignorance of their rights and responsibilities or of the service available, or through an inability to express their needs effectively; and equally to exercise a responsible influence on the development of social policies and services, both locally and nationally.

We work with the Dalkeith CAB to deliver holistic, cost effective, independent generalist and specialist advice to the residents of Midlothian.

As well as our specialist staff we also have a team of trained volunteer advisers and volunteer trustees. Last year they gave over 5000 hours to the bureau.

Together, we deliver professional, high quality, dependable advice to anyone who needs it.

Why not join us?

Empowering local communities
by providing free and
confidential advice.

Penicuik CAB Free Advice Line 0800 0327077



OUR TEAM

Manager

Sue Peart

Assistant Manager

Russell Gray

Advisers

Basuli Basu

James McDonald

Anne Beattie

Christine McFadzen

Robert Calder

Kath Murphy

Mary Caulfield

Neil Ramsey

Aileen Forbes

Margaret Rintoul

Shena Glanvil

Pat Rooke

Linda Rose Grady

Martin Slater

Mandy Hudson-Windsor

Jacky Thomson

Ross Hunter

David Tracey

Duncan Jenkins

Dawn Windsor

Graham Machin

Administration

Toby Peart

Cleaning services

Jacky Gibson

Accountant

Heather Moore MAAT

Trustees

Anne Beattie

Sharyn Bennet

Professor Nicholas Grier (current Chair)

Michele Lindsay

Kenny Napier (former chair)

Professor Sir Geoff Palmer

Isabel Stenhouse

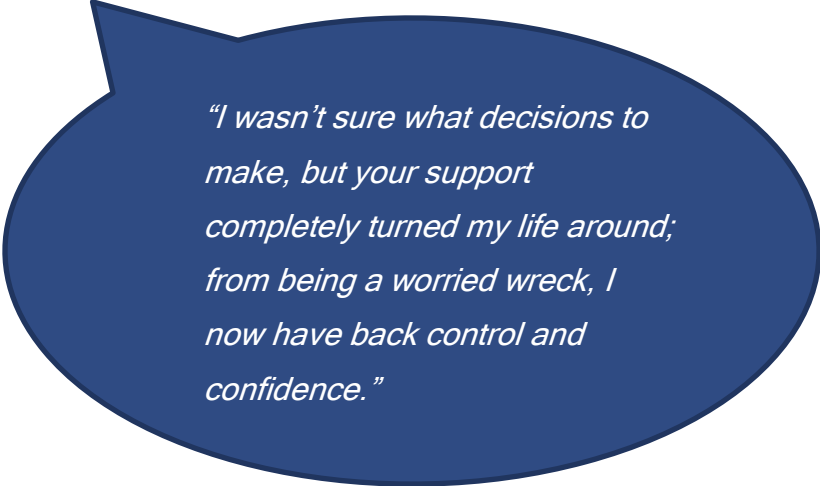
DELIVERING OVER 7000 ADVICE SESSIONS



Over 11500 questions answered

WHAT WE DO

- We provide free, confidential, holistic advice on any subject to the residents of Midlothian
- We are independently assessed quarterly for the quality of our advice
- We undertake benefit checks and help people apply for benefits or appeal a benefit decision
- We are qualified and licensed to provide debt and money advice
- We train volunteers to a high standard to deliver advice
- We provide advice in person, by telephone or by e mail and at venues across Midlothian.
- We maximise income - reducing inequality - money spent in our communities.
- We help resolve housing, debt, employment, relationship and benefit problems- reducing stress and improving well-being
- We believe in empowerment. Enabling our clients to gain control, manage their finances and improve their lives



"I wasn't sure what decisions to make, but your support completely turned my life around; from being a worried wreck, I now have back control and confidence."

Recent in depth research commissioned by Citizens Advice Scotland on the CAB brand was overwhelmingly positive with all demographics.

The survey found people valued the fact that:

- we are registered charities
- the CAB service is free, independent and confidential
- we are staffed by volunteers who are trained to high quality standards
- we deliver face to face advice

Accessible Advice

Post-pandemic, demand for holistic advice continues to rise with an increase of 67% over pre-pandemic levels. We provide multi-channel access to advice, but face-to face advice provision is much in demand and for vulnerable individuals it is the only suitable option.

67% increase in demand compared to pre-pandemic levels

The bureau hub in Palmer House is essential as we are able to deal with large numbers of complex enquiries and is where volunteer advisers can be trained and supported to deliver advice. As the demand for face-to-face advice intensifies the need for a network of community-based clinics located at local “touch points” has also increased. The provision of these community-based outreach advice clinics brings these advantages:

- they are in familiar, non-threatening local settings
- they can be targeted at particular groups
- they are located along with other services to encourage referral
- they increase knowledge and raise awareness of issues with professionals
- advisers become known and trusted in that community
- they become part of the fabric of that community
- they reduce the cost and carbon impact of travel to a CAB office
- they replicate all the benefits and ethos of the CAB service within a small community- such as increased wellbeing and promoting opportunities
- networks are improved and co-operative working opportunities increased.

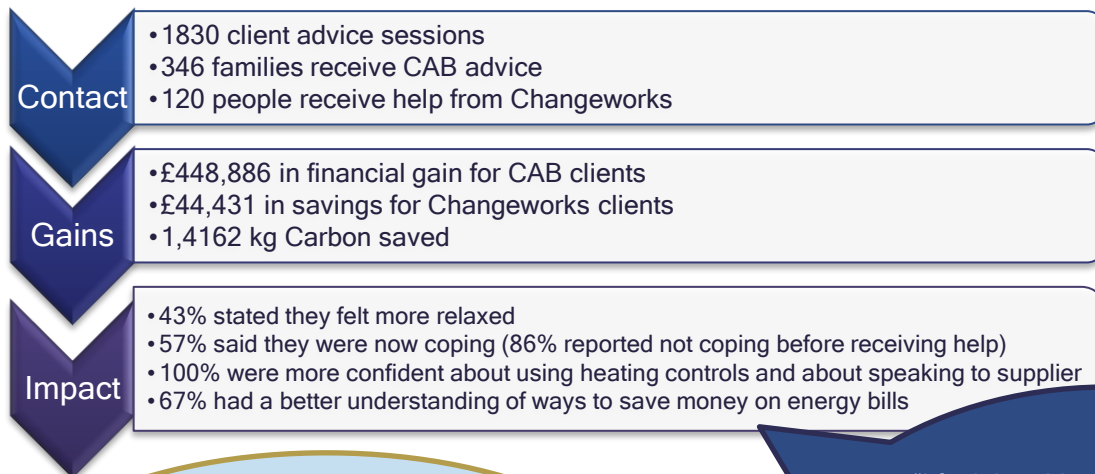
Community based advice services

Food pantry/Community Hub	Hawthorn Children and Family Centre
Highbank Intermediate Care facility	Midlothian Community Hospital
Lasswade Library/High School	Loanhead Library
Loanhead Miners Welfare	Loanhead GP practice
Midlothian Sure Start Centres	Loganlea Centre/ Royal Edinburgh
Engagement sessions at Primary Schools	

Projects

AIM HI. Funded until 31 March 2023 the Access to Improved opportunities in Midlothian for long term Health Improvement Project (AIM HI) was a NHS HIF funded partnership project between Penicuik Citizens Advice Bureau (CAB), Changeworks, and Midlothian Sure Start.

- Increased income/ decreased expenditure for families
- Reduction in child poverty, fuel poverty and food poverty.
- Social capital and community capacity building- increased ability of parents and families to engage in community activities and civic life.



“The project has supported so many families in the community, the project should be funded to continues the great work!”

“I feel that this project has been a massive success and should be available all the time. I do hope that further funding streams are sourced to continue the project as it has been invaluable to the families that we support,”

GIRFEC Income Maximisation Project

Getting it right for every child (GIRFEC) is the Scottish Government's commitment to provide all children, young people and their families with the right support at the right time.

The project is funded by Midlothian Council Social Work to maximise the incomes for struggling families with a child on the "at risk" register or with a child on home supervision. Clients are referred by Social Workers and NHS professionals to our specialist worker.

From commencement in September 2020



Case Study

This case identifies the lack of awareness of entitlement to child related benefits.

The project worker conducted a review with the client and identified entitlement to child and health related benefits.

Claims had not been lodged for Scottish Child Payment, Best Start Grant School Age Payment, Free School Meals/School Clothing Grant. Project Worker arranged applications and also a reconsideration on client's Personal Independence Payment in conjunction with an application for Limited Capability for Work Related Activity. The project worker arranged support with a debt specialist as client had multiple debts which had accumulated over the years. The worker also secured grant funding for bedroom furniture, beds and bedding.

"I was thankful to know about this project as I had an extremely vulnerable young mum with no idea of the help that was available."

"The backdated payment I received has made a huge difference to our family. I'm making improvements to the house and I'm taking driving lessons which I hope will help me get back into work"

"I didn't know about the benefits I could claim. The increased weekly income has been such a help for me and the kids."

New Projects

Hawthorn Children and Family Centre, Mayfield. Providing income maximisation advice to

- Families with children with placements at Hawthorn Children and Family Centre
- Parents attending family group work at Hawthorn Children and Family Centre

Working with, and receiving referrals from, Hawthorn Children and Family Centre. Linking with mental health projects, family support and Penicuik CAB's specialist debt worker to develop a wraparound service to increase household income and improve quality of life for the family.



Hospital Welfare Advice Services. Providing free, confidential, independent and impartial welfare rights advice for patients, carers and staff at the Midlothian Community Hospital and Highbank Intermediate Care Facility.



- Tackling health inequalities through the reduction of poverty by maximising income and reducing household expenditure (e.g. debt management, utility bill expenditure)
- Increasing benefit take up and improving access to employment, housing and debt advice.
- Increasing financial resilience and capacity among clients to help prevent future issues
- Improving self-reported health status and well-being of clients
- Reducing impact of financial, employment and housing problems on physical and mental health
- Improving use of clinical staff capacity where a referral to an adviser frees up time

Penicuik Community Hub and Food Pantry. Advice clinic every Monday morning



Money Advice

Penicuik CAB is licensed by the Financial Conduct Authority to provide debt advice and our specialist advisers are authorised to administer sequestrations and debt arrangement programmes under the Debt Arrangement Scheme.

Our service follows the following principles:

- Free
- Confidential
- Independent
- Impartial
- Non-judgemental
- Non-discriminatory

Last year in addition to their ongoing case load our specialist advisors:

- took on 133 new cases with debts totalling £1,001,977
 - £215,000 in mortgage arrears
 - £31,112 in rent arrears
 - £81,000 in council tax arrears
- achieved £455,266 in financial gain for clients.

Case study. Single parent, one child aged 7, in Council rented accommodation and working part time. She is in receipt of Universal Credit, Child Benefit, Scottish Child Payment, Council Tax Reduction & Discount and free school meals. The client presented with over £17,000 in unsustainable catalogue debt.

The adviser:

- Looked at income maximisation but client was already in receipt of all benefits to which she was entitled.
- Produced a financial statement and identified a level of disposable income.
- Looked at suitable options for the client; she decided to make application to the Debt Arrangement Scheme (DAS), which would enable her to pay off her debts within a reasonable period of time.

The application to DAS was approved, and the client is now making affordable monthly payments. These payments can be reviewed in terms of affordability if circumstances change. A couple of months later the client's previous employer contacted her regarding an overpayment of wages. As the pay period post-dated the DAS approval date we could not include the debt in the DAS, but we were able to negotiate a small, affordable, monthly payment directly with the company.

FINANCIAL STATEMENTS

For the year ended 31 March 2023

Contents	Page
Company Information	13
Directors' Report	14-16
Independent Examiner's Report	17
Statement of Financial Activities	18
Balance Sheet	19
Notes forming part of the financial statements	20-24

Statutory information for the year ended 31 March 2023

The Directors submit their report together with the financial statements for the year ended 31 March 2023.

Reference and Administrative Information

Charity name	Penicuik Citizens Advice Bureau Limited
Charity number	SC014421
Company number	SC3229838
Registered Office	Palmer House, John Street, Penicuik, EH26 8AB
Directors/Trustees	Anne Beattie Sharyn Bennett Nicholas Grier Michele Lindsay Kenny Napier Sir Geoff Palmer OBE Isabel Stenhouse
Accountant	Heather Moore MAAT, HMM Accounting Services
Independent Examiner	Paul Brien CA, MRA Business Services Ltd
Bankers	The Royal Bank of Scotland TSB

Directors' report.

Structure, governance and management

Governing document. The Penicuik Citizens Advice Bureau is an independent service which provides free, impartial and confidential advice and information to the community it serves. It is a registered charity in Scotland and a company limited by guarantee whose members are made up of representatives of community groups, local residents, volunteers and staff. It is operated under the rules of its Constitution. In order to operate as a Citizens Advice Bureau, Penicuik Citizens Advice Bureau must comply with the Membership Scheme Standards as approved by the Scottish Association of Citizens Advice Bureau (Citizens Advice Scotland).

Recruitment and appointment of new trustees. The Directors are the trustees of the charity and are legally responsible for the overall operation of the bureau and must put the interests of the organisation first. They are responsible for the quality of the service provided and responsible for maintaining and developing the Bureau to meet the needs of the local Community. They ensure that the Bureau abides by Citizens Advice Scotland's conditions of membership. The directors assist with the appointment of paid staff. They maintain the budget and produce the annual accounts. They approve the forward plan. They support the Manager. Directors are usually elected at an annual general meetings but they may also be co-opted to the board, their appointment being ratified at the next annual general meeting..

Risk Management. The directors regularly review the major risks to which the charity is exposed, in particular those related to the operations and finances of the organisation. The directors ensure that systems are in place to mitigate the charity's exposure to the major risks. A risk register has been established and is updated at least annually. In early 2020 the trustees and management undertook risk assessments in relation to the impact of covid-19 on the delivery of services, the safety of staff and clients and the financial risk to the bureau. They responded to the identified risks by implementing a series of measures to mitigate those risks. Although covid-19 is not at the time of writing quite such a threat, these measures are still reviewed by the trustees to ensure that the bureau can maintain services safely and without financial risk.

Objectives and activities.

Penicuik Citizens Advice Bureau has twin aims:

- To ensure that individuals do not suffer through ignorance of their rights and responsibilities or of the services available; or through an inability to express their needs effectively and equally.
- To exercise a responsibility to influence the development of social policies and services both locally & nationally.

The 12 principles of the CAB service:

- **A free service:** clients aren't charged for advice.
- **Confidentiality:** clients' details are not disclosed to anyone without permission.
- **Impartiality:** workers don't make judgements about clients.
- **Independent:** no outside agency influences the service offered.
- **The client's right to decide:** we offer advice, the client makes the decision
- **Accessible:** we aim to make the service available to all.
- **Effective:** in the extent to which we meet the clients' needs.
- **Accountable:** open and democratic, responsible to the community.
- **Voluntary:** the service is mainly provided by unpaid staff from the community.
- **Empowerment:** to help clients help themselves.
- **Information retrieval:** using client experience to influence change.
- **Generalist service:** not restricting the topics we are prepared to give advice on.

Financial review

Incoming resources for the year were £341,220 (2022 - £341,244) which represents a very small decrease on the previous year. The net movement in funds for the year is £4,515 (2022 - £15,400). The information outlined in pages 18 to 24 provides more detail in support of the financial position.

Principal Funding Sources. Our main source of funding remains Midlothian Council. The Midlothian CABx deliver independent holistic advice services across Midlothian. The funding enables the charity to take on funded projects to meet identified needs. We would like to thank all our funders for their continued support of the Bureau.

Investment Policy and Performance. No long term investments were held at the balance sheet date.

Statement of Directors' Responsibilities

The Trustees, who are directors of Penicuik Citizens Advice Bureau for the purpose of charity law, are responsible for preparing the Directors' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the directors to prepare financial statements for each financial year which give a true and fair view of the state of the affairs of the charitable company and of the incoming resources, including the income and expenditure, of the charitable company for that period. In preparing these financial statements, the directors are required to:

- Select suitable accounting policies and then apply them consistently;
- Observe the methods and principles in the Charities SORP 2019 (FRS 102)
- Make judgments 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; and
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

The Trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the Financial Statements comply with the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006. They are also responsible for safeguarding the assets of the charity 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 Statement of Recommended Practice - Accounting and Reporting by Charities (January 2019) applicable to charities preparing their accounts in accordance with FRS 102 and in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small entities.

By order of the board on the 29 November 2023

Nicholas Grier, Chairperson

Independent examiner's report

I report on the financial statements for the year ended 31 March 2023 set out on pages 18 to 24.

Respective responsibilities of directors and examiner

The Directors, who are also Trustees for charity law purposes, are responsible for the preparation of the accounts in accordance with the terms of the Companies Act (2006), Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006. The charity trustees consider that the audit requirement of section 10(1) (a) to (c) of the 2006 Accounts Regulations does not apply for this year and that an independent examination is needed.

It is my responsibility to examine the accounts under section 44(1) (c) of the 2005 Act and to state whether particular matters have come to my attention.

Basis of independent examiner's report

My examination was carried out in accordance with Regulation 11 of the Charities Accounts (Scotland) Regulations 2006 and general guidance issued by relevant professional bodies and The Office of the Scottish Charity Regulator. 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 the seeking of explanations from you as directors 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 for the purposes of this report.

Independent examiner's statement

In connection with my examination, no matter has come to my attention which gives me reasonable cause to believe that, in any material respect, the requirements:

1. to keep accounting records in accordance with Section 44(1) (a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations;
2. to prepare accounts which accord with the accounting records and comply with regulation 8 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.

Statement of financial activities for the year ended 31 March 2023

Penicuik Citizens Advice Bureau a company limited by guarantee

	Notes	Unrestricted Funds £	Restricted Funds £	Designated Funds £	Total Funds 2023 £	Total Funds 2022 £
<i>Income and endowments from:</i>						
Donations and legacies	2	142,668	0	0	142,668	142,258
Charitable activities	3	3,014	194,728	0	197,742	198,675
Investments	4	810	0	0	810	311
Other		0	0	0	0	0
Total Income		146,492	194,728	0	341,220	341,244
<i>Expenditure:</i>						
Charitable activities	5	119,418	204,040	13,247	336,705	325,844
Total Expenditure		119,418	204,040	13,247	336,705	325,844
Net Income / (Expenditure) before transfers		27,074	(9,312)	(13,247)	4,515	15,400
Transfers between funds		(4,643)	0	4,643	0	0
Net Movement in Funds		22,431	(9,312)	(8,604)	4,515	15,400
<i>Reconciliation of Funds:</i>						
Total Funds Brought Forward		178,648	24,117	29,529	232,294	216,894
Total Funds Carried Forward	11	201,079	14,805	20,925	236,809	232,294

The statement of financial activities includes all gains and losses recognised in year.

All incoming resources and resources expended derive from continuing activities.

Balance Sheet as at 31 March 2023

Company no: SC229838

	Notes	2023		2022	
		£	£	£	£
Fixed Assets:					
Tangible Fixed Assets - NBV	8		14,925		23,529
Current Assets:					
Debtors	9	30,497		47,058	
Cash at bank and in hand		208,206		188,612	
		<u>238,703</u>		<u>235,670</u>	
Liabilities:					
Creditors: Amount falling due within one year	10	(16,819)		(26,905)	
Net Current Assets			221,884		208,765
Total Net Assets			<u><u>236,809</u></u>		<u><u>232,294</u></u>
The Funds of the Charity:					
Restricted Funds General			14,805		24,117
Unrestricted Funds			201,079		178,648
Designated Funds - Property Maintenance			6,000		6,000
Designated Asset Depreciation Fund			14,925		23,529
Total Charity funds	11		<u><u>236,809</u></u>		<u><u>232,294</u></u>

In preparing these financial statements

- (a) The directors are of the opinion that the company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 March 2023.
- (b) The members have not required the company to obtain an audit of its financial statements for the year ended 31 March 2023 in accordance with Section 476 of the Companies Act 2006, and
- (c) The directors acknowledge their responsibilities for:
 - (i) Ensuring that the company keeps accounting records which comply with Section 386 and 387 of the Companies Act 2006, and
 - (ii) Preparing accounts which give a true and fair view of the state of affairs of the company as at the end of the financial year and of its surplus or deficit for the financial year in accordance with the requirements of Section 394 and 395, and which otherwise comply with the requirements of this Act relating to the accounts, so far as applicable to the company.

These financial statements have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

The financial statements were approved by the Board on the 29 November 2023

Nicholas Grier, Chairperson

The notes at pages 20 to 24 form part of these financial statements

Notes to the financial statements for year ended 31 March 2023

1. **Accounting Policies.** The principal accounting policies adopted in the preparation of the financial statements are set out below. The accounting policies have been applied consistently throughout the year and the preceding year.

(a) Basis of accounting. These financial statements have been prepared in accordance with the Charities SORP (FRS 102) that applies the provisions of Section 1A “Small Entities” of 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. The Trustees are of the view that the immediate future of the Charity is secured and on this basis the assessment of the Trustees is that the Charity remains a going concern.

(b) Cashflow. The Trust has taken advantage of the exemption from the requirement to produce a cashflow statement in accordance with the Financial Reporting Standard for Smaller Entities (effective January 2019).

(c) Fund Accounting

- *Unrestricted funds* are funds that can be used in accordance with the objectives of the charity at the discretion of the directors.
- *Designated funds* are unrestricted funds set aside by the directors for specific future purposes or projects.
- *Restricted funds* are funds that can only be used for particular restricted purposes within the objectives of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

(d) Incoming resources. All incoming resources are included in the statement of financial activities when the charity is entitled to the income and the amount can be quantified with reasonable accuracy. The following specific policies are applied to particular categories of income:

- Incoming resources from grants, where related to performance and specific deliverables, are accounted for as the charity earns the right to consideration by its performance.
- Income is deferred when performance related grants are received in advance of the performances or event to which they relate.

(e) Resources expended. Expenditure is recognised on an accrual basis as a liability is incurred. The company is not registered for VAT and accordingly irrecoverable VAT is charged against the category of resources expended to which it relates.

- Costs of generating funds are those costs incurred in attracting voluntary income.
- Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services to its beneficiaries. It includes both the direct costs and indirect costs necessary to support these activities.
- Governance costs include those costs associated with meeting the constitutional and statutory requirements of the charity and include the audit fees and costs linked to the strategic management of the charity.
- Costs relating to a particular activity are allocated directly; others are apportioned on an appropriate basis e.g. estimated usage, staff costs by the time spent.

(f) Tangible fixed assets. Fixed assets are stated at cost less accumulated depreciation. The cost of minor additions or those costing below £500 are not capitalised. Depreciation is provided at annual rates calculated to write off the cost of each asset over its expected useful life, as follows:

Fixtures, Fittings & Equipment	25% straight line
Computer Equipment	33% straight line

Notes to the financial statements continued

2. Donations & Legacies

	Unrestricted Funds £	Restricted Funds £	Designated Funds £	Total 2023 £	Total 2022 £
Midlothian Council	138,832	0	0	138,832	138,832
IASS/PASS	621	0	0	621	622
CAS - Pensionwise	1,515	0	0	1,515	2,020
Acorn Project	170	0	0	170	0
Donations Received	970	0	0	970	784
Other Income	560	0	0	560	0
	142,668	0	0	142,668	142,258

3. Income from Charitable Activities

	Unrestricted Funds £	Restricted Funds £	Designated Funds £	Total 2023 £	Total 2022 £
CAS - Covid Support	0	0	0	0	11,282
CAS - Help to Claim	0	0	0	0	16,200
CAS - Money Talks Multichannel	0	16,286	0	16,286	23,457
CAS - Money Talks Plus	0	26,460	0	26,460	0
CAS - National Helpline	0	0	0	0	6,130
CAS - Sc. Gov. - Debt Advice	0	11,465	0	11,465	17,506
CAS - Shopping Cart Pilot	0	4,900	0	4,900	8,050
CAS - Welfare Reform	0	6,079	0	6,079	12,087
General Small Grants	3,014	0	0	3,014	2,274
Hawthorn Children's Centre	0	9,167	0	9,167	0
NHS Lothian (AIM HI)	0	42,534	0	42,534	42,534
NHS Lothian Hospital WAS	0	9,223	0	9,223	0
MC - Bus Tickets	0	2,550	0	2,550	0
MC - GIRFEC	0	20,414	0	20,414	20,414
MC - Holistic Food & Key Essentials	0	30,500	0	30,500	20,333
MC - Poverty Support Grants	0	5,400	0	5,400	14,600
MC - Winter Flexibility / LACER	0	9,750	0	9,750	5,000
Scottish Government	0	0	0	0	(2,186)
Miscellaneous Income	0	0	0	0	994
	3,014	194,728	0	197,742	198,675

4. Investment Income

	Unrestricted Funds £	Restricted Funds £	Designated Funds £	Total 2023 £	Total 2022 £
Bank Interest Received	810	0	0	810	311
	810	0	0	810	311

Notes to the financial statements continued

5. Charitable Activities

	Unrestricted	Restricted	Designated	Total	Total
	Funds	Funds	Funds	2023	2022
	£	£	£	£	£
Dalkeith CAB	0	0	0	0	-5,368
Project Consultancy Fees	0	12,818	0	12,818	12,818
Client Support	0	2,550	0	2,550	4,143
Poverty Support Grants	0	3,285	0	3,285	11,356
Food Voucher Grants	0	2,789	0	2,789	8,270
Energy Support Grants	0	6,614	0	6,614	4,890
Salaries & Wages	97,753	150,360	0	248,113	227,820
Subscriptions & Memberships	2,532	1,104	0	3,636	3,576
Support Costs					
Staff Training & Conferences	14	0	0	14	0
Travel & Subsistence	190	550	0	740	388
Recruitment & PVG's	0	230	0	230	230
Other Staff Costs	2,772	0	0	2,772	1,954
Working from Home Allowance	0	0	0	0	494
Volunteer Expenses	426	534	0	960	5
Health & Safety PPE	116	47	0	163	76
Canteen & Cleaning	1,394	678	0	2,072	1,653
Insurances	333	569	0	902	804
Rent & Services	4,663	9,440	0	14,103	14,049
Property Repairs & Maint.	0	0	4,643	4,643	5,716
Waste Management & Recycling	438	638	0	1,076	1,219
Utilities	2,001	4,210	0	6,211	4,035
Stationery & Postage	811	1,257	0	2,068	3,784
Phone, Broadband & Mobiles	847	607	0	1,454	2,012
Office Equipment Leasing	1,428	2,303	0	3,731	3,961
Office Equipment & Furniture	229	433	0	662	727
Computer running costs	775	745	0	1,520	2,382
Advertising & Marketing	289	101	0	390	1,687
Finance Charges	327	0	0	327	198
Depreciation	0	0	8,604	8,604	9,492
Governance					
Legal & Governance	13	0	0	13	250
Accountancy & Audit Fees	500	0	0	500	443
Bookkeeping & Payroll	1,422	2,178	0	3,600	2,780
AGM & Sundry	145	0	0	145	0
	119,418	204,040	13,247	336,705	325,844

Notes to the financial statements continued

6. Staff costs and numbers

	Unrestricted	Restricted	Designated	Total	Total
	Funds	Funds	Funds	2023	2022
	£	£	£	£	£
Staff Salaries	81,469	134,785	0	216,254	200,993
National Insurance	5,841	7,266	0	13,107	11,264
Pension Contributions	10,443	8,309	0	18,752	15,563
	97,753	150,360	0	248,113	227,820

No employees had emoluments in excess of £60,000 in this or the previous year.

The average number of employees during the year was 12 (2022 - 23)

7. Directors' remuneration & related party transactions

No members of the board of directors received any remuneration during the year (2022: Nil).

No director or other person related to the charity had any personal interest in any contract or transaction entered into by the charity during the year (2022: Nil).

8. Fixed Assets

	Fittings & Equipment	Computer Equipment	Total
	£	£	£
Cost			
As at 1 April 2022	44,891	13,673	58,564
Additions	0	0	0
Disposal	0	0	0
As at 31 March 2023	44,891	13,673	58,564
Depreciation			
As at 1 April 2022	25,440	9,595	35,035
Disposal	0	0	0
Charge for the year	6,973	1,631	8,604
As at 31 March 2023	32,413	11,226	43,639
Net Book Value			
At 31 March 2023	12,478	2,447	14,925
At 31 March 2022	19,451	4,078	23,529

9. Debtors amount falling due within one year

	2023	2022
	£	£
Prepayments	2,921	2,126
Accrued Income	27,576	44,854
Other Debtors	0	78
	30,497	47,058

10. Creditors amount falling due within one year

	2023	2022
	£	£
Trade Creditors	4,068	4,622
Social Security & Other Taxes	502	409
Other Creditors	142	35
Accruals	3,614	5,121
Deferred Income**	8,493	16,718
	16,819	26,905

**Deferred Income made up as follows:

Fund	Period	2023
		£
Hawthorn Children's Centre	April 2023	1,833
Midlothian Council - Winter Flexibility / LACER	Apr 21 - Jun 21	6,250
Kilbrandon Support Grants	Apr 23 - May 23	410
Total Deferred Income		8,493

11. Movements in funds

	As at 01/04/22	Income	Expenses	Transfer between funds	As at 31/03/23
	£	£	£	£	£
Restricted Funds	24,117	194,728	(204,040)		14,805
Unrestricted Funds	178,648	146,492	(119,418)	(4,643)	201,079
Designated Funds - Property Maintenance	6,000		(4,643)	4,643	6,000
Designated Asset Depreciation	23,529		(8,604)		14,925
Total Funds	232,294	341,220	(336,705)	0	236,809



Registered Charity no: SC014421.

Company Limited by guarantee no:SC229838