



# Penicuik Citizens Advice Bureau

Annual Report 2020-2021



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# CHAIRPERSON'S REPORT

When I took on the role of Chair in early 2020 I knew from my time as a Trustee that Penicuik CAB was a well-run organisation with experienced and dedicated staff and volunteers. As the Coronavirus pandemic unfolded I was heartened and humbled to see just how good our staff and volunteers are. When there are life changing events like the pandemic it is often the most needy in the community who feel the knock on effect most harshly so the services provided by the Citizens Advice is more important than ever.

When the doors of Palmer House had to close to its doors in March 2020 an emergency response plan swung into action. This enabled the Bureau to continue to service the community remotely whilst protecting staff and volunteers. The enhanced telephone service especially has proven to be a great success with many of our clients actually finding us more accessible as a result.

Of course, there is a worry that some in the community find themselves even further isolated as a consequence of lockdown and we will be placing a particular emphasis on reaching more people face to face when the circumstance allows.

A special mention has to go to our Bureau manager and assistant Sue Peart and Russell Gray. As well as coordinating our overall response magnificently they have continued to physically come to the office (in a socially distant way!) so that we always had a physical presence and mail was never left unopened.

Looking forward we will be taking on board the learnings of the pandemic. Even when we return to offer face to face support we will continue to offer our much-enhanced telephone and e mail support because we know client's value it.

Through the support of Citizens Advice Scotland (CAS) we have been able to access Scottish Government funding to carry out all the necessary improvements to Palmer House for when we reopen.

Finally, can I thank my fellow board members for their continued support. I need to thank the previous Chair Nicholas Grier especially. Over the last year or so Nick has been incredibly supportive in his unofficial role as board grandee! Organisations such ours cannot serve the community if they are not supported in this way by the community and we very fortunate that we have such a committed group of staff, volunteers and trustees.

Kenny Napier

# SERVICE PROVISION

**Main office**

Palmer House  
14 & 14a John Street  
Penicuik  
EH26 8AB

**Advice & appointments**

01968 675259

**E mail**

[contact.us@penicuikcab.org.uk](mailto:contact.us@penicuikcab.org.uk)

**Web page**

[www.penicuikcab.org.uk](http://www.penicuikcab.org.uk)

**Scottish Charity**

SC014421

**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](http://www.facebook.com/penicuikcab)

**Company Limited by Guarantee**

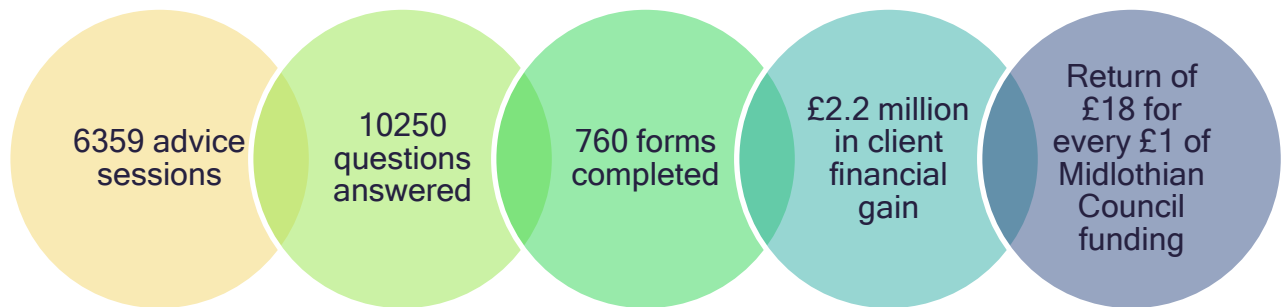
SC229838

Empowering local communities  
by providing free and  
confidential advice.

Penicuik CAB Free Advice Line 0800 0327077



# EXECUTIVE SUMMARY



Due to covid-19 restrictions the bureau closed for face to face advice on the 23 March 2020 but we continued to provide all our services via telephone and e mail. Despite the restrictions there was a significant increase in the number of clients we advised.

## 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 have to abide by their conditions of membership and exacting quality standards. We are independently audited every quarter to ensure we maintain standards of advice.

### 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 closely 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 12 trained volunteer advisers and six volunteer trustees.

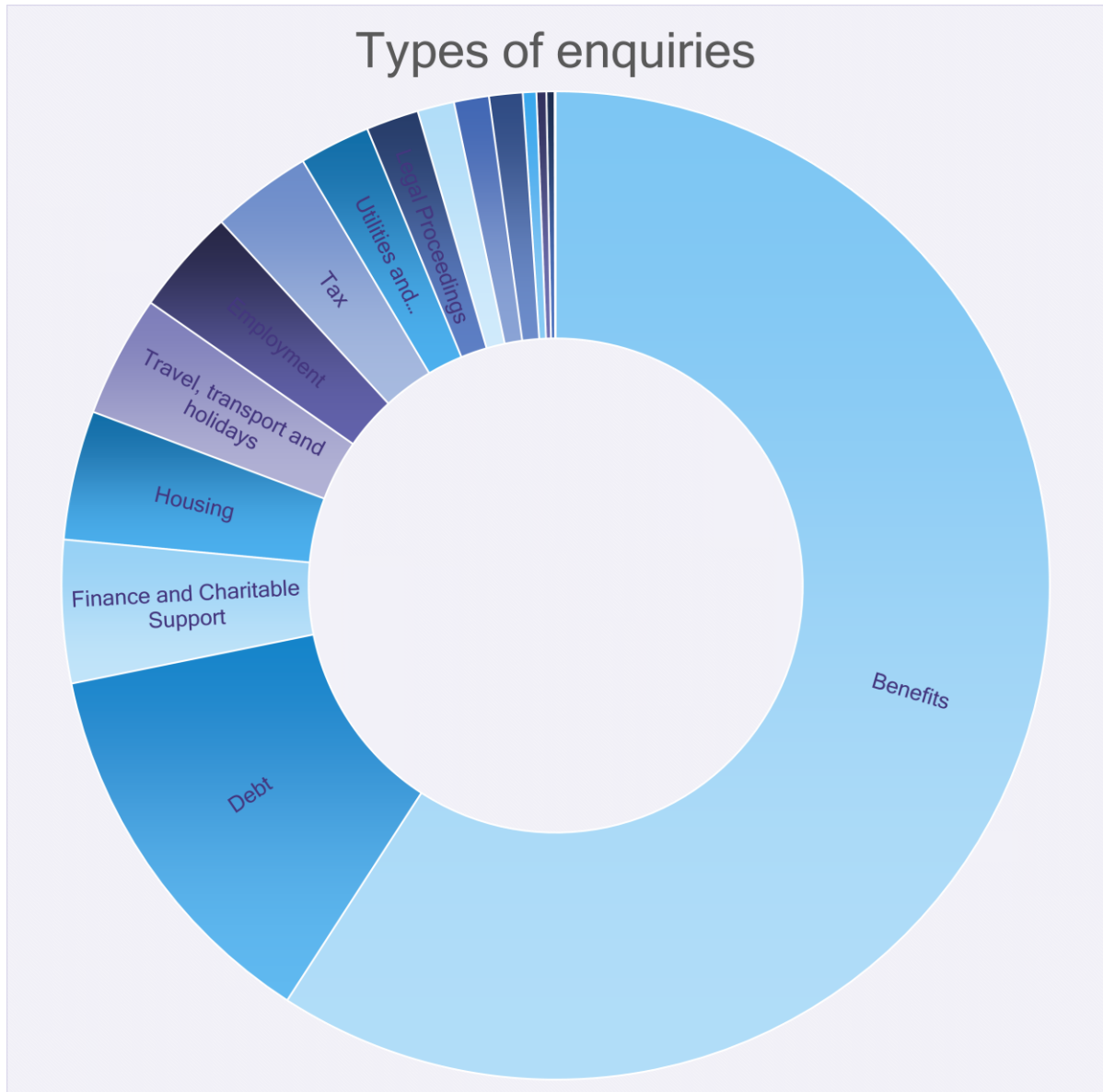
Together, we deliver professional, high quality, dependable advice to anyone who needs it.

# 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.
- **During the pandemic we have continued to provide advice via telephone and e mail, including debt advice and completing complex benefit applications on behalf of clients.**

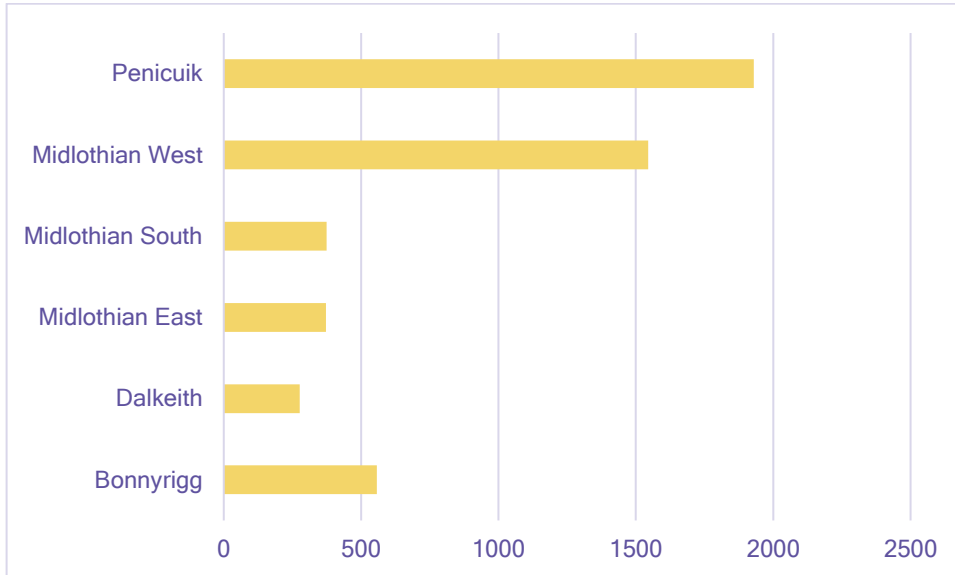
TYPE OF ENQUIRY		(%)
Benefits	5118	59.14%
Consumer	95	1.10%
Debt	1097	12.68%
Discrimination	3	0.03%
Education	23	0.27%
Employment	300	3.47%
Finance and Charitable Support	404	4.67%
Health and community care	99	1.14%
Housing	366	4.23%
Immigration, Asylum and Nationality	38	0.44%
Legal Proceedings	149	1.72%
NHS Concern or Complaint	28	0.32%
Relationship	104	1.20%
Tax	284	3.28%
Travel, transport and holidays	345	3.99%
Utilities and communications	201	2.32%

# OUR WORK THIS YEAR

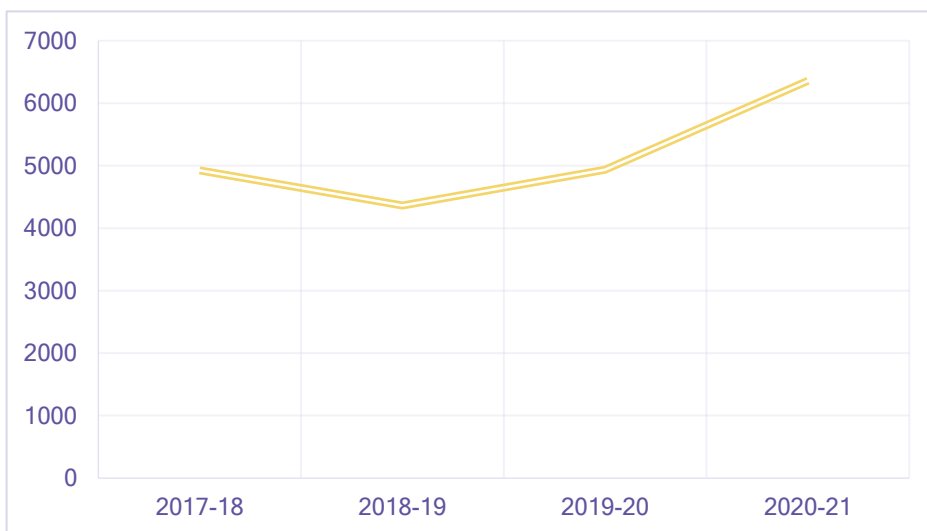


We answered over ten thousand questions

## Clients by Ward



## Workload



## Our Covid-19 response

- The bureau dispersed £14,000 in grants to individuals in need.
- The Money Advice Worker operated a money advice helpline.
- A new telephone system was installed with license for advisers to answer calls to the bureau advice line from their CAB laptops at home.
- A Mechanical Ventilation Heat Recovery system was installed to provide a constant supply for filtered fresh air in the bureau to provide a safer environment for advisers and clients



## Debt/Money Advice:

Penicuik CAB and its specialist adviser is licensed to provide money advice and registered as competent to administer bankruptcies and agreements under the Debt Arrangement Scheme.

### Money Advice Outcomes

Number of client advice sessions	<b>996</b>
Number of issues dealt with	<b>959</b>
Amount of client financial gain/income maximisation achieved	<b>£148,296</b>

**Case study:** Clients were a retired couple in their 60's who first approached us with debt issues in autumn 2020.

Clients had both been working and had managed to keep up with their priority debts, but due to Mr X having to retire early due to ill health, and Mrs X having less work, their unsecured credit debts had spiraled out of control.

Debts that were already high became unmanageable due to the interest charged and clients found themselves facing debts approaching £50,000. With no prospect of Mr X returning to work, and Mrs X finding work increasingly difficult it became clear that sequestration would be their best option.

An assessment of their finances showed that they could manage all of their essential expenses going forward, and could therefore put their debts behind them and start again following sequestration. They had no need for or desire for credit in the future.

In August 2021 we successfully submitted separate sequestration applications for both clients, enabling them to look forward without the worry of huge debt in the background.

# PROJECTS

## AIM HI Project

Number of client advice sessions	<b>579</b>
Number of issues dealt with	<b>1402</b>
Number of forms completed for clients	<b>383</b>
Amount of client financial gain/income maximisation achieved	<b>£69,026</b>

**Case study:** The client was a single parent with two very young children who was facing eviction from a private let as the landlord wanted to sell the house. The eviction proceedings had started and the letting agents were pressuring her to leave. Letters were sent to the letting agent reminding them of their duties and legal obligations and the impact of covid-19 on process. This gave us time to support the client who was eventually offered alternative accommodation with a Housing Association.

There were a number of issues that the client was supported with

- Non-payment of Housing Benefit at Christmas because of being paid early for Christmas resulted in rent arrears which required to be negotiated with the letting agents.
- Negotiation with the Council regarding storage of her property if client was evicted before she had permanent accommodation.
- Negotiations with the Council's housing team around temporary accommodation for the client.
- Pressure from the landlord who phoned to demand to know what her rights were.
- Negotiating correct notice procedure with the letting agents as the client had phoned to advised letting agents she had been offered a house and the agents took that as a verbal end to the lease. The adviser wrote to remind the agents that the client would give notice in writing as per her lease as and when she was in a position to do so.
- Support to obtain funding to assist with the move.

## Unpaid Carers' Advisory Service.

Delivered 2 days a week at VOCAL The project was funded by the Health Board via Midlothian Council (Carers' Information Strategy). The highly successful project provided holistic advice to carers and the people they cared for. The project ceased in March 2021.

### The work in 2020-21

Number of client advice sessions	<b>571</b>
Number of issues dealt with	<b>962</b>
Number of forms completed for clients	<b>113</b>
Amount of client financial gain/income maximisation achieved	<b>£415,208</b>
Annual grant	<b>£12,542</b>
Return per £1 of grant	<b>£33</b>

**2013-2021.** In the eight years of the project our worker helped **2998** carers and achieved an amazing **£3,893,656** for clients. This is a staggering **£38 return for every £1 of funding.**

Whilst this demonstrates extra-ordinary value for money it is the difference the project made to carers' lives that counts. The service helped with benefits but also assisted with all the other issues carers and their families faced.

Wellbeing surveys completed by users of the service show that

- **When they approached the service for help they described themselves as**

calm	6 %
anxious	81 %
stressed	50 %
worried	6 %
very worried	44 %
angry	13 %

56% described themselves as not coping and 50% were not sleeping

- **After receiving help from the adviser**

coping	25 %
not coping	6 %
more able to cope	56 %
sleeping	25 %
not sleeping	0 %

69% stated they felt better after receiving the adviser's help

## Getting It Right For Every Child (GIRFEC) Income Maximisation

The project commenced in September 2020 and aims to improve the financial circumstances of the families supported by Midlothian Council's Children and Families Social Work teams and improve the outcomes for the children.

### Client group:

- Families with children on the Child Protection Register
- Families with children subject to a supervision order at home.

The project receives referrals from Children and Families Social Work Department and links with mental health projects, family support, Sure Start and Penicuik CAB's specialist debt worker to develop a wraparound service to increase household income and improve the quality of life for the family.

### Project Outcomes (7 months)

Number of client advice sessions	579
Number of issues dealt with	1402
Number of forms completed for clients	383
Amount of client financial gain/income maximisation achieved	£69,026

### Case study

Client unaware she could claim Child Benefit for third child. Baby was born prematurely and has chronic lung disease. Client assisted with a Child DLA application, Child Benefit and Child Winter Heating Assistance claims. Client met criteria for Early Learning Payment, Pregnancy and Baby Payment, Best Start Foods and Scottish Child Payment. Council Tax Reduction (CTR) was not in place and the CTR form was completed. An application was also lodged for Free School Meals and the School Clothing Grant.

Due to the children's ill health, a grant for help towards essential living costs, warm clothing and heating was sourced. Client referred to CAB worker for specialist debt advice, and to Changeworks for support with fuel costs. As trust was built the client advised that she had recently been diagnosed with ADHD and autism, and client was supported with a PIP application. Information was provided about the Blue Badge scheme. We await decisions on some applications but to date £8532. in financial gain has been achieved for the family.

# OUR TEAM

Manager

Assistant Manager

Money Advice Worker

Outreach Worker

Project Workers

AIM HI

Carers' Project

GIRFEC

Help to Claim

Money Talk Helpline

Kinship Care

Scottish Citizens Advice Helpline

Sue Peart

Russell Gray

Martin Slater

James McDonald

Viv Thomson

Theresa Hobbs

Jacky Thomson

Ross Hunter

Margaret Rintoul

Jacky Thomson

Robert Calder

Ross Hunter

Amanda Hudson-Windsor

Duncan Jenkins

Robert Calder

Shena Glanvil

Linda Rose Grady

Judith Hawker

Amanda Hudson-Windsor

Ross hunter

Duncan Jenkins

Christine McFadzen

Margaret Rintoul

Pat Rooke

Pixie Williams

Dawn Windsor

Toby Peart

Jacky Gibson

Heather Moore MAAT

HMM Accounting Services

Advice Workers

Administration

Cleaning services

Accountant

# FINANCIAL REVIEW

Incoming resources for the year to 31 March 2021 were £373,685 (2019-20 - £326,845) which represents a £46,840 (12.5%) increase on[HM1] the previous year. The net movement in funds for the year is £35,505 (2020 - £12,715). The information outlined in pages 17-24 provides more detail in support of the financial position.

**Principal Funding Sources.** Our main source of funding remains Midlothian Council. The Midlothian CAB successfully submitted a joint tender to deliver holistic advice services across Midlothian. The funding enables the charity to take on funded projects to meet identified needs. Over a decade of stand still budgets has meant that the CAB is increasingly reliant on savings, project contributions and the use of reserves to maintain the service. 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 Committee of Management 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 at the charitable company will continue in business.

## DIRECTORS/TRUSTEES

Sharyn Bennett  
Lynn Bertram  
Nicholas Grier  
Judith Hawker  
Kenny Napier  
Sir Geoff Palmer OBE  
Isabel Stenhouse

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 30 November 2021

Kenny Napier  
Chairperson

# INDEPENDENT EXAMINERS' REPORT TO THE DIRECTORS ON THE UNAUDITED ACCOUNTS OF PENICUIK CITIZENS ADVICE BUREAU

I report on the financial statements for the year ended 31 March 2021 set out on pages 17-24

## 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.

Paul Brien CA



# STATEMENT OF FINANCIAL ACTIVITIES

For the year ending 31 March 2021

	Notes	Unrestricted Funds £	Restricted Funds £	Designated Funds £	Total Funds 2021 £	Total Funds 2020 £
<i>Income and endowments from:</i>						
Donations and legacies	2	138,773	14,122	0	152,895	142,243
Charitable activities	3	1,000	219,119	0	220,119	183,472
Investments	4	671	0	0	671	1,130
Other		0	0	0	0	0
<b>Total Income</b>		<b>140,444</b>	<b>233,241</b>	<b>0</b>	<b>373,685</b>	<b>326,845</b>
<i>Expenditure:</i>						
Charitable activities	5	111,317	220,537	6,326	338,180	314,130
<b>Total Expenditure</b>		<b>111,317</b>	<b>220,537</b>	<b>6,326</b>	<b>338,180</b>	<b>314,130</b>
<b>Net Income / (Expenditure) before transfers</b>		<b>29,127</b>	<b>12,704</b>	<b>(6,326)</b>	<b>35,505</b>	<b>12,715</b>
Transfers between funds		(19,262)	(6,230)	25,492	0	0
<b>Net Movement in Funds</b>		<b>9,865</b>	<b>6,474</b>	<b>19,166</b>	<b>35,505</b>	<b>12,715</b>
<i>Reconciliation of Funds:</i>						
Total Funds Brought Forward		155,158	12,731	13,500	181,389	168,674
<b>Total Funds Carried Forward</b>	11	<b>165,023</b>	<b>19,205</b>	<b>32,666</b>	<b>216,894</b>	<b>181,389</b>

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

All incoming resources and resources expended derive from continuing activities.

The notes at pages 19-24 form part of these financial statements

# BALANCE SHEET

As at 31 March	Notes	2021		2020	
		£	£	£	£
<b>Fixed Assets:</b>					
Tangible Fixed Assets - NBV	8		20,472		4,697
<b>Current Assets:</b>					
Debtors	9	32,657		11,972	
Cash at bank and in hand		199,466		189,286	
		<u>232,123</u>		<u>201,258</u>	
<b>Liabilities:</b>					
Creditors: Amount falling due within one year	10	(35,701)		(24,566)	
<b>Net Current Assets</b>			196,422		176,692
<b>Total Net Assets</b>			<u><u>216,894</u></u>		<u><u>181,389</u></u>
<b>The Funds of the Charity:</b>					
Restricted Funds General			19,205		12,731
Unrestricted Funds			165,023		155,158
Designated Funds - Property Maintenance			4,693		6,000
Designated Funds - Outreach Worker			7,500		7,500
Designated Asset Depreciation Fund			20,473		0
<b>Total Charity funds</b>	11		<u><u>216,894</u></u>		<u><u>181,389</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 2021.
- (b) The members have not required the company to obtain an audit of its financial statements for the year ended 31 March 2021 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 30 November 2021

The notes at pages 19-24 form part of these financial statements

# NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 March 2021

## 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

## 2. Donations &amp; Legacies

	Unrestricted Funds £	Restricted Funds £	Designated Funds £	Total 2021 £	Total 2020 £
Midlothian Council	125,000	13,832	0	138,832	138,832
IASS/PASS	621	0	0	621	621
SACAB - Pensionwise	2,500	0	0	2,500	2,500
Acorn Project	0	0	0	0	255
Donations Received	652	290	0	942	35
Midlothian Council - Rates Grant	10,000	0	0	10,000	0
	<b>138,773</b>	<b>14,122</b>	<b>0</b>	<b>152,895</b>	<b>142,243</b>

## 3. Income from Charitable Activities

	Unrestricted Funds £	Restricted Funds £	Designated Funds £	Total 2021 £	Total 2020 £
Kinship Carers	0	20,391	0	20,391	27,081
SACAB - Welfare Reform	0	12,014	0	12,014	12,014
SACAB - Money Advice Service	0	0	0	0	5,986
SLAB	0	0	0	0	19,541
NHS Lothian (VOCAL)	0	12,542	0	12,542	12,542
NHS Lothian (AIM HI)	0	42,534	0	42,534	42,534
CAS - FHC - Consortium	0	15,018	0	15,018	15,351
CAS - FHC - F2F	0	8,458	0	8,458	8,834
Help to Claim	0	15,073	0	15,073	15,073
Scottish Government	0	21,472	0	21,472	19,148
General Small Grants	1,000	2,000	0	3,000	4,444
CAS - Covid Support	0	20,087	0	20,087	0
CAS - Covid Debt Advice	0	7,217	0	7,217	0
GIRFEC	0	11,908	0	11,908	0
MC - Poverty Support Grants	0	14,000	0	14,000	0
CAS - Post Christmas Debt Advice	0	6,109	0	6,109	0
CAS - National Helpline	0	9,302	0	9,302	0
Miscellaneous Income	0	994	0	994	924
	<b>1,000</b>	<b>219,119</b>	<b>0</b>	<b>220,119</b>	<b>183,472</b>

## 4. Investment Income

	Unrestricted Funds £	Restricted Funds £	Designated Funds £	Total 2021 £	Total 2020 £
Bank Interest Received	671	0	0	671	1,130
	<b>671</b>	<b>0</b>	<b>0</b>	<b>671</b>	<b>1,130</b>

## 5. Charitable Activities

	Unrestricted Funds £	Restricted Funds £	Designated Funds £	Total 2021 £	Total 2020 £
Dalkeith CAB (SLAB)	0	10,736	0	10,736	13,970
Project Consultancy Fees	0	12,904	0	12,904	12,572
Room Hire & Catering	0	0	0	0	1,500
Client Support	281	994	0	1,275	1,854
Poverty Support Grants	0	13,768	0	13,768	0
Salaries & Wages	93,600	146,304	0	239,904	236,523
Staff Training & Conferences	0	30	0	30	656
Travel & Subsistence	40	107	0	147	2,327
Recruitment & PVG's	0	0	0	0	75
Other Staff Costs	2,237	390	0	2,627	2,385
Working from Home Allowance	0	3,772	0	3,772	0
Volunteer Expenses	0	0	0	0	263
Health & Safety PPE	104	1,901	0	2,005	219
Insurances	263	521	0	784	745
Rent & Services	159	13,832	0	13,991	14,050
Rates & Water	108	213	0	321	602
Property Repairs & Maint. Waste Management & Recycling	1,128	1,508	1,307	3,943	782
Utilities	466	836	0	1,302	1,354
Stationery & Postage	1,293	2,699	0	3,992	1,827
Phone, Broadband & Mobiles	1,888	1,525	0	3,413	3,025
Office Equipment Leasing	1,418	2,067	0	3,485	2,912
Office Equipment & Furniture	501	1,065	0	1,566	1,715
Computers & IT	223	380	0	603	1,958
Advertising & Marketing	2,517	1,703	0	4,220	1,522
Subscriptions & Memberships	458	879	0	1,337	1,269
Legal & Governance	2,012	298	0	2,310	2,198
Accountancy & Audit Fees	13	0	0	13	13
Bookkeeping & Payroll	451	0	0	451	320
AGM & Sundry	1,852	2,105	0	3,957	3,196
Finance Charges	0	0	0	0	232
Charitable Donations	180	0	0	180	-93
Depreciation	125	0	0	125	0
	0	0	5,019	5,019	4,159
	<b>111,317</b>	<b>220,537</b>	<b>6,326</b>	<b>338,180</b>	<b>314,130</b>

## 6. Staff costs and numbers

	Unrestricted Funds £	Restricted Funds £	Designated Funds £	Total 2021 £	Total 2020 £
Staff Salaries	76,020	136,148	0	212,168	208,201
National Insurance	5,408	7,394	0	12,802	13,570
Pension Contributions	12,172	2,762	0	14,934	14,752
	<b>93,600</b>	<b>146,304</b>	<b>0</b>	<b>239,904</b>	<b>236,523</b>

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

The average number of employees during the year was 13 (2020 - 10)

## 7. Directors' remuneration & related party transactions

No members of the board of directors received any remuneration during the year (2020:- 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 (2020: Nil).

## 8. Fixed Assets

	Fittings & Equipment £	Computer Equipment £	Total £
<b>Cost</b>			
As at 1 April 2020	16,491	8,731	25,222
Additions	18,676	2,118	20,794
Disposal	0	0	0
As at 31 March 2021	<b>35,167</b>	<b>10,849</b>	<b>46,016</b>
<b>Depreciation</b>			
As at 1 April 2020	16,353	4,172	20,525
Disposal			0
Charge for the year	2,473	2,546	5,019
As at 31 March 2021	<b>18,826</b>	<b>6,718</b>	<b>25,544</b>
<b>Net Book Value</b>			
At 31 March 2021	<b>16,341</b>	<b>4,131</b>	<b>20,472</b>
At 31 March 2020	<b>138</b>	<b>4,559</b>	<b>4,697</b>

## 9. Debtors amount falling due within one year

	2021	2020
	£	£
Trade Debtors	0	0
Prepayments	1,376	1,555
Accrued Income	31,249	10,417
Other Debtors	32	0
	<u>32,657</u>	<u>11,972</u>

## 10. Creditors amount falling due within one year

	2020	2020
	£	£
Trade Creditors	1,845	2,723
Social Security & Other Taxes	5,263	(4,326)
Pension Control	271	0
Accruals	15,734	10,120
Deferred Income**	12,588	16,049
	<u>35,701</u>	<u>24,566</u>

## \*\*Deferred Income made up as follows:

Fund	Period	2021 £
NHS Lothian (AIM HI)	01/04/21 - 30/06/21	10,633
CAS Financial Health Checks	April 21	1,955
Total Deferred Income		<u>12,588</u>

## 11. Movement in funds

	As at 01/04/20	Income	Expenses	Transfer between funds	As at 31/03/21
	£	£	£		£
Restricted Funds	12,731	233,241	(220,537)	(6,230)	19,205
Unrestricted Funds	155,158	140,444	(111,317)	(19,262)	165,023
Designated Funds - Property Maintenance	6,000	0	(1,307)		4,693
Designated Funds - Outreach Worker	7,500	0	0		7,500
Designated Asset Depreciation	0	0	(5,019)	25,492	20,473
Total Funds	<u>181,389</u>	<u>373,685</u>	<u>(338,180)</u>	<u>0</u>	<u>216,894</u>

**Note:** An Asset Depreciation fund has been set up to ensure that the Restricted and Unrestricted Reserves are not distorted by the NBV of Assets still to be depreciated.