



ANNUAL REPORT 2019-20

Penicuik CAB

Service Provision

Main office

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

Opening Hours

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

Advice & appointments

01968 675259

Freephone Advice Line

0800 0327077

Money Advice

01968 679918

Outreach clinics

Loanhead Library
MAEDT Mayfield
Lasswade Library
Loganlea Centre
Loanhead Miners Welfare

Monday: 10:00 to 1:00
Monday 10: to 1:00
Tuesdays 9:30 to 11:30
Tuesday 1:30 to 3:00 by appointment
Wednesday: 10:00 to 1:00

VOCAL Dalkeith

Midlothian Sure Start Centres

By appointment through VOCAL.

Tuesday, Wednesday and Thursday .

Home visits to the housebound

By appointment

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Empowering local communities
by providing free and
confidential advice.

Penicuik CAB Free Advice Line 0800 0327077



CHAIRPERSON'S REPORT

The unassuming stone façade of 14A John Street, Penicuik, belies the good work that takes place within. Every day, under the caring and dedicated management of Sue Peart and Russell Gray, the staff and volunteers have been helping the many clients who seek their advice. Most advice is about housing, employment, debt and of course, universal credit. These are tricky areas to be on top of, and the staff have to know what they are talking about. The rules are always changing. But year after year, the staff at Penicuik Citizens Advice Bureau do their best for their clients, righting wrongs, and obtaining for Midlothian's citizens the benefits or other remedies to which they are entitled.

Talking of Midlothian, I should like to acknowledge the considerable financial and, perhaps even more importantly, moral support we receive from Midlothian Council. Its officials value what we do, and they recognise the service we provide. It is much appreciated.

This is my last year as chairman of Penicuik Citizens Advice Bureau. I was initially asked to be a director when my law students from Edinburgh Napier University started to volunteer at the Bureau. This was good for the students, as they gained valuable experience, and good for the Bureau, as they brought enthusiasm and bounce into the building. It has been my privilege to be the chair for the past six years, and to play a small part in the Bureau's continuing success.

My replacement is my fellow trustee, Kenny Napier, with particular expertise in Human Resources. With him at the helm, the Bureau will be in good hands.

Finally, my ancestor was the 19th century Penicuik paper manufacturer, Alexander Cowan, renowned for his integrity, astuteness and enterprise. He also had over twenty children from two no doubt exhausted wives. What he was better known for was his quiet philanthropy. He really did believe in making people's lives better, in particular the lives of people in the Old Town of Edinburgh and in Penicuik. And making people's lives better is exactly what Penicuik Citizens Advice Bureau has been doing ever since its doors first opened. My forbear would be pleased that his generosity of spirit lives on within Penicuik, and within 14A John Street in particular.

Nicholas Grier
Chairperson

WHO WE ARE

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.

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

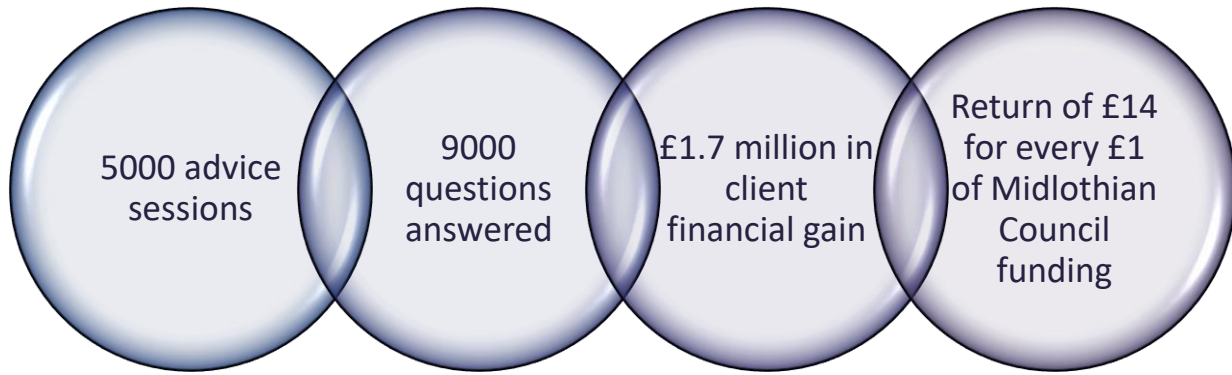
Why not join us?

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.

The CAB service is known and valued by clients for its independence and impartiality. Clients don't simply have one problem; they have inter-related problems and the CAB can deal with them all under one roof. It is a trusted name on our high streets delivering advice on any subject- a true one stop shop.

WHAT WE DID



Types of enquiries	
Benefits	52%
Consumer	1%
Debt	21%
Discrimination	0.26%
Education	0.27%
Employment	5%
Finance and Charitable Support	5%
Health and community care	1%
Housing	3%
Immigration, Asylum and Nationality	0.53%
Legal Proceedings	2%
NHS Concern or Complaint	0.34%
Relationship	2%
Tax	3%
Travel, transport and holidays	3%
Utilities and communications	2%

Some of our work

- 960 forms completed
- 89 benefit appeals
- 1185 clients seen at outreach locations
- 4000 benefit issues
- 670 debt appointments
- 334 employment problems
- 250 housing problems
- 40 immigration clients
- 230 charitable referrals

Service delivery locations

- Penicuik CAB Office
- Lasswade Library
- Loanhead Library
- Loganlea Centre
- MAEDT
- Midlothian Sure Start Centres
- Royal Edinburgh
- VOCAL Dalkeith
- Home visits to the housebound

Specialist services

- Debt advice
- Financial Health Checks
- Welfare Benefits
- U C Help to Claim
- Benefit appeals
- Outreach clinics
- Income maximisation for families
- Welfare benefits advice for carers
- Advice for Kinship Carers.



What difference can we make?

Impressive as the figures are it is the stories behind the statistics that really matter. Our dedicated advisers, most of them trained volunteers, deal with every aspect of a client's difficulties. A client's problems are often complex and inter-related so that dealing with only one issue will not resolve them and could exacerbate their difficulties long term.

Clients are supported to apply for benefits and appeal benefit decisions, they are helped to enforce their employment, housing, or consumer rights. We help with utility issues, negotiate with creditors and help resolve complaints ranging from funeral services to mis-selling by financial institutions.

No other agency can provide this wrap around support. The community based CAB service enables our most vulnerable to take control of their lives and improve their circumstances. The CAB literally changes lives. **"Thank you, you saved my life"**

Case Study. Money Advice: The clients were a couple in their late 50's where the man had significant debt which had been built up over a number of years. His wife was no longer able to work and received PIP. They were struggling to pay his bills. He was trying to earn as much as possible by taking on a job driving a taxi. Although they could manage their on-going commitments, it was difficult for them to feel they could really start again with the historical debts hanging over their heads. CAB did a full assessment of their situation and they agreed that self-sequestration was the best option for them, clearing their debts and allowing them to start again. We managed to get this done during the pandemic period, which has lifted a weight of their minds, something which became even more important to them as client's taxi income has inevitably suffered during this difficult period

Funded Projects

Benefits Advice for Carers

Funded by NHS/Midlothian Council

Delivered 2 days a week at VOCAL

What it achieved

371 clients seen
570 issues dealt with

187 benefit forms completed

£435,982 in financial gain for clients
£34 for every £1 of funding

The difference this can make

Case study. In March 2019 client received help to complete his PIP application. The client suffers from chronic respiratory failure, secondary kyphoscoliosis and severe psoriasis. This results in the client requiring domiciliary oxygen. His conditions cause him to be breathless, fatigued and light headed. He suffers from dizziness, poor concentration and his exercise tolerance is less than 20 meters. In July the client is awarded the standard rate of daily living and mobility components.

In February 2020 the client seeks assistance as his condition has worsened and the adviser helps him request a review to obtain higher awards relevant to his worsened condition.

The client and adviser obtain specialist medical evidence to support the request. But the DWP maintain the same level of award. The CAB adviser assists the client with the appeal process ultimately providing a case for an Independent Tribunal demonstrating the criteria for higher awards and providing further specialist medical evidence to support the submission.

In October, on receipt of the papers, the DWP awards the enhanced levels of both the daily living and mobility components of PIP without the need for a tribunal hearing. The award provides increased PIP income of £3541 a year plus access to other passport benefits.

Advice for Kinship Carers

A national project funded for the past 12 years by the Scottish Government to provide a network of specialist kinship care regional advisers.

Penicuik CAB's part time specialist worker provided training and support to Kinship Carers, CABx and Councils across 9 local authority areas.

This highly valued and successful CAB project ceased at the end of August 2020.

- 165 advice sessions
- 388 issues dealt with for kinship carers
- 5 complaints taken to Scottish Public Services Ombudsman
- 10 training sessions
- £85,414 in financial gain for kinship carers
- £28 gain to kinship carers for every £1 of grant

Case study: Client sought help with finances as off work following an operation and was unlikely to be able to return to her work. Help provided with debts, employment issues and benefits but also identified that client was a kinship carer for 3 grandchildren due to their mother's drug offences.

Mother was keeping child benefit and one child's DLA. Specialist adviser negotiated with Local Authority and obtained awards of Kinship Care Allowance totalling £33,000. Client now also in receipt of all children's benefits.

Advice for Families

AIM HI Project Funded by NHS

Clients are supported to improve their financial circumstances

What the project achieved

- 255 client appointments
- Helped with 880 issues
- £53,000 in financial gain for clients

The difference this can make

- improved finances
- parent feels more able to cope
- increased confidence
- parent feels more able to participate in the community
- parent able to take up volunteering, or return to the work place
- increased wellbeing

A client with two young children was facing eviction from a private rented property as the landlord wanted to renovate the property. Proceedings had started and the letting agent was pressuring her to leave.

The early timing of her pay over Christmas had impacted on her benefit and caused rent arrears. Client had advised the letting agent on the phone that she had found accommodation and the letting agent took that as her giving notice.

Her new house hadn't been completed and she was about to become homeless.

Adviser wrote to letting agent to advise them that the terms of the lease required the client to give written notice therefore the verbal notice was not valid.

Benefit checks were undertaken and help claiming provided to ensure client received all appropriate benefits.

Adviser negotiated notice period to coincide with availability of new property and for deposit to go towards rent arrears.

Adviser obtained charitable funds to pay for the removal costs and to help with the balance of rent arrears.

FINANCIAL SUMMARY

Incoming resources for the year were £326,845 (2019 - £333,766) which represents a £6,921 (2%) decrease on the previous year. The net movement in funds for the year is £12,715 (2019 - £21,605). The information outlined in pages 15 to 22 provides more detail in support of the financial position.

Principal Funding Sources.

Our main source of funding remains Midlothian Council. The Midlothian CABx 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.

Risk Management.

The trustees regularly review the major risks to which the charity is exposed. In particular those related to the operations and finances of the organisation and recognise that systems need to be in place to mitigate our exposure to the major risks. A risk register has been established and is updated at least annually. Where appropriate, systems or procedures have been established to mitigate the risks the charity faces.

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. These measures are reviewed by the trustees monthly to ensure that the bureau can maintain services safely and without financial risk.

FINANCIAL STATEMENTS

Penicuik Citizens Advice Bureau (A company limited by guarantee)

Statutory information for year ended 31 March 2020

Charity name	Penicuik Citizens Advice Bureau
Charity number	SC014421
Company number	SC3229838
Registered Office	14a John Street Penicuik EH26 8AB
Directors/Trustees	Nicholas Grier Judith Hawker Kenny Napier Sir Geoff Palmer OBE Christopher Devaney Sharyn Bennett Lynn Bertram
Accountant	Heather Moore MAAT HMM Accounting Services 1 West Haugh Cottages Newbridge EH28 8LA
Independent Examiner	Paul Brien CA MRA Business Services Ltd 2 Wellgatehead Lanark ML11 9AA
Bankers	The Royal Bank of Scotland, TSB

Statement of Director's 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 2015 (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 2015) 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 24th November 2020

Nicholas Grier

INDEPENDENT EXAMINER'S 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 2020 set out on pages 15 to 22.

- **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

Date 3 December 2020

MRA Business Services Ltd

2 Wellgatehead

Lanark

ML11 9AA

Statement of Financial Activity

		Unrestricted Funds	Restricted Funds	Designated Funds	Total Funds 2020	Total Funds 2019
	Notes	£	£	£	£	£
<i>Income and endowments from:</i>						
Donations and legacies	2	128,411	13,832		142,243	140,059
Charitable activities	3	4,192	179,280		183,472	193,205
Investments	4	1,130			1,130	502
Other					0	
Total Income		133,733	193,112	0	326,845	333,766
<i>Expenditure:</i>						
Charitable activities	5	115,184	191,137	7,809	314,130	312,161
Total Expenditure		115,184	191,137	7,809	314,130	312,161
Net Income / (Expenditure) before transfers		18,549	1,975	(7,809)	12,715	21,605
Transfers between funds		(12,812)		12,812	0	0
Net Movement in Funds		5,737	1,975	5,003	12,715	21,605
<i>Reconciliation of Funds:</i>						
Total Funds Brought Forward		149,421	10,756	8,497	168,674	147,069
Total Funds Carried Forward	11	155,158	12,731	13,500	181,389	168,674

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 17 to 22 form part of these financial statements.

Balance Sheet at 31 March 2020

	Notes	2020		2019	
		£	£	£	£
Fixed Assets:					
Tangible Fixed Assets - NBV	8		4,697		2,642
Current Assets:					
Debtors	9	11,972		2,324	
Cash at bank and in hand		<u>189,286</u>		<u>199,528</u>	
		201,258		201,852	
Liabilities:					
Creditors: Amount falling due within one year	10	(24,566)		(35,820)	
Net Current Assets			176,692		166,032
Total Net Assets			<u><u>181,389</u></u>		<u><u>168,674</u></u>
The Funds of the Charity:					
Restricted Funds General			12,731		10,756
Unrestricted Funds			155,158		149,421
Designated Funds - Property Maintenance			6,000		3,997
Designated Funds - Outreach Worker			7,500		4,500
Total Charity funds	11		<u><u>181,389</u></u>		<u><u>168,674</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 2020.
- (b) The members have not required the company to obtain an audit of its financial statements for the year ended 31 March 2020 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.

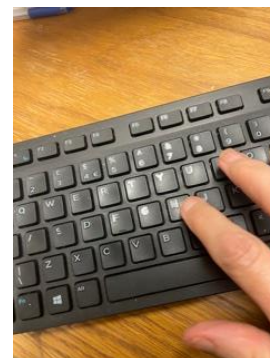
The financial statements were approved by the Board on 24th November 2020

Nicholas Grier

The notes at pages 17 to 22 form part of these financial statements.

NOTES TO FINANCIAL STATEMENTS

For year ended 31 March 2020



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 2015).

(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.

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

For the Year Ended 31 March 2020

(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)

For the Year Ended 31 March 2020

2. Donations & Legacies

	Unrestricted Funds £	Restricted Funds £	Designated Funds £	Total 2020 £	Total 2019 £
Midlothian Council	125,000	13,832		138,832	135,522
IASS/PASS	621			621	798
SACAB - Pensionwise	2,500			2,500	2,292
Acorn Project	255			255	245
Donations Received	35			35	1,202
	128,411	13,832	0	142,243	140,059

3. Income from Charitable Activities

	Unrestricted Funds £	Restricted Funds £	Designated Funds £	Total 2020 £	Total 2019 £
Kinship Carers		27,081		27,081	26,698
SACAB - Welfare Reform		12,014		12,014	12,014
SACAB - Money Advice Service		5,986		5,986	5,438
SLAB		19,541		19,541	98,762
NHS Lothian (VOCAL)		12,542		12,542	12,542
NHS Lothian (AIM HI)		42,534		42,534	31,901
CAS - FHC - Consortium		15,351		15,351	4,502
CAS - FHC - F2F		8,834		8,834	0
Help to Claim		15,073		15,073	0
Scottish Government General Small Grants	3,450	19,148		19,148	0
Miscellaneous Income	742	994		4,444	0
	4,192	179,280	0	183,472	193,205

4. Investment Income

	Unrestricted Funds £	Restricted Funds £	Designated Funds £	Total 2020 £	Total 2019 £
Bank Interest Received	1,130			1,130	502
	1,130		0	1,130	502

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

For the Year Ended 31 March 2020

5. Charitable Activities

	Unrestricted Funds £	Restricted Funds £	Designated Funds £	Total 2020 £	Total 2019 £
Dalkeith CAB (SLAB)		13,970		13,970	42,781
Consortium Payments		12,572		12,572	12,486
Room Hire & Catering		1,500		1,500	1,333
Client Support	708	1,146		1,854	1,075
Salaries & Wages	96,677	132,502	7,344	236,523	208,138
Staff Training & Conferences	596	60		656	588
Travel & Subsistence	798	1,529		2,327	1,358
Recruitment & PVG's	25	50		75	690
Other Staff Costs	1,516	869		2,385	2,731
Volunteer Expenses	263			263	26
Health & Safety PPE	200	19		219	0
Insurances	288	457		745	748
Rent & Services	218	13,832		14,050	14,203
Rates & Water	231	371		602	379
Property Repairs & Maintenance.	317		465	782	536
Waste Management & Recycling	513	841		1,354	1,194
Utilities	592	1,235		1,827	4,726
Stationery & Postage	1,354	1,671		3,025	2,501
Phone, Broadband & Mobiles	1,171	1,741		2,912	2,685
Office Equipment Leasing	663	1,052		1,715	1,622
Office Equipment & Furniture	1,141	817		1,958	640
Computers & IT	1,023	499		1,522	875
Advertising & Marketing	490	779		1,269	2,069
Subscriptions & Memberships	1,716	482		2,198	2,629
Legal & Governance	13			13	13
Accountancy & Audit Fees	320			320	500
Bookkeeping & Payroll	1,797	1,399		3,196	2,153
AGM & Sundry	232			232	1,339
Finance Charges	-93			-93	55
Write Offs & Adjustments	0			0	0
Depreciation	2,415	1,744		4,159	2,088
	115,184	191,137	7,809	314,130	312,161

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

For the Year Ended 31 March 2020

6. Staff costs and numbers

	Unrestricted Funds £	Restricted Funds £	Designated Funds £	Total 2020 £	Total 2019 £
Staff Salaries	77,436	124,050	6,715	208,201	182,256
National Insurance	5,863	7,078	629	13,570	11,742
Pension Contributions	13,378	1,374	0	14,752	14,140
	96,677	132,502	7,344	236,523	208,138

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

The average number of employees during the year was 10 (2019 - 9)

7. Directors' remuneration & related party transactions

No members of the board of directors received any remuneration during the year (2019: 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 (2019: Nil).

8. Fixed Assets

	Fittings & Equipment £	Computer Equipment £	Total £
Cost			
As at 1 April 2019	16,491	2,517	19,008
Additions		6,214	6,214
Disposal			0
As at 31 March 2020	16,491	8,731	25,222
Depreciation			
As at 1 April 2019	14,682	1,684	16,366
Disposal			0
Charge for the year	1,671	2,488	4,159
As at 31 March 2020	16,353	4,172	20,525
Net Book Value			
At 31 March 2020	138	4,559	4,697
At 31 March 2019	1,809	833	2,642

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

For the Year Ended 31 March 2020

9. Debtors amount falling due within one year

	2020	2019
	£	£
Trade Debtors	0	0
Prepayments	1,555	1,864
Accrued Income	10,417	163
Other Debtors	0	297
	11,972	2,324

10. Creditors amount falling due within one year

	2020	2019
	£	£
Trade Creditors	2,723	11,932
Social Security & Other Taxes	(4,326)	0
Pension Control	0	171
Accruals	10,120	9,625
Deferred Income**	16,049	14,092
	24,566	35,820

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

Fund	Period	2020 £
Midlothian Council - Rent Grant	01/04/20 - 30/06/20	3,458
NHS Lothian (AIM HI)	01/04/20 - 30/06/20	10,634
CAS Financial Health Checks	April 20	1,957
Total Deferred Income		<u>16,049</u>

11. Movement in funds

	As at 01/04/19	Income	Expenses	Transfer between funds	As at 31/03/20
	£	£	£		£
Restricted Funds	10,756	193,112	(191,137)		12,731
Unrestricted Funds	149,421	133,733	(115,184)	(12,812)	155,158
Designated Funds - Property Maintenance	3,997		(465)	2,468	6,000
Designated Funds - Outreach Worker	4,500		(7,344)	10,344	7,500
Total Funds	168,674	326,845	(314,130)	0	181,389

Staffing

We would not be able to deliver our services if it wasn't for our team of dedicated advisers and support staff. Many of whom are trained volunteers



Paid Staff

Jacky Gibson

Mick Gory

Russell Gray

Theresa Hobbs

James McDonald

Toby Peart

Sue Peart

Margaret Rintoul

Martin Slater

Viv Thomson

Jacky Thomson

Volunteer Advisers

Robert Calder

Judith Hawker

Amanda Hudson Windsor

Ross Hunter

Duncan Jenkins

Christine McFadzen

Margaret Rintoul

Pat Rooke

Isabel Stenhouse

James Welsh

Pixie Williams

Dawn Windsor

Trustees

Sharyn Bennett

Lynn Bertram

Christopher Devaney (October 2020)

Nicholas Grier

Judith Hawker

Kenny Napier

Professor Sir Geoff Palmer

