

**Edinburgh Citizens Advice Bureau**  
**(known as 'Citizens Advice Edinburgh')**  
**(A company limited by guarantee)**

**Annual Report and Audited Financial Statements**

**Year Ended 31 March 2020**

**Scottish Charity number: SC038195**

**Company number: SC322401 (Scotland)**

**Edinburgh Citizens Advice Bureau (known as 'Citizens Advice Edinburgh')**  
(a company limited by guarantee)

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# Edinburgh Citizens Advice Bureau (known as 'Citizens Advice Edinburgh')

(a company limited by guarantee)

## Report of the directors for the year ending 31 March 2020

The directors, who are also trustees of the charitable company for the purposes of charity law, are pleased to present their annual report and the financial statements for the year ending 31 March 2020. The financial statements comply with the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 (as amended), the Companies Act 2006, the Memorandum and Articles of Association, and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

### CEO Report

#### Service Stability:

2019/20 established the first year of a relatively stable 3-year funding cycle, with our largest grant moving from the Councils Homelessness and Housing Support Team to the Edinburgh Integration Joint Board (IJB). This followed a relatively positive year end position in 2018/19 and allowed us to spend the year concentrating on and developing our services, rather than having to invest a large amount of time sourcing new income.

#### Serving the community:

2019/20 has been another busy year for Citizens Advice Edinburgh. It started with us securing 3 years of funding from the (IJB) for the provision of a city-wide Advice and Income Maximisation Service, in collaboration with two other local advice providers. This resulted in a review of our Advice in GP Surgeries, whereby we re-provisioned our resources in order to target the surgeries that were located in areas with the poorest 20% of households in Scotland. We also expanded our services to offer advice in two community centres in Moredun (where we previously had no on the ground advice provision) and Craigmillar (where another advice provider had closed down due to a loss of funding).

This expansion into community centres has enabled us to reach clients who had previously been unable to access our services locally. The following case study provides an example:

*Gina<sup>1</sup> is a 53 year old woman who developed Multiple Sclerosis in her early 40's. This has degenerated her mobility and speech, meaning she could no longer undertake her role as a health professional. She had been retired on health grounds and was in receipt of Personal Independence Payments. Gina had no extended family in the area and due to her reduced mobility and communication difficulties she had lost contact with most of her friends and social network. At times, Gina can experience constant pain, lasting several months, which significantly affects her mood as well as her mobility. As her cognitive function degenerates, she can struggle to recall details and to communicate facts accurately. Gina's Personal Independence Payments came up for review. She had attempted to complete the application herself, but failed to provide the necessary details and her application was rejected. Gina was shocked and frightened that the basic income she relied on to survive could be taken away. Previously Gina would have struggled to access support out with her local community, as the travel was a physical and emotional challenge. She saw a poster in her local chemist advertising a new CAB Drop-In Service at her local community centre. She visited and met our adviser, who after assessing her circumstances was able to lodge an appeal and support her in attending her scheduled tribunal. Here, he was able to advocate on her behalf, to help the panel more fully understand her needs and circumstances. As a result, the appeal was upheld and her payments continued. Being able to access help in a safe and familiar environment within her local community, was invaluable for someone with Gina's level of needs and vulnerability.*

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<sup>1</sup> Note – names and other personally identifying details have been altered to protect client confidentiality.

## Edinburgh Citizens Advice Bureau (known as 'Citizens Advice Edinburgh') (a company limited by guarantee)

### Report of the directors for the year ending 31 March 2020 (continued)

Funding from the IJB, coupled with a Grant for the Citizens Advice Scotland's Development Committee, enabled us to re-establish our Bureau services in North Edinburgh, with the opening of the North Edinburgh Community Resource Centre. This resource is shared with two other local charities - Community Renewal and Ferrywell Youth Project and is intended to be a resource accessible to others in the community. This is also the second property occupied by CAE that is owned and leased by Scotmid. The service was officially opened in August 2019 by Ben MacPherson, Scottish Government Minister for Europe, Migration and International Development and local MSP Alex Cole-Hamilton. Speaking at the opening ceremony Ben MacPherson said of the service:

*"Citizens Advice Edinburgh provides vital services for the city, helping people to deal with issues of poverty and upholding human rights. As a volunteer-led service and local charity, Citizens Advice pull together the collective resources of the city to address inequality and disadvantage.*

*The opening of the North Edinburgh Community Resource Centre symbolises their commitment to utilising the resources of every local community and, working at a grass roots level, to empower people and communities to realise their potential.*

*This collaborative approach of three local charities working in partnership to share their collective resources and expertise accords with the Scottish Government's vision for service-led design."*



Our collaborative work has continued in 2019/20, with CAE partnering with the City of Edinburgh Council, Community Renewal, BOLD, Bruce Robertson Training and One Parent Family Scotland to form Next Step Edinburgh a service designed to improve employment and employment opportunities for those in the poorest communities.

# **Edinburgh Citizens Advice Bureau (known as ‘Citizens Advice Edinburgh’)** (a company limited by guarantee)

## **Report of the directors for the year ending 31 March 2020 (continued)**

The five partner organisations combine to provide:

- Work coaching, vocational training and support in finding employment
- Digital skills, including support with job searches, applications and basic in work IT systems
- Specialist support to single parent families to help break down barriers to securing employment
- Vocational training on skills and qualifications.
- Advice to ensure employment rights and employment law are upheld.

In 2019/20 the Citizens Advice Network across Scotland received three major government contracts:

1. Universal Support/Help to Claim, a service that helps people gain access to Universal Credit and support them up to receiving their first full payment.
2. EU Citizens Support, a service that helps European Nationals obtain Settled Status, in preparation for the UK leaving the European Union and the rights to freedom of movement.
3. Money Talks, a service aimed at supporting people in Scotland to gain greater skills and confidence in managing their money and maximising on their income.

In addition, we have continued to receive funding from Government to mitigate the impact of welfare reforms, a service that has continued to be funded beyond its initial funding period, due to both the success of and necessity to support clients through the changes, principally in disability related benefits, which remained the second most common issue for which people sought our advice in 2019/20, with 4,500 contacts relating to Personal Independence Payments alone.

In 2019/20 we also secured an increase in funding to expand our Pension Wise Service, bringing in another full time Pension Guider and offering advice by phone and online.

Our Patient Advice and Support Service (“PASS”) expanded in 2019/20 to include the provision of advice by phone and online. We have also recruited three new PASS Champion Volunteers, who have increased our capacity to support clients experiencing challenges when accessing national health services.

We have also continued our highly effective In Court Advice and Mediation Services, our home energy advice and our advice co-located in Veterans 1<sup>st</sup> point, helping to reach and support clients in those relevant environments.

In total:

- CAE saw 13,174 individual clients in the year.
- We achieved £5,956,903 in client financial gain.
- This equates to a return of over £19 to citizens of Edinburgh, for every £1 of Grant Funding received from the IJB.

### **Volunteers:**

On 31 of March 2020, we had a total of 255 members of the local community volunteering for our services. This included:

- 168 Advisers
- 71 Administrators
- 13 Trustees
- 3 in other roles

# Edinburgh Citizens Advice Bureau (known as 'Citizens Advice Edinburgh')

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## Report of the directors for the year ending 31 March 2020 (continued)

We could not meet the level of demand for advice and support if it was not for the unpaid resource of our community volunteers. Their dedication and commitment to helping those in need in their local community is a huge asset. The added benefits of seeking advice and support from a fellow citizen and their approach to empowering and developing the knowledge, skills and resilience of others, means they leave a legacy that reaches far beyond their daily client interaction.

In total, they supported just under 11,000 individual clients in Edinburgh, helping to achieve nearly £4 million pounds in client financial gain, through employment retention, access to welfare entitlement, reducing expenditure and maximising income and helping to manage problematic debt.

As Chief Executive, I am very proud to be part of an organisation where community volunteers play such a vital role, in helping to improve the lives of those less fortunate or in need of help and support in their local communities.

### Dealing with the COVID-19 Lockdown:


Like everyone else, as the 2019/20 year drew to an end, CAE had to respond to delivering services during the global pandemic and the challenges the lockdown would bring. CAE proved to be extremely agile in these circumstances, transferring from direct contact across 19 locations to delivering all of our advice by phone or online, within the course of a weekend. Again, we could not have achieved this, without the dedication and desire of our volunteers and staff, who have worked tirelessly to find solutions and develop new skills, to be able to meet continued demand.

Over the first five months of the lockdown, we have been able to maintain our services at a similar level to previous years. At the time of writing this report and as we begin to transition back to some of our previous methods of operating, we are eager to continue some of the improved methods of operation we have now tested. This will include: continuing to deliver advice by phone and online, offer greater flexibility of choice in the roles our volunteers undertake and continuing to be available for people when they need us most, providing a listening ear and a compassionate human response, making sure we are available when people feel alone, isolated and at their most vulnerable.

In our 2018/19 annual report, I concluded that:

*"Most people have come to expect a Citizens Advice Bureau ("CAB") service to be available in their local community and thousands rely upon it on an annual basis. In 2019/20 we will continue to seek opportunities to secure our presence in every locality in Edinburgh and increase our outreach services to those in greatest need".*

I believe we have achieved this. As Chief Executive, I want to take this opportunity to recognise and thank our volunteer advisers, not only for their commitment and dedication, but also for the vast levels of knowledge and expertise they have and the care and compassion with which they provide a lifeline of support, helping people in their community to deal with the multitude of issues they face. Every day we make a significant difference to the lives of so many people, but this is enriched by the fact that most of our service is provided by fellow citizens, who volunteer their time to help improve the lives of others.



**Benjamin Napier, CEO**

# **Edinburgh Citizens Advice Bureau (known as 'Citizens Advice Edinburgh')** (a company limited by guarantee)

## **Report of the directors for the year ending 31 March 2020 (continued)**

### **Our purposes and activities**

The purposes of the charitable company are:

- to provide an effective free information, advice and advocacy service to the people of Edinburgh and surrounding areas; to support them in achieving their objectives and to increase their ability to participate in the wider community.

Citizens Advice Edinburgh (CAE) is a charitable company helping hundreds of people every day. For 80 years, we've been offering free, confidential and impartial advice. Services are holistic, locally delivered and open to all. Key advice areas include welfare benefits, debt, housing, immigration, employment, and consumer advice. CAE assists with around 25,000 enquiries each year.

### ***Our Bureaux and outreach services***

We have a network of five Bureaux across the capital located in Leith, Muirhouse, Gorgie/Dalry, Portobello and Dundas Street.

CAE also delivers a range of outreach services in the city which reach out significantly into the community. Advisers work from a number of project funded locations including:

- Edinburgh Sheriff Court, including our outreach mediation services
- GP Surgeries (6 locations)
- Veterans First Point
- Toll Cross Community Hub
- Energy Matters (outreach and home visiting service)
- PensionWise
- Patient Advice and Support Service
- Craigmillar Neighbourhood Alliance
- Goodtrees Neighbourhood Centre
- Edinburgh hospitals (Western General and Royal Infirmary)

In 2019/20 we increased advice service by phone, in relation to Universal Credit, EU Settlement, Pensionwise, Patient Advice and Support Financial Health and Budgeting.

### ***Staff & Volunteers***

At 31 March 2020 there were 255 committed volunteers with the organisation.

Our volunteers give an average of around 300 hours service each year. This gives a total of around 80,000 for the whole year, a truly valuable and much needed resource.

The volunteers are supported by 40 core and project staff positions, mainly part-time (29.1 FTE). During the year we maintained areas of paid specialism which support our volunteers with complex enquiries, including welfare benefits, debt, employment, and fuel bills.

A huge thank you to all staff and volunteers for their hard work, commitment and dedication to our clients.

# **Edinburgh Citizens Advice Bureau (known as 'Citizens Advice Edinburgh')**

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## **Report of the directors for the year ending 31 March 2020 (continued)**

### **Reporting, Statistics and Standards**

In 2018, CAE moved onto a continuous audit process, carried out by Citizens Advice Scotland to assure the quality of our advice. In the first audit to be carried out in 2018, CAE passed all of the required standards. In addition, CAE had its administrative audit, again carried out by CAS, which assessed our policies and practice in relation to HR, Health and Safety, Training, CPD, Management of Client Feedback and Quality of working environment. Again, CAE passed all required standards for continued membership of the Scottish Association of Citizens Advice Bureau.

In addition to this ongoing external assessment, our Bureau Managers carry out a quality assurance case check and audit on a minimum 40% of all client contact and monitor any patterns or issues at our monthly management meeting.

CAE has a proposed date of audit in January 2021 for accreditation to the Scottish National Standards for Information and Advice Providers.

### **Financial Review**

The financial year 2019/20 saw a significant increase in income of 41.8% and a surplus of £84,789 (£46,685 restricted and £38,104 unrestricted). The annual City of Edinburgh Grant was replaced by a three-year agreement with the Edinburgh Integrated Joint Board to provide bureau-based advice services across Edinburgh as well as outreach services in a number of GP Surgeries. The service was delivered in partnership with Granton Information Centre and Community Help and Advice Initiative. 2019/20 also saw the roll-out of the Help to Claim, Financial Health checks and the setup of an EU Settlement service.

In June, CAE took access of Pennywell Resource Centre as a new base for the Pilton and Craigmillar service. A Capital Development grant of £70,719 was received from Citizens Advice Scotland (CAS) and over the next few months the building was re-modelled into the North Edinburgh Resource Centre (NERC). The property was sub-let to two other third sector tenants who moved into the premises in September 2019. The Rental and Service charge income is set at a level to cover costs and does not contribute to unrestricted funds. The receipt of the capital grant from CAS resulted in a large reported surplus and will be depreciated in subsequent years.

Fundraised income reduced during the year by 33% to £25,163 (2019: £37,267), however we received a very welcome £10k anonymous donation in addition to £5k from the KPE4 Charitable Trust. Overall, the increase in project activity, with project grants of £791,258 (2019: £524,121), has meant a further contribution to existing overheads and has resulted in an improved position at the year-end so that free reserves are now just over the 12-week target and stand at £108,976 (2019: £87,809). There are still challenges ahead for 2020/21 as we seek to keep expenditure in line with income as projects come to an end.

### **Investment powers and policy**

The directors, having regard to the liquidity of operating the organisation in the current environment, have kept available funds in an interest-bearing current account. When CAE has sufficient surplus funds to invest on a fixed-term, the directors will seek to achieve the best available rate of interest in the market.



# **Edinburgh Citizens Advice Bureau (known as 'Citizens Advice Edinburgh')** (a company limited by guarantee)

## **Report of the directors for the year ending 31 March 2020 (continued)**

### **Reserves policy and going concern**

Reserves are needed to bridge the gap between spending our core and project budgets and receiving the income. Some elements of our funding are paid up front, some in instalments throughout the year and others in arrears after the reporting period has ended. The reserves policy is to aim to have the equivalent of three months' core expenditure (Bureaux costs plus overheads) in free reserves and the trustees consider that the ideal level of free reserves as at 31 March 2020 is £102,000.

The free reserves position at 31st March 2020 is as follows:-

Unrestricted Funds	£308,421
Less held as Fixed Assets	(£199,445)
	-----
Free reserves	£108,976
	=====

### **Plans for future periods**

The challenges presented by the COVID-19 lockdown have also brought about opportunities for change. It has allowed us to test new ways of working and engaging with people who need our support. This has included the ability for volunteers to provide support from home; increasing time and flexibility and a significant increase in the provision and access to advice by phone and online. This has proven to be an efficient service, with every client receiving support within 1 week, as well as retaining our ability to triage and fast track those in greatest need.

In 2020/21 we will continue to build on and refine this service, maintaining the option for volunteers to undertake some or all of their activity from home and providing a range of options for clients to engage with our services.

Premises based, face to face services, will however remain a core of our provision. Client profile information tells us that some vulnerable groups have not been able to access a service by phone or online and that for many, the advice they need ultimately requires a level of direct contact and interaction with an adviser to be concluded effectively and comprehensively. From July 2020 and with grant support from both Scottish and UK Governments, we have started to make necessary adaptations to our premises, to ensure that they meet government regulations for reducing the risk of infection transmission and throughout the autumn we will start to build up our service offering from our bureau and outreach premises alongside telephone and online support.

A second lockdown would bring about further challenges, including an increase the number of people who will be in need of our advice and support. We are confident in our ability to mobilise services remotely as required.

In 2020/21 we will also hope to retain funding for the provision of Financial Health Checks (Money Talks) advice in partnership with the Scottish Government and negotiations on this have been positive. We also hope to secure a continuation of funding from the Home Office to provide EU Settlement Advice, helping to reach the remaining and more isolated groups of EU Nationals gain their settled status before the EU Exit Deadline.

We expect demand for debt and money advice to increase as the economic impact of COVID-19 continues to hit. We are working with Citizens Advice Scotland, Money Advice Scotland and the Scottish Government to

# **Edinburgh Citizens Advice Bureau (known as 'Citizens Advice Edinburgh')** (a company limited by guarantee)

## **Report of the directors for the year ending 31 March 2020 (continued)**

try and secure additional funds that will help us bring in the increased specialists advice resources that will be required to help meet that demand.

### **Reference and administrative details**

Scottish Charity number: SC038195  
Company number: SC322401 (Scotland)  
Registered Office: 58 Dundas Street, Edinburgh EH3 6QZ  
Principal Address: 23/23a Dalmeny Street, Edinburgh EH6 8PG

### ***Our advisers***

Auditors Geoghegans, 6 St Colme Street, Edinburgh, EH3 6AD  
Bankers Royal Bank of Scotland, 36 St Andrews Square, Edinburgh, EH2 2AD  
Solicitors Brodies, 15 Atholl Crescent, Edinburgh, EH3 8HA  
Gilson Gray, 33 Westgate, North Berwick EH39 4AG

### ***Directors and trustees***

The directors of the charitable company are also its trustees for the purposes of charity law. The trustees and officers serving during the year and since the year end were as follows:

### ***Key management personnel:***

#### ***Trustees and Directors:***

Dorothy Kellas	<i>Chairman</i>
Margery Naylor	<i>Vice-Chairman</i>
Jim Fish	<i>Treasurer</i>
Ben Carter	
Elspeth Dalgleish	
Sheila Gilmore	
Elizabeth Goode	(resigned 1 May 2019)
Fred Guy	
David Hart	(resigned 28 June 2019)
Owen Kelly	
Alasdair Lamont	
Chris Maguire	(resigned 1 May 2019)
Joanne Seagrave	
Saleem Shaffi	(resigned 1 May 2019)
Patrick Tyler	(appointed 1 May 2019)

#### ***Company Secretary***

Niall Campbell

#### ***Senior management team***

Benjamin Napier	<i>Chief Executive</i>
Cathy Albeson	<i>Finance Manager</i>

# **Edinburgh Citizens Advice Bureau (known as 'Citizens Advice Edinburgh')**

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## **Report of the directors for the year ending 31 March 2020 (continued)**

Mark Carter                      *Projects Manager*  
Anna Hamilton                 *Money Advice Manager*

### ***Bureau staff***

Karen Sutherland             *Dundas St Bureau Manager*  
Barbara Swan                 *Gorgie Bureau Manager*  
Mark Thompson              *Leith Bureau Manager*  
Hazel Bett                      *Portobello Bureau Manager (until 10 May 2019)*  
Sigita Danileviciute         *Portobello Bureau Manager (from 6 May 2019)*  
Mark Cullen                    *Muirhouse Bureau Manager (from 1 July 2019)*

## **Structure, Governance and Management**

### ***Governing Document***

Edinburgh Citizens Advice Bureau is a company limited by guarantee governed by its Memorandum and Articles of Association. It is registered as a charity with the Scottish Charity Regulator.

### ***Appointment of directors***

The directors have a nomination subcommittee who regularly review the skills and expertise of the board and bring forward recommendations to co-opt board members. This can be done through a majority vote at the Board Meeting. Thereafter, at each Annual General Meeting, the members can vote to elect any member who is willing so to act as director. Appointment as a director shall be for a term of three years initially, extendable to another term of three years.

### ***Director induction and training***

Directors receive an induction pack, including the Memorandum of Articles of Association and details about good governance, organisational structure and the Annual Review. Directors meet with both the Chief Executive and the Chairman and spend time observing and understanding core services. A skill and training audit is carried out each year and annual training and development sessions are held for board members, including training on equality and governance.

### ***Organisation***

The board of directors, which can have up to 14 members, administers the charitable company. The board normally meets monthly and there are sub-committees covering nominations, finance and property which normally meet on a quarterly basis. A Chief Executive is appointed by the directors to manage the day-to-day operations of the charitable company. To facilitate effective operations, the Chief Executive has delegated authority for operational matters including finance, employment and advice related activity.

### ***Related parties and co-operation with other organisations***

Citizens Advice Edinburgh is a member of the Scottish Association of Citizens Advice Bureaux (operating as Citizens Advice Scotland). We work in partnership with other Citizen Advice Bureaux, the City of Edinburgh Council, Money Advice Scotland, Scottish Legal Aid Board, NHS Scotland and other 3<sup>rd</sup> sector advice providers, to deliver services across Edinburgh and the Lothians. We meet on a regular basis with local elected members to discuss funding requirements and to influence social policy. We work in partnership with other

## **Edinburgh Citizens Advice Bureau (known as 'Citizens Advice Edinburgh')** (a company limited by guarantee)

### **Report of the directors for the year ending 31 March 2020 (continued)**

corporations, including within the finance, energy and commerce sectors, in relation to the issues impacting on our clients. None of our directors receive remuneration or other benefit from their work with the charitable company.

#### ***Pay policy for senior staff***

All directors give of their time freely and no director received remuneration in the year. There were no directors' expenses as disclosed in note 9 to the financial statements.

The pay of senior staff is reviewed annually, along with other members of staff, and a discretionary cost of living increase may be applied. The award of cost of living increase and its percentage value is delegated by the board of directors to the nominations committee.

In view of the nature of the charitable company, the directors benchmark pay levels with other third sector agencies of a similar size.

#### ***Risk management***

The directors have a risk management strategy which comprises:

- the Chief Executive providing a report every month to the directors, which includes details of any risks the organisation may face and actions taken or required to be taken in order to mitigate or minimise those risks. In addition, monthly management accounts are produced by the Finance Manager and presented by the Treasurer to the directors at the monthly board meetings. Actions to mitigate risks identified are agreed at the board meetings.
- an annual review of the principal risks and uncertainties that the charitable company faces;
- the establishment of policies, systems and procedures to mitigate the risks identified in the annual review; and
- the implementation of procedures designed to minimise or manage any potential impact on the charitable company should those risks materialise.

The major risks identified by the Board are as follows:-

- The social and economic impact of COVID-19 is not yet known. We expect to see an increase in demand for debt and money advice, access to welfare entitlement, employment/redundancy and housing as government schemes to support and protect employment and tenancy rights come to an end and the longer-term economic impact takes hold. We may struggle to maintain or secure the resources of experienced advisers to meet that demand, particularly if we lose volunteers and are unable to effectively recruit and train new volunteers amidst lockdown restrictions.
- Whilst most of our funding continues to be secure, we cannot guarantee that existing funds from local or national government will continue unchanged if they struggle to meet the impact of COVID-19 and seek to reduce funds committed elsewhere in order to meet that shortfall.
- The political and economic uncertainty created by Brexit and a further potential change in UK Government and Scottish Independence, mean that funding arrangements remain uncertain, whilst demand for advice and support from the public about the impact of these changes will remain high.

# **Edinburgh Citizens Advice Bureau (known as 'Citizens Advice Edinburgh')** (a company limited by guarantee)

## **Report of the directors for the year ending 31 March 2020 (continued)**

### **Directors' responsibilities statement**

The directors (who are also trustees of Edinburgh Citizens Advice Bureau for the purposes of charity law) are responsible for preparing an annual report and 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 year which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing the 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 judgements 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;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in operation.

The directors are responsible for keeping adequate accounting records that disclose with reasonable accuracy at any time the financial position of the charitable company and to enable them to ensure that the financial statements comply with the Companies Act 2006, the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended). They are also responsible for safeguarding the assets of the charitable company and hence taking reasonable steps for the prevention and detection of fraud and other irregularities.

The directors are responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

### **Statement as to disclosure to the auditor**

In so far as the directors are aware at the time of approving our annual report:

- there is no relevant information of which the charitable company's auditor is unaware, and
- the directors, having made enquiries of management and staff, have taken all steps that he/she is obliged to take as a director in order to make themselves aware of any relevant audit information and to establish that the auditor is aware of that information.

By order of the Board



**Dorothy Kellas**  
Chair

7 September 2020

# **Edinburgh Citizens Advice Bureau (known as 'Citizens Advice Edinburgh')**

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## **Independent Auditor's Report to the directors and members of Edinburgh Citizens Advice Bureau**

### **Opinion**

We have audited the financial statements of Edinburgh Citizens Advice Bureau (the 'charitable company') for the year ended 31 March 2020 which comprise the Statement of Financial Activities, the Balance Sheet, the Statement of Cashflows and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 *The Financial Reporting Standard applicable in the UK and Republic of Ireland* (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2020, and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006, the Charities and Trustee Investment (Scotland) Act 2005 and regulation 8 of the Charities Accounts (Scotland) Regulations 2006.

### **Basis for opinion**

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

### **Conclusions relating to going concern**

We have nothing to report in respect of the following matters in relation to which the ISAs (UK) require us to report to you where:

- the directors' use of the going concern basis of accounting in the preparation of the financial statements is not appropriate; or
- the directors have not disclosed in the financial statements any identified material uncertainties that may cast significant doubt about the charitable company's ability to continue to adopt the going concern basis of accounting for a period of at least twelve months from the date when the financial statements are authorised for issue.

# **Edinburgh Citizens Advice Bureau (known as 'Citizens Advice Edinburgh')**

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## **Independent Auditor's Report to the directors and members of Edinburgh Citizens Advice Bureau**

### **Other information**

The directors are responsible for the other information. The other information comprises the information included in the Report of the Directors, other than the financial statements and our auditor's report thereon. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

### **Opinions on other matters prescribed by the Companies Act 2006**

In our opinion, based on the work undertaken in the course of the audit:

- the information given in the Report of the Directors for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the Report of the Directors has been prepared in accordance with applicable legal requirements.

### **Matters on which we are required to report by exception**

In the light of our knowledge and understanding of the charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the Report of the Directors.

We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 and the Charities Accounts (Scotland) Regulations 2006 require us to report to you if, in our opinion:

- adequate and proper accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of directors' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit; or
- the directors were not entitled to prepare the financial statements in accordance with the small companies' regime and take advantage of the small companies' exemptions in preparing the Report of the Directors and from the requirement to prepare a strategic report.

# **Edinburgh Citizens Advice Bureau (known as 'Citizens Advice Edinburgh')** (a company limited by guarantee)

## **Independent Auditor's Report to the directors and members of Edinburgh Citizens Advice Bureau**

### **Responsibilities of directors**

As explained more fully in the directors' responsibilities statement, the directors (who are also the trustees of the charitable company for the purposes of charity law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the directors determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the directors are responsible for assessing the charitable company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the directors either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

### **Auditor's responsibilities for the audit of the financial statements**

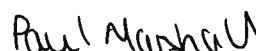
We have been appointed as auditor under section 44(1)(c) of the Charities and Trustee Investment (Scotland) Act 2005 and under the Companies Act 2006 and report in accordance with regulations made under those Acts.

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at: [www.frc.org.uk/auditorsresponsibilities](http://www.frc.org.uk/auditorsresponsibilities). This description forms part of our auditor's report

### **Use of our report**

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006, and to the charitable company's directors, as a body, in accordance with Regulation 10 of the Charities Accounts (Scotland) Regulations 2006. Our audit work has been undertaken so that we might state to the charitable company's members and directors those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company, the charitable company's members as a body and the charitable company's directors as a body, for our audit work, for this report, or for the opinions we have formed.

  
**Paul Marshall (Senior Statutory Auditor)**  
For and on behalf of Geoghegans  
Chartered Accountants and Statutory Auditor  
6 St Colme Street  
Edinburgh  
EH3 6AD

7 September 2020

Geoghegans is eligible to act as an auditor in terms of section 1212 of the Companies Act 2006.



**Edinburgh Citizens Advice Bureau (known as 'Citizens Advice Edinburgh')**  
(a company limited by guarantee)

**STATEMENT OF FINANCIAL ACTIVITIES (INCORPORATING THE INCOME AND EXPENDITURE ACCOUNT)**  
for the Year Ended 31 March 2020

	Notes	Unrestricted £	Restricted £	2020 Total £	2019 Total £
<b>Income from:</b>					
Donations and legacies	3	25,163	-	25,163	37,627
Charitable activities	4	77,225	1,119,372	1,196,597	823,910
Investment income	5	105	-	105	68
		<u>102,493</u>	<u>1,119,372</u>	<u>1,221,865</u>	<u>861,605</u>
<b>Expenditure on:</b>					
Raising funds		<u>115</u>	-	<u>115</u>	<u>137</u>
Charitable Activities					
- Bureaux & general		23,503	310,463	333,966	304,612
- Money and debt management		-	113,992	113,992	64,574
- Outreach general		-	246,859	246,859	81,126
- Pension		-	80,327	80,327	48,480
- Energy		16,246	3,865	20,111	20,578
- Health		-	198,615	198,615	200,427
- Courts		-	118,566	118,566	116,147
- Property rental		<u>24,525</u>	-	<u>24,525</u>	-
	6	<u>64,274</u>	<u>1,072,687</u>	<u>1,136,961</u>	<u>835,944</u>
<b>Total expenditure</b>		<u>64,389</u>	<u>1,072,687</u>	<u>1,137,076</u>	<u>836,081</u>
<b>Net income for the year</b>	2	38,104	46,685	84,789	25,524
Transfers	13	<u>39,369</u>	<u>(39,369)</u>	-	-
<b>Net movement in funds</b>		77,473	7,316	84,789	25,524
Total funds brought forward	13	<u>230,949</u>	<u>20,687</u>	<u>251,636</u>	<u>226,112</u>
<b>Total funds carried forward</b>	13	<u>308,422</u>	<u>28,003</u>	<u>336,425</u>	<u>251,636</u>

The statement of financial activities includes all gains and losses recognised in the year.  
All income and expenditure derive from continuing operations.

**Edinburgh Citizens Advice Bureau (known as 'Citizens Advice Edinburgh')**  
(a company limited by guarantee)

**BALANCE SHEET**  
as at 31 March 2020

	Notes	2020 £	2020 £	2019 £
<b>Fixed assets</b>				
Tangible assets	10		199,445	143,139
<b>Current assets</b>				
Debtors	11	55,507		35,570
Cash at bank and in hand		<u>171,168</u>		<u>143,555</u>
Total current assets		226,675		179,125
<b>Creditors:</b>				
Creditors	12	<u>89,695</u>		<u>70,628</u>
<b>Net current assets</b>			<u>136,980</u>	<u>108,497</u>
<b>Total assets less current liabilities</b>			<u>336,425</u>	<u>251,636</u>
<b>The funds of the charity</b>				
Unrestricted funds	13,14		108,977	230,949
Designated funds	13,14		199,445	-
Restricted funds	13,14		<u>28,003</u>	<u>20,687</u>
			<u>336,425</u>	<u>251,636</u>

The 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 and authorised for issue by the Directors on 7 September 2020 and signed on their behalf by:



**Dorothy Kellas**  
Chair

The notes on pages 18 to 29 form part of these financial statements

**Edinburgh Citizens Advice Bureau (known as 'Citizens Advice Edinburgh')**  
(a company limited by guarantee)

**STATEMENT OF CASH FLOWS**  
for the Year Ended 31 March 2020

**RECONCILIATION OF NET MOVEMENT IN FUNDS TO NET CASH FLOW FROM OPERATING ACTIVITIES**

	<b>2020</b>	<b>2019</b>
	<b>£</b>	<b>£</b>
Net income	84,789	25,524
Depreciation charge	23,452	14,946
Interest received	(105)	(68)
(Increase)/decrease in debtors	(19,937)	35,997
Increase/(decrease) in creditors	19,067	(20,880)
	<u>107,266</u>	<u>55,519</u>
<b>Net cash provided by operating activities</b>	<u>107,266</u>	<u>55,519</u>

**STATEMENT OF CASH FLOWS**

	<b>2020</b>	<b>2019</b>
	<b>£</b>	<b>£</b>
<b>Net cash provided by operating activities</b>	107,266	55,519
<b>Cash flows from investing activities</b>		
Purchase of fixed assets	(79,758)	-
Interest received	105	68
	<u>(79,653)</u>	<u>68</u>
<b>Net cash (used in)/provided by investing activities</b>	<u>(79,653)</u>	<u>68</u>
Change in cash and cash equivalents in the year	15	27,613
Cash and cash equivalents brought forward	143,555	87,968
<b>Cash and cash equivalents carried forward</b>	<u>171,168</u>	<u>143,555</u>

# Edinburgh Citizens Advice Bureau (known as 'Citizens Advice Edinburgh')

(a company limited by guarantee)

## NOTES TO THE FINANCIAL STATEMENTS for the Year Ended 31 March 2020

### 1. ACCOUNTING POLICIES

The significant accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all years presented unless otherwise stated.

#### **Basis of preparation**

The financial statements have been prepared on a going concern basis under the historical cost convention. The financial statements are presented in sterling which is the functional currency of the charitable company and rounded to the nearest £.

The financial statements have been prepared in accordance with the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 (as amended), the Companies Act 2006, Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their financial statements in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland issued in October 2019, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and UK Generally Accepted Accounting Practice.

The charitable company meets the definition of a public benefit entity under FRS 102.

#### **Going concern**

The financial statements have been prepared on a going concern basis as the directors believe that no material uncertainties exist. The directors have considered the level of funds held and the expected level of income and expenditure for 12 months from authorising these financial statements. The budgeted level of income and expenditure is sufficient with the level of reserves for the charitable company to be able to continue as a going concern.

#### **Income**

Income is included in the Statement of Financial Activities (SOFA) when the charitable company is entitled to the income, it is probable that the income will be received and the amount can be quantified with reasonable accuracy. The following specific policies are applied to particular categories of income.

Donations and similar income is included in the period in which they are receivable, which is when the charitable company becomes entitled to the resource.

Grant income for charitable purposes is recognised when the charitable company has entitlement to the fund, any performance conditions attached to the grant have been met, it is probable the income will be received and the amount can be measured reliably and is not deferred.

Investment income relates to bank interest which is recognised when receivable and the amount can be measured reliably by the charitable company; this is normally upon notification of the interest paid or payable by the bank.

#### **Expenditure**

Expenditure is recognised once there is a legal or constructive obligation to make a payment to a third party, it is probable that settlement will be required and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accrual basis and is stated gross of any irrecoverable VAT.

# Edinburgh Citizens Advice Bureau (known as 'Citizens Advice Edinburgh')

(a company limited by guarantee)

## NOTES TO THE FINANCIAL STATEMENTS

for the Year Ended 31 March 2020

### 1. ACCOUNTING POLICIES (continued)

#### Expenditure (continued)

Expenditure on raising funds includes costs associated with generating income for the charitable company. Expenditure on charitable activities includes costs incurred in supporting the charitable company and its objectives. It comprises both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Support costs are allocated between governance costs and other support costs. Governance costs comprise those costs involving the public accountability of the charitable company and its compliance with regulations and best practice and therefore include the costs of independent examination. Other support costs relate to the administrative costs of running the charitable company and are allocated to charitable activities either directly or on a basis of staff time.

#### Taxation

As a charitable company, Edinburgh Citizens Advice Bureau is exempt from tax on income and gains to the extent that these are applied to its charitable objectives. No tax charges have arisen in the charitable company in either the current or prior year.

#### Pensions

The charitable company currently contributes towards personal pension schemes for staff. Contributions payable for the period are charged to the statement of financial activities.

#### Operating leases

Rentals under operating leases are charged on a straight-line basis over the lease term.

#### Fixed assets and depreciation

Items of equipment are capitalised at cost where the purchase price exceeds £1,000. All other items are expensed in the year of acquisition.

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

Property	- 2% straight line
Equipment, fixtures and fittings	- 20% cost
Leasehold improvements	- over the minimum lease period

#### Debtors

Trade and other debtors are recognised at the settlement amount due after any discount offered. Prepayments are valued at the amount prepaid net of any discounts due.

#### Cash at bank and in hand

Cash at bank and in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

#### Creditors and provisions

Creditors and provisions are recognised where the charitable company has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement date after allowing for any discounts due.

**Edinburgh Citizens Advice Bureau (known as 'Citizens Advice Edinburgh')**  
(a company limited by guarantee)

**NOTES TO THE FINANCIAL STATEMENTS**  
for the Year Ended 31 March 2020

**1. ACCOUNTING POLICIES (continued)**

**Financial instruments**

The charitable company only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value.

**Fund accounting**

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the directors. Restricted funds can only be used for particular restricted purposes within the objects of the charitable company. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

**Legal status of the Charitable Company**

The charity is a company limited by guarantee of the Members and has no share capital. Under the Memorandum of Association, each Member undertakes to contribute up to £1 in the event of the charitable company being wound up.

**2. Net income is stated after charging:**

	2020 £	2019 £
Auditor's remuneration: Audit (excluding VAT)	5,140	4,990
Depreciation charge	<u>23,452</u>	<u>14,946</u>

**3. Donations and Legacies**

	2020 £	2019 £
Corporate and general donations	<u>25,163</u>	<u>37,627</u>

Income from donations and legacies in the year was £25,163 (2019: £37,627) of which £25,163 (2019: £12,627) was unrestricted and £nil (2019: £25,000) was restricted.

## Edinburgh Citizens Advice Bureau (known as 'Citizens Advice Edinburgh')

(a company limited by guarantee)

### NOTES TO THE FINANCIAL STATEMENTS

for the Year Ended 31 March 2020

#### 4. Charitable income

	Unrestricted	Restricted	2020	2019
	£	£	£	£
Project grants	57,537	733,721	791,258	524,121
CEC grant	-	309,482	309,482	211,200
Welfare reform grant	-	76,169	76,169	76,169
Development grant	-	-	-	10,776
Rental income	18,888	-	18,888	-
Other income – desk rental	800	-	800	1,644
	<u>77,225</u>	<u>1,119,372</u>	<u>1,196,597</u>	<u>823,910</u>

The Trustees acknowledge with thanks the support from City of Edinburgh Council, NHS Scotland, Legal Aid Board, Citizens Advice Scotland, Scottish Government, Energy Saving Trust (HEAT), Tollcross Community Action Network, Community Renewal, Ferrywell Youth Project and KPE4 Trust Fund. The Board would also like to thank an anonymous donor who contributed a significant sum towards the Advice Services.

Charitable income in the year was £1,196,597 (2019: £823,910) of which £77,225 (2019: £321,693) was unrestricted and £1,119,372 (2019: £502,217) was restricted.

#### 5. Investment income

	2020	2019
	£	£
Bank interest	<u>105</u>	<u>68</u>

All investment income relates to unrestricted funds in the current and prior year.

#### 6. Charitable expenditure

2019/20	Direct costs	Support costs	2020 Total	2019 Total
	£	£	£	£
<b>Unrestricted</b>				
Bureaux & general	18,264	5,239	23,503	274,932
Property Rental	24,525	-	24,525	-
Energy	16,246	-	16,246	10,604
	<u>59,035</u>	<u>5,239</u>	<u>64,274</u>	<u>285,536</u>
<b>Restricted</b>				
Bureau & general	303,174	7,289	310,463	29,680
Money & debt management	103,740	10,252	113,992	64,574
Outreach	203,545	43,314	246,859	81,126
Pension	56,102	24,225	80,327	48,480
Energy	3,368	497	3,865	9,974
Health	186,294	12,321	198,615	200,427
Courts	97,756	20,810	118,566	116,147
Total restricted	<u>953,979</u>	<u>118,708</u>	<u>1,072,687</u>	<u>550,408</u>
	<u>1,013,014</u>	<u>123,947</u>	<u>1,136,961</u>	<u>835,944</u>

# Edinburgh Citizens Advice Bureau (known as 'Citizens Advice Edinburgh')

(a company limited by guarantee)

## NOTES TO THE FINANCIAL STATEMENTS

for the Year Ended 31 March 2020

### 6. Charitable expenditure

2018/19	Direct costs £	Support costs (note 7) £	2019 Total £	2018 Total £
<b>Unrestricted</b>				
Bureaux & general	240,459	34,473	274,932	349,390
Money advice & debt management	-	-	-	33,767
Energy	9,122	1,482	10,604	-
	<u>249,581</u>	<u>35,955</u>	<u>285,536</u>	<u>383,157</u>
<b>Restricted</b>				
Bureau & general	27,130	2,550	29,680	16,042
Money & debt management	59,842	4,732	64,574	54,147
Outreach	64,355	16,771	81,126	31,595
Pension	27,023	21,457	48,480	52,427
Energy	9,315	659	9,974	18,791
Health	176,542	23,885	200,427	190,817
Courts	94,951	21,196	116,147	112,373
Total restricted	<u>459,158</u>	<u>91,250</u>	<u>550,408</u>	<u>476,192</u>
	<u>708,739</u>	<u>127,205</u>	<u>835,944</u>	<u>859,349</u>

### 7. Analysis of support costs

	2020 £	2019 £
Staff & management	89,852	97,437
Headquarter costs	19,080	18,809
Depreciation	4,133	4,958
Other professional fees	4,701	-
Governance (see note 8)	6,181	6,001
	<u>123,947</u>	<u>127,205</u>

### 8. Governance

	2020 £	2019 £
Audit fee	5,568	5,388
Other accounting charges	600	600
Companies House	13	13
	<u>6,181</u>	<u>6,001</u>



## Edinburgh Citizens Advice Bureau (known as 'Citizens Advice Edinburgh')

(a company limited by guarantee)

### NOTES TO THE FINANCIAL STATEMENTS

for the Year Ended 31 March 2020

#### 9. Analysis of staff costs, trustee expenses and cost of key management

	Unrestricted	Restricted	2020	2019
	£	£	Total	Total
			£	£
Salaries and wages	108,789	682,877	791,666	560,251
Social security costs	7,273	54,538	61,811	41,472
Pension costs	7,229	46,066	53,295	37,563
	<u>123,291</u>	<u>783,481</u>	<u>906,772</u>	<u>639,286</u>

The average number of persons employed by the charitable company (including the Directors) during the year was as follows:

	FT	PT	2020	2019
			Total	Total
Office and administration	5	3	8	8
Service provision	8	23	31	22
Cleaners	-	1	1	1
	<u>13</u>	<u>27</u>	<u>40</u>	<u>31</u>

There were no employees with emoluments exceeding £60,000 (2019: none).

The key management staff comprise of the Chief Executive, Finance Manager and Projects Managers. The total remuneration of key management was £139,082 (2019: £110,874).

No Trustees received remuneration of any kind throughout the current and prior years.

# Edinburgh Citizens Advice Bureau (known as 'Citizens Advice Edinburgh')

(a company limited by guarantee)

## NOTES TO THE FINANCIAL STATEMENTS

for the Year Ended 31 March 2020

### 10. Tangible fixed assets

	Property £	Equipment, Fixtures & Fittings £	Leasehold improvements £	Total £
<b>Cost</b>				
As at 1 April 2019	127,534	5,529	61,977	195,040
Additions	-	-	79,758	79,758
Disposals	-	(2,793)	-	(2,793)
As at 31 March 2020	127,534	2,736	141,735	272,005
<b>Depreciation</b>				
As at 1 April 2019	15,306	5,529	31,066	51,901
Charge for the year	2,551	-	20,901	23,452
Depreciation on disposals	-	(2,793)	-	(2,793)
As at 31 March 2020	17,857	2,736	51,967	72,560
<b>Net book value</b>				
As at 31 March 2020	109,677	-	89,768	199,445
As at 31 March 2019	112,228	-	30,911	143,139

### 11. Debtors

	2020 £	2019 £
Trade debtors	5,000	-
Accrued income	31,088	18,381
Prepayments	14,419	10,669
Other debtors	5,000	6,520
	55,507	35,570

### 12. Creditors

	2020 £	2019 £
<b>Amounts falling due within one year</b>		
Deferred income (note 12a)	24,799	12,196
Accruals	36,416	11,838
Taxation and Social Security	17,066	10,641
Trade creditors	5,572	13,966
Other creditors	5,842	21,987
	89,695	70,628

# Edinburgh Citizens Advice Bureau (known as 'Citizens Advice Edinburgh')

(a company limited by guarantee)

## NOTES TO THE FINANCIAL STATEMENTS

for the Year Ended 31 March 2020

### 12a. Analysis of movement in deferred income

Deferred income	2020 £	2019 £
Brought forward	12,196	51,536
Released in the year	(12,196)	(51,536)
Deferred in the year	24,799	12,196
	<u>24,799</u>	<u>12,196</u>

### 13. Analysis of movement in funds

2019/20	Balance at 1 April 2019 £	Income £	Expenditure £	Transfers £	Balance at 31 March 2020 £
<b>Restricted funds</b>					
NHS – Patient Advisory Service (PASS)	8,195	57,318	(60,368)	-	5,143
5Royal Infirmary	1,504	-	-	(1,504)	-
NHS – Welfare Rights Health Promotion (WRHP)	425	60,330	(61,149)	394	-
In Court Advisor (INCA)	121	71,649	(71,770)	-	-
Mediation Project	63	46,734	(46,797)	-	-
Veterans 1 <sup>st</sup> Point	-	5,687	(5,685)	(2)	-
Pensionwise	-	80,327	(80,327)	-	-
Fuel Bills Advice	4,567	-	-	-	4,567
Energy Redress (HEAT)	-	4,206	(3,865)	-	341
Money Talks	-	30,702	(31,670)	968	-
Tollcross	-	3,248	(3,675)	427	-
IJB	-	309,482	(333,906)	24,424	-
Welfare Reform Mitigation Development Project	-	76,169	(76,169)	-	-
	-	75,719	(8,506)	(67,213)	-
EU Settlement	2,901	43,538	(39,123)	-	7,316
EU Citizens Support	-	42,756	(32,122)	-	10,634
Financial Health Checks	2,911	47,927	(51,302)	464	-
Universal Support	-	163,580	(166,253)	2,673	-
	<u>20,687</u>	<u>1,119,372</u>	<u>(1,072,687)</u>	<u>(39,369)</u>	<u>28,003</u>
<b>Unrestricted funds</b>					
General funds	230,949	102,493	(64,389)	(160,076)	108,977
Designated funds	-	-	-	199,445	199,445
General funds	<u>230,949</u>	<u>102,493</u>	<u>(64,389)</u>	<u>39,369</u>	<u>308,422</u>
<b>Total funds</b>	<u>251,636</u>	<u>1,221,865</u>	<u>(1,137,076)</u>	<u>-</u>	<u>336,425</u>

## Edinburgh Citizens Advice Bureau (known as 'Citizens Advice Edinburgh')

(a company limited by guarantee)

### NOTES TO THE FINANCIAL STATEMENTS

for the Year Ended 31 March 2020

#### 13. Analysis of movement in funds (continued)

2018/19	Balance at 1 April 2018 £	Income £	Expenditure £	Transfers £	Balance at 31 March 2019 £
<b>Restricted funds</b>					
NHS – GP Surgery 1	-	23,551	(23,593)	42	-
NHS – GP Surgery 2	-	56,000	(62,033)	6,033	-
NHS – Patient Advisory Service (PASS)	10,912	58,860	(61,577)	-	8,195
Royal Infirmary	7,537	-	-	(6,033)	1,504
NHS – Welfare Rights Health Promotion (WRHP)	5,409	48,241	(53,225)	-	425
In Court Advisor (INCA)	299	70,037	(70,215)	-	121
Mediation Project	-	45,996	(45,933)	-	63
Veterans 1 <sup>st</sup> Point	-	5,477	(5,477)	-	-
Pensionwise	-	48,480	(48,480)	-	-
Fuel Bills Advice	4,567	-	-	-	4,567
Energy Matters	290	10,000	(9,974)	(316)	-
Money Advice Service	-	25,000	(25,000)	-	-
Improving Employment Practice	7,108	10,254	(17,362)	-	-
Tollcross	-	4,872	(4,833)	(39)	-
ESF Pilton Improving Outcomes	-	(322)	-	322	-
Financial Inclusion (Circle)	5,881	6,415	(12,619)	323	-
ST Debt Service	-	5,438	(5,440)	2	-
Dilapidations Grant	-	10,776	(12,317)	1,541	-
EU Settlement	-	3,462	(561)	-	2,901
Financial Health Checks	-	24,425	(21,514)	-	2,911
Universal Support	-	70,255	(70,255)	-	-
	<u>42,003</u>	<u>527,217</u>	<u>(550,408)</u>	<u>1,875</u>	<u>20,687</u>
<b>Unrestricted funds</b>					
General funds	<u>184,109</u>	<u>334,388</u>	<u>(285,673)</u>	<u>(1,875)</u>	<u>230,949</u>
<b>Total funds</b>	<u>226,112</u>	<u>861,605</u>	<u>(836,081)</u>	<u>-</u>	<u>251,636</u>

Transfers from restricted to unrestricted funds have been made where projects are complete and the funder has given approval for the release of unused funds to unrestricted reserves or in the case of the Development Project, where funds have been used for capital items to be used for the general purposes of the charitable company.

Transfers from unrestricted funds to restricted funds has been made to meet deficits arising on restricted projects.

The transfer of funding between the two NHS projects was approved by the funder.

## **Edinburgh Citizens Advice Bureau (known as 'Citizens Advice Edinburgh')** (a company limited by guarantee)

### **NOTES TO THE FINANCIAL STATEMENTS for the Year Ended 31 March 2020**

#### **13. Analysis of movement in funds (continued)**

A Designated Property Reserve was created in recognition that a significant proportion of unrestricted funds are held as property from where the Advice Services are delivered. These reserves could not be easily released without a reconfiguration of the service provision.

Restricted funds are expendable in accordance with each donor's specifications. The purpose of the individual funds is as follows:

- NHS – Patient Advisory Service (PASS) – To provide an independent advice service supporting patients to raise concerns, complaints and feedback about NHS services.
- Royal Infirmary – To deliver a pilot project (now superseded) delivering welfare rights advice to patients of the RIE.
- NHS – Welfare Rights Health Project – To deliver early-intervention welfare rights advice to patients, carers and staff at the Western General Hospital and Royal Infirmary of Edinburgh.
- In Court Advisor (INCA) – To provide legal information and advice to enable clients to understand and navigate Sheriff Court processes and procedures.
- Mediation Project – To facilitate mediation between parties involved in legal disputes at the Sheriff Court.
- Veterans 1<sup>st</sup> Point – To provide a convenient, approachable, welfare rights advice service for Veterans, delivered from the VIP premises as a “one-stop-shop” service.
- Pensionwise – To deliver advice on pensions to clients approaching retirement to enable them to make informed decisions about how to manage their finances.
- Fuel Bills Advice -
- Energy Redress (Home Energy Advice and Training) – To deliver individually tailored accessible advice to vulnerable clients in Edinburgh, offering home visits and outreach to those who would otherwise struggle to get advice.
- Money Talks (Multi Channel Hub) – To work with CAS in a providing a telephony service offering Financial Health checks advice.
- Money Advice Service: to provide proactive money advice to clients, advising them how to save, budget, and plan ahead for financial challenges.
- Improving Employment Practices: to provide practical employment training to Small Medium Enterprises with the aim of reducing the number of employees who require to seek advice from CAE as a result of unfair treatment in the workplace.
- Tollcross – To deliver a weekly welfare rights advice surgery from the Tollcross Community Hub.
- IJB Joint City of Edinburgh Council and NHS – for the delivery of General Advice Services in Edinburgh from 5 office based locations in the City. Also, for the provision of Welfare Rights Advice at a number of Surgeries throughout Edinburgh, to improve health and wellbeing.
- Welfare Reform Mitigation – For the delivery of holistic advice on welfare benefits and related issues through office based services, outreach and partnership working.
- Pennywell Development Project (CAS and Ferrywell Youth Project FYP) - To assist with the funding of refurbishment costs associated with the opening of North Edinburgh Community Resource Centre at Pennywell Road.
- EU Settlement – To deliver information and support to individuals, to help them understand how they are affected by changes to the immigration rules as a result of leaving the EU.
- EU Citizens Support – To develop capacity and support other bureaux in the Edinburgh area by providing specialist advice and training in EU Migration.

# Edinburgh Citizens Advice Bureau (known as 'Citizens Advice Edinburgh')

(a company limited by guarantee)

## NOTES TO THE FINANCIAL STATEMENTS

for the Year Ended 31 March 2020

### 13. Analysis of movement in funds (continued)

- Financial Health Checks – To develop Financial Health Checks concentrated on vulnerable families and older people in Scotland, using the existing bureau network.
- Universal Support (Help to Claim) – To provide support to citizens who require help with Universal Credit applications and claims.
- ESF Pilton Improving Outcomes: to host a series of events to determine how best to deliver accessible and responsive services that address local needs in the Pilton area. To raise awareness of volunteering opportunities and build relationships with local businesses.
- Financial Inclusion: to provide advice about benefits, utilities and income maximisation to families affected by health and social issues, including substance misuse. Delivered in partnership with the organisations, Circle and Edinburgh Young Carers.
- Short Term Advice: A 3 month project to provide advice on debt related issues.
- Dilapidations Grant: To assist with the funding of dilapidation costs associated with closure of Pilton Bureau at Ferry Road, Edinburgh.

### 14. Analysis of net assets between funds

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total Funds £
Fixed assets	-	199,445	-	199,445
Net current assets	108,977	-	28,003	136,980
<b>Net assets at 31 March 2020</b>	<b>108,977</b>	<b>199,445</b>	<b>28,003</b>	<b>336,425</b>
Fixed assets	143,139	-	-	143,139
Net current assets	87,810	-	20,687	108,497
<b>Net assets at 31 March 2019</b>	<b>230,949</b>	<b>-</b>	<b>20,687</b>	<b>251,636</b>

### 15. Analysis of changes in net funds

	At 1 April £	Cashflows £	At 31 March £
<b>2019/20</b>			
Borrowings	-	-	-
Cash and cash equivalents	143,555	27,613	171,168
<b>Total net funds</b>	<b>143,555</b>	<b>27,613</b>	<b>171,168</b>
<b>2018/19</b>			
Borrowings	-	-	-
Cash and cash equivalents	87,968	55,587	143,555
<b>Total net funds</b>	<b>87,968</b>	<b>55,587</b>	<b>143,555</b>

## Edinburgh Citizens Advice Bureau (known as 'Citizens Advice Edinburgh')

(a company limited by guarantee)

### NOTES TO THE FINANCIAL STATEMENTS

for the Year Ended 31 March 2020

#### 16. Operating lease commitments

The charitable company is committed to make the following payments under non-cancellable operating leases over the lease term, due:

	Property £	Equipment £	Total £
Within one year	61,569	4,738	66,307
Between two and five years	139,653	7,004	146,657
<b>At 31 March 2020</b>	<b>201,222</b>	<b>11,742</b>	<b>212,964</b>
Within one year	35,268	4,263	39,531
Between two and five years	42,986	11,192	54,178
<b>At 31 March 2019</b>	<b>78,254</b>	<b>15,455</b>	<b>93,709</b>

#### 17. Dilapidations

The charitable company is required to perform dilapidation repairs and restore properties at Dalmeny Street and Bath Street to agreed specifications prior to the properties being vacated at the end of their lease term. No provision has been made in the financial statements for this circumstance as it is not possible to estimate a value on these with any certainty. In the event that dilapidations become payable, the charitable company will seek support in meeting this obligation. If grant support is not received, the obligation will be met from reserves.

#### 18. Related party transactions

Professional fees of £6,574 (2019: £nil) were paid to Gilson Gray LLP, a firm in which director, Dorothy Kellas, is a partner.