

Report of the Trustees and
Audited Financial Statements
for the Year Ended 31 March 2023
for
West Dunbartonshire Citizens Advice
Bureau

**West Dunbartonshire Citizens Advice
Bureau**

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for the Year Ended 31 March 2023**

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**West Dunbartonshire Citizens Advice
Bureau**

**Report of the Trustees
for the Year Ended 31 March 2023**

The trustees present their report with the financial statements of the charity for the year ended 31 March 2023. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

OBJECTIVES AND ACTIVITIES

Objectives and aims

The charitable purposes are:

- the advancement of education;
- the advancement of health;
- the advancement of citizenship or community development;
- the relief of those in need by reason of age, ill health, disability, financial hardship or other disadvantage.

The organisation has been formed to benefit principally the area of West Dunbartonshire (the "area of benefit") with the following charitable objectives:

- the advancement of education through, but not limited to, providing individuals with information, clarification and understanding of legislation and their legal rights and responsibilities;
- the relief of those in need through, but not limited to, (i) assessing individuals' entitlement to welfare benefits; (ii) providing assistance in claiming benefits; and (iii) assisting individuals to appeal against refusal of benefits;
- the advancement of health through, but not limited to, providing a comprehensive advice service which seeks to address individuals' problems and thereby alleviates the injury to health, stress and anxiety caused by unsolved problems; and
- the advancement of community development through, but not limited to, recruiting, training and developing local citizens to be volunteers in and for the Bureau, who in turn assist members of the public within the area of benefit, and in doing so contribute to the development of the area of benefit.

Public benefit

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

Volunteers

In accordance with FRS 102 and the Charities SORP (FRS 102), the economic contribution of general volunteers is not recognised in the financial statements as this cannot be reliably measured.

**West Dunbartonshire Citizens Advice
Bureau**

**Report of the Trustees
for the Year Ended 31 March 2023**

ACHIEVEMENT AND PERFORMANCE

Charitable activities

Review of activities

In the year 2022-2023, West Dunbartonshire Citizens Advice Bureau advised and assisted 5,448 clients (an increase of 27% on the previous years which was itself an increase of 24% on 2020-2021) and dealt with 36,707 issues (an increase of 34% on the previous year). This work generated £1.6 million in client financial gains (including debt write-offs) - an increase of 52% on the previous year.

During this period we continued to be affected by the after-effects of lockdown restrictions but through the efficiencies brought about by telephone and digital services we have consistently improved on pre-lockdown numbers for clients and issues. Alongside continuing development of multi-channel services we tightly managed a gradual increase in the number of in-office and outreach face-to-face appointments.

During lockdown, Trustees discussed the undeniable fact that we had successfully embedded a multi-channel approach with our face-to-face advice service being supplemented by digital and telephone advice and assistance (Freephone, Livechat, Email, Web enquiries). The Trustees felt that the Bureau's focus now must be on ensuring that vulnerable clients, and those who are digitally excluded, must not lose out as a result of the switch to multi-channel services and that delivery of advice in local community settings would help to meet this objective.

As a result of these discussions we introduced our "Advice in the Community" initiative. Trustees were in agreement that whilst giving up our Alexandria and Clydebank town centre offices would be difficult, it was vital that we focussed on retaining existing staff and volunteers to deliver Advice in the Community. We negotiated with various partners and venues to deliver advice in community settings - moving away from sometimes inaccessible town-centre advice services to advice and assistance at the heart of the community. The Advice in the Community programme has been successful and has enabled staff to focus on delivery of advice services in local settings such as community centres, community venues and local libraries.

In autumn 2022, WDCAB was also, once again, at the forefront of highlighting the financial issues faced by local people. We warned of the imminence of, and urged people to prepare for, fuel cost increases and other inflationary pressures. We liaised with partners and the local authority to ensure that those in need had additional help to heat their homes.

In July 2022 we were informed that we had successfully completed the Citizens Advice Scotland, Quality of Advice Membership Standards Audit. This followed on from our successful application for accreditation under the Scottish National Standards for Information and Advice Providers which came after a lengthy quality of advice and management audit by the Scottish Legal Aid Board. These are significant achievements, given the challenges we faced and the level of upheaval in 2021 & 2022, and stands the Bureau in good stead as we move forward.

FINANCIAL REVIEW

Financial position

The financial statements show the overall position of the charity as at 31 March 2023, its incoming resources and the application of these resources for the year ended that date.

Income received during the year totalled £564,536 (2022 £600,127) and expenditure totalled £605,345 (2022 £537,275). A deficit of £40,809 was generated compared to a surplus of £62,852 in 2022.

Principal funding sources

The charity is largely dependent on the local authority as a key funder. In addition to core funding, where possible the charity seeks to attract additional funding from trusts and charities. Funding is received from Citizens Advice Scotland to deliver contracts awarded by Scottish and UK Governments. However, the principal funders remain West Dunbartonshire Council, West Dunbartonshire Community Planning Partnership and Scottish Government agencies.

West Dunbartonshire Citizens Advice
Bureau

Report of the Trustees
for the Year Ended 31 March 2023

FINANCIAL REVIEW

Reserves policy

The Trustees believe that the charity should hold financial reserves in order to ensure that the charity can continue to operate and meet the needs of clients in the event of unforeseen, and potentially damaging, financial circumstances arising. The Trustees therefore consider that the present level of reserves is sufficient to meet requirements of the charity.

The level of reserves as at 31 March 2023 total £168,776 (2022: £209,585) made up as unrestricted reserves £122,436 (2022: £153,852) and restricted reserves £46,340 (2022: £55,733). Within unrestricted and restricted reserves, £1,462 (2022: £580) and £1,016 (2022: £2,204) respectively, equate to the net book value of assets which will only be distributable when the assets are disposed of. The remaining balance of restricted reserves will be distributable when the grant conditions have been made.

Going concern

The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern. There are sufficient cash resources and reserves at the year end.

Despite the ongoing issues of the Covid-19 pandemic and the lockdown restrictions, the management have continued operations throughout this period in compliance with covid regulations. They have accessed all available support which has been available at local and national levels. The charity therefore continues to adopt the going concern basis in preparing its financial statements.

Risk management

The Trustees have assessed the major risks to which the charity is exposed, in particular those related to the operations and finances of the charity, and are satisfied that systems and procedures are in place to mitigate our exposure to the major risks. Risk assessments are made on a regular basis.

**West Dunbartonshire Citizens Advice
Bureau**

**Report of the Trustees
for the Year Ended 31 March 2023**

FUTURE PLANS

Funding remains a major concern. In March 2023 we were notified of a 25% cut in our core funding, with the likelihood that we'll face a similar cut in 2024. Nevertheless, Trustees are committed to taking West Dunbartonshire Citizens Advice Bureau forward. Our strategic objectives are as follows:

- We will provide multi-channel access to information, advice and representation for the people of West Dunbartonshire.
- We will work in partnership with the wider third sector and local authority to mitigate the impact of changes to Social Security on the communities, families and individuals of West Dunbartonshire.
- We will build West Dunbartonshire CAB capacity to meet the demands on the service in order to deliver a first class service to the people of West Dunbartonshire.
- We will put in place a long term funding strategy to ensure the sustainability of the CAB service for the people of West Dunbartonshire

The journey towards a new normality began in 2021 and Trustees remain committed to building future services based on the lessons we learned during lockdown. Although many adjustments were forced on us by circumstances, there can be no doubt that the transformation in how we operated throughout lockdown brought many benefits, including for those clients who hadn't previously been in a position to access the CAB service locally. Indeed, 95% of client enquiries are now dealt with via telephone or by digital means.

As a result of the success of the switch to multi-channel service delivery the Trustees feel there is no longer a need for costly town-centre premises. Instead, the Trustees feel the Bureau's focus must be on ensuring that vulnerable clients, and those who are digitally excluded, must not lose out as a result of the switch to multi-channel services and that delivery of advice in local community settings will help to meet this objective.

The Trustees decided to close Bureau offices in Alexandria and Clydebank and to develop "Advice in the Community". These plans reflect the different models of service delivery. The Advice in the Community programme will enable staff to focus on delivery of advice services in local settings such as community centres, community venues and local libraries. Rather than spend increasing levels of funds on retaining under-used premises at a time of spiralling costs, the Bureau will prioritise recruiting and retaining staff and volunteers to ensure continued delivery of a vital service.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

West Dunbartonshire Citizens Advice Bureau is a Scottish charitable incorporated organisation (SCIO) and registered as a Scottish charity, charity number SC002558. The charity was formed on 13 July 2000. On 8 January 2021, this SCIO was incorporated as a result of the conversion of a charitable company (Company name: West Dunbartonshire Citizens Advice Bureau, company number: SC209080). It was formed under a Constitution which established its objects and powers.

Recruitment and appointment of new trustees

The Board of Trustees are elected annually from its membership. There are two categories of membership; member trustee and co-opted trustee. The maximum number of charity trustees is no more than 16; out of that no more than 13 shall be member trustees and no more than 3 shall be co-opted trustees. At any given time, no more than 50% of the charity trustees in office may be volunteers working for the Bureau. A person will not be eligible for appointment to the Board if they are an employee of the organisation. West Dunbartonshire Council may elect, from its members, a Councillor who is willing to so act as a charity trustee with voting rights. The minimum number of charity trustees is no less than 5.

A charity trustee, who as at the annual general meeting when he/she retires from a charity trustee has held office for a period of six years or more shall not be eligible for re-election as a charity trustee before the next AGM following retirement.

**West Dunbartonshire Citizens Advice
Bureau**

**Report of the Trustees
for the Year Ended 31 March 2023**

STRUCTURE, GOVERNANCE AND MANAGEMENT

Organisational structure

The management of the charity is the responsibility of the Trustees who are elected and co-opted under the terms of the Constitution. The Chief Executive Officer is responsible for all operational aspects of the organisation.

The Chief Executive Officer provides regular written reports to the Board of Trustees which is responsible largely for the strategic management of the organisation. The Board also focuses on policy-making and the oversight function. In the period covered by this report there were four sub-committees active within the Bureau. These were:

- the Staffing sub-committee
- the Finance sub-committee
- the Governance sub-committee
- the Development Working Group

The nature and composition of these sub-committees can change as a result of external influences and/or changing needs. The powers of Trustees are as detailed in the Constitution.

Induction and training of new trustees

It is a requirement of membership of the Board of Trustees of West Dunbartonshire Citizens Advice Bureau (CAB) that each new trustee agrees to undertake induction training. Induction training for the Trustees includes the following:

- aims and principles of the CAB service
- summary of legal responsibilities of the Board
- trustees' responsibilities
- the role of sub-committees
- responsibilities in relation to staff and volunteers
- how West Dunbartonshire Citizens Advice Bureau services are organised
- quality management issues
- responsibility for planning and finance
- compliance risk issues

Induction training is conducted in-house, with occasional supplementary training for Trustees provided by Citizens Advice Scotland.

Key management remuneration

The Board do not consider any one individual to have responsibility as key management.

Wider network

West Dunbartonshire Citizens Advice Bureau is a member of Citizens Advice Scotland and Trustees receive professional advice from K Noble, CAS Development Officer. West Dunbartonshire Citizens Advice Bureau received core funding from West Dunbartonshire Council which is entitled to be represented at Board meetings. Meetings are also attended by West Dunbartonshire Council's nominated Monitoring Officer.

Related parties

The charity has one Trustee on the Board, who is employed by West Dunbartonshire Council, who are principal funders of the charity. The Trustees have put policies in place to manage any conflict of interest.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Charity number

SC002558

**West Dunbartonshire Citizens Advice
Bureau**

**Report of the Trustees
for the Year Ended 31 March 2023**

Principal address

Bridgend House
179 High Street
Dumbarton
G82 1NW

Trustees

Mrs B Pasquire
D Mitchell
Mrs I MacDonald
A Rennie
J McColl (resigned 18.5.22)
Ms C Rainey
P Traynor
P Walsh
J McKay (appointed 18.5.22)
C Shaw (appointed 24.5.23)

Auditors

Gillespie & Anderson
Statutory Auditors
Chartered Accountants
147 Bath Street
Glasgow
G2 4SN

Bankers

Bank of Scotland
94-102 High Street
Dumbarton
G82 1PQ

SCIO company number: CS004970

FRC number: 617484

Chief Executive Officer

Joe McCormack

Website

www.wdcab.co.uk

STATEMENT OF TRUSTEES' RESPONSIBILITIES

The trustees are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

**West Dunbartonshire Citizens Advice
Bureau**

**Report of the Trustees
for the Year Ended 31 March 2023**

STATEMENT OF TRUSTEES' RESPONSIBILITIES - continued

The law applicable to charities in Scotland, the Charities and Trustee Investment (Scotland) Act 2005, Charities Accounts (Scotland) Regulations 2006 (as amended) and the provisions of the charity's constitution, requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, including the income and expenditure, of the charity for that period. In preparing those financial statements, the trustees are required to

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charity SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable 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 charity 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 to enable them to ensure that the financial statements comply with the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 (as amended) and the provisions of the charity's constitution. 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.

Statement as to Disclosure of Information to Auditors

So far as the Trustees are aware, there is no relevant audit information of which the charity's auditors are unaware, and each Trustee has taken all the steps that they ought to have taken as a Trustee in order to make themselves aware of any relevant audit information and to establish that the charity's auditors are aware of that information.

Auditors

The Auditors, Gillespie & Anderson, Chartered Accountants, Statutory Auditors, have expressed a willingness to continue in office.

Approved by order of the board of trustees on 18 August 2023 and signed on its behalf by:

Mrs I MacDonald - Trustee

Report of the Independent Auditors to the Trustees of
West Dunbartonshire Citizens Advice
Bureau

Opinion

We have audited the financial statements of West Dunbartonshire Citizens Advice Bureau (the 'charity') for the year ended 31 March 2023 which comprise the Statement of Financial Activities, the Balance Sheet, the Cash Flow Statement 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 (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charity's affairs as at 31 March 2023 and of its incoming resources and application of resources, 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 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 Auditors' responsibilities for the audit of the financial statements section of our report. We are independent of the charity 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

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charity's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other information

The trustees are responsible for the other information. The other information comprises the information included in the Annual Report, other than the financial statements and our Report of the Independent Auditors 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 this gives rise to a material misstatement in the financial statements themselves. 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.

Matters on which we are required to report by exception

We have nothing to report in respect of the following matters where the Charities Accounts (Scotland) Regulations 2006 requires us to report to you if, in our opinion:

- the information given in the Report of the Trustees is inconsistent in any material respect with the financial statements; or
- proper accounting records have not been kept; or
- the financial statements are not in agreement with the accounting records and returns; or
- we have not received all the information and explanations we require for our audit.

Report of the Independent Auditors to the Trustees of
West Dunbartonshire Citizens Advice
Bureau

Responsibilities of trustees

As explained more fully in the Statement of Trustees' Responsibilities, the trustees are responsible for the preparation of the financial statements which give a true and fair view, and for such internal control as the trustees 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 trustees are responsible for assessing the charity'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 trustees either intend to liquidate the charity or to cease operations, or have no realistic alternative but to do so.

Report of the Independent Auditors to the Trustees of
West Dunbartonshire Citizens Advice
Bureau

Our responsibilities for the audit of the financial statements

We have been appointed as auditors under Section 44(1)(c) of the Charities and Trustee Investment (Scotland) Act 2005 and report in accordance with the Act and relevant regulations made or having effect thereunder.

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 a Report of the Independent Auditors 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.

The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

Our approach and assessment were as follows:

The engagement partner ensured that the engagement team collectively had the appropriate competence, capabilities and skills to identify or recognise non-compliance with applicable laws and regulations.

Enquire of management and review supporting documentation concerning the charity's policies and procedures relating to:

- identify, evaluate and comply with laws and regulations and their awareness of any instances of non-compliance;
- detect and respond to the risks of irregularities, fraud and their knowledge of any actual, suspected or alleged fraud;
- internal controls established to mitigate risks related to, unusual items, fraud or non-compliance with laws and regulations.

Obtain an understanding of the legal and regulatory framework that the charity operates in, focusing on those laws and regulations that had a direct effect on the financial statements or that had a fundamental effect on the operations of the charity. The key laws and regulations we considered in this context included the Charities and Trustee Investment (Scotland) Act 2005, Charities Accounts (Scotland) Regulations 2006, Scottish Charitable Incorporated Organisations Regulations 2011 and the applicable Statement of Recommended Practice (SORP) together with health and safety regulations, employment legislation and data protection legislation.

Discuss among the engagement team how and where irregularities might occur in the financial statements and potential indicators of fraud. Identify potential audit risks in relation to income recognition, authorisation of expenses and possible management override of controls.

Communicate relevant identified laws and regulations and potential irregularity risks to all engagement team members and remain alert to any indications of unusual items, fraud or non-compliance with laws and regulations throughout the audit.

Review all Minutes of Meetings of those charged with governance, Reports and correspondence with HMRC and legal advisers.

Perform audit testing which covers the audit assumptions of: existence, completeness, rights and obligations, accuracy and valuation in respect of income recognition and expenditure incurred.

Evaluate the overall presentation, structure and content of the financial statements, including disclosures, by performing analytical procedures to identify any unusual or unexpected relationships that may indicate risks of material misstatement due to an irregularity or fraud. Agree financial statement disclosures to underlying documents.

Assess whether the financial statements represent the underlying transactions and events in a manner that achieves compliance with relevant laws and regulations.

To address the risk of fraud through management override of controls and management bias, we: assess the rationale behind significant or unusual transactions identified through audit testing and assess where management judgement used in determining accounting estimates were indicative of potential bias.

Report of the Independent Auditors to the Trustees of
West Dunbartonshire Citizens Advice
Bureau

There are inherent limitations in our audit procedures described above. The more removed that laws and regulations are from financial transactions, the less likely it is that we would become aware of non-compliance. Auditing standards also limit the audit procedures required to identify non-compliance with laws and regulations to enquiry of the trustees and other management and the inspection of regulatory and legal correspondence.

Material misstatements that arise due to fraud can be harder to detect than those that arise from error as they may involve deliberate concealment or collusion.

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. This description forms part of our Report of the Independent Auditors.

Use of our report

This report is made solely to the charity's trustees, 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 charity's trustees those matters we are required to state to them in an auditors' 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 charity and the charity's trustees as a body, for our audit work, for this report, or for the opinions we have formed.

for and on behalf of Gillespie & Anderson
Statutory Auditors
Chartered Accountants
147 Bath Street
Glasgow
G2 4SN

18 August 2023

**West Dunbartonshire Citizens Advice
Bureau**

**Statement of Financial Activities
for the Year Ended 31 March 2023**

	Notes	Unrestricted fund £	Restricted funds £	2023 Total funds £	2022 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies	2	1	(1)	-	3
Charitable activities	3				
Main charitable activities		353,933	210,089	564,022	597,724
Other income		514	-	514	2,400
Total		<u>354,448</u>	<u>210,088</u>	<u>564,536</u>	<u>600,127</u>
 EXPENDITURE ON					
Charitable activities	4				
Main charitable activities		<u>385,862</u>	<u>219,483</u>	<u>605,345</u>	<u>537,275</u>
 NET INCOME/(EXPENDITURE)		(31,414)	(9,395)	(40,809)	62,852
 RECONCILIATION OF FUNDS					
Total funds brought forward		153,852	55,733	209,585	146,733
 TOTAL FUNDS CARRIED FORWARD		<u><u>122,438</u></u>	<u><u>46,338</u></u>	<u><u>168,776</u></u>	<u><u>209,585</u></u>

The notes form part of these financial statements

**West Dunbartonshire Citizens Advice
Bureau**

**Balance Sheet
31 March 2023**

	Notes	2023 £	2022 £
FIXED ASSETS			
Tangible assets	11	2,478	2,784
CURRENT ASSETS			
Debtors	12	12,638	13,403
Cash at bank		164,687	210,962
		177,325	224,365
CREDITORS			
Amounts falling due within one year	13	(11,027)	(17,564)
		166,298	206,801
NET CURRENT ASSETS			
		168,776	209,585
TOTAL ASSETS LESS CURRENT LIABILITIES			
		168,776	209,585
NET ASSETS			
		168,776	209,585
FUNDS			
	16		
Unrestricted funds		122,436	153,852
Restricted funds		46,340	55,733
		168,776	209,585
TOTAL FUNDS			
		168,776	209,585

The financial statements were approved by the Board of Trustees and authorised for issue on 18 August 2023 and were signed on its behalf by:

I MacDonald - Trustee

B Pasquire - Trustee

**West Dunbartonshire Citizens Advice
Bureau**

**Cash Flow Statement
for the Year Ended 31 March 2023**

	Notes	2023 £	2022 £
Cash flows from operating activities			
Cash generated from operations	1	(42,911)	81,086
Net cash (used in)/provided by operating activities		<u>(42,911)</u>	<u>81,086</u>
Cash flows from investing activities			
Purchase of tangible fixed assets		(3,364)	-
Net cash (used in)/provided by investing activities		<u>(3,364)</u>	<u>-</u>
Change in cash and cash equivalents in the reporting period		(46,275)	81,086
Cash and cash equivalents at the beginning of the reporting period		<u>210,962</u>	<u>129,876</u>
Cash and cash equivalents at the end of the reporting period		<u><u>164,687</u></u>	<u><u>210,962</u></u>

The notes form part of these financial statements

**West Dunbartonshire Citizens Advice
Bureau**

**Notes to the Cash Flow Statement
for the Year Ended 31 March 2023**

1. RECONCILIATION OF NET (EXPENDITURE)/INCOME TO NET CASH FLOW FROM OPERATING ACTIVITIES

	2023 £	2022 £
Net (expenditure)/income for the reporting period (as per the Statement of Financial Activities)	(40,809)	62,852
Adjustments for:		
Depreciation charges	3,670	2,565
Decrease in debtors	765	32,087
Decrease in creditors	(6,537)	(16,418)
Net cash (used in)/provided by operations	<u>(42,911)</u>	<u>81,086</u>

2. ANALYSIS OF CHANGES IN NET FUNDS

	At 1.4.22 £	Cash flow £	At 31.3.23 £
Net cash			
Cash at bank	210,962	(46,275)	164,687
	<u>210,962</u>	<u>(46,275)</u>	<u>164,687</u>
Total	<u>210,962</u>	<u>(46,275)</u>	<u>164,687</u>

**West Dunbartonshire Citizens Advice
Bureau**

**Notes to the Financial Statements
for the Year Ended 31 March 2023**

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS102) '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)',

The Financial Reporting Standard 102 'The Financial Reporting Standard applicable in UK and Republic of Ireland', the Charities and Trustee Investment (Scotland) Act 2005 and the Scottish Charitable Incorporated Organisations Regulations 2011. The financial statements have been prepared under the historical cost convention.

Going concern

The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern. There are sufficient cash resources and reserves at the year end.

Despite the ongoing issues of the Covid-19 pandemic and the lockdown restrictions, the management have continued operations throughout this period in compliance with covid regulations. They have accessed all available support which has been available at local and national levels. The charity therefore continues to adopt the going concern basis in preparing its financial statements.

Presentation currency

The financial statements are presented in pound sterling (£), which is the functional currency of the charity.

Critical accounting judgements and key sources of estimation uncertainty

The Trustees have made judgements, estimates and assumptions that affect the amounts reported within the financial statements during the year. Actual results may differ from these estimates. Estimates and underlying assumptions are reviewed on an ongoing basis. The Trustees estimates, assumptions and judgements that have a significant risk of causing a material adjustment to the carrying amount of assets and liabilities within the financial statements are addressed and detail is provided in the associated notes.

Income

Donations and legacies consists of donations, grants and legacies. Donations are recognised when the charity is entitled to the income, receipt of the income is probable and the amount can be measured reliably. Income from grants is recognised when the charity is entitled to the funds, any performance conditions attached to the grants have been met, it is probable that the income will be received and the amount can be measured reliably. Legacy income is recognised when it is probable that it will be received and the amount has been quantified.

Charitable activities income is received for services offered as part of the charitable activities of the charity. Income from performance related grants is recognised when the charity has entitlement to the funds, any performance conditions attached to the grants have been met, it is probable that the income will be received and the amount can be measured reliability.

Other income consists of income received which is outwith donations, legacies, charitable activities and other trading activities.

Expenditure

Expenditure has been classified under the headings that aggregate all costs related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of the resources.

Expenditure is recognised on an accrual basis when a legal liability is incurred, payment of the liability is probable and the amount can be measured reliably. The amount includes any VAT which cannot be fully recovered. VAT is reported as part of the expenditure to which it relates.

West Dunbartonshire Citizens Advice
Bureau

Notes to the Financial Statements - continued
for the Year Ended 31 March 2023

1. ACCOUNTING POLICIES - continued

Expenditure

Charitable activities comprise all resources expended undertaking work to meet the charity's charitable objectives. Such costs include the direct costs of charitable activities approved by the charity and all support costs relating to these activities. Governance costs include direct resources expended in the general running of the charity and are primarily associated with constitutional and statutory requirements. These costs are allocated entirely to charitable activities.

Allocation and apportionment of costs

Support costs are allocated wholly to charitable activities. Whilst the Trustees recognise that a small part of some items of expenditure included in support costs do relate to indirect governance costs, they are of the opinion that the time and costs involved in performing such an analysis outweigh the potential benefits arising from any such work.

Tangible fixed assets

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

Improvements to property	- 25% on cost and 12.5% on cost
Fixtures and fittings	- 20% on cost
Computer equipment	- 33% on cost

All tangible fixed assets having a use by the charity greater than one year are capitalised where the individual cost of the asset is greater than £500.

Taxation

The charity is exempt from tax on its charitable activities.

Fund accounting

Funds are classified as either unrestricted fund or restricted funds, defined as follows:

Unrestricted funds are expendable at the discretion of the Trustees in furtherance of the objects of the charity. If parts of the unrestricted funds are earmarked at the discretion of the Trustees for a particular purpose, they are designated as a separate fund. This designation has an administrative purpose only and does not legally restrict the Trustees discretion to apply the funds.

Restricted funds are funds subject to specific requirements as to their use which may be declared by the donor or with their authority or created through legal process, but still within the wider objects of the charity.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Hire purchase and leasing commitments

Rentals paid under operating leases are charged to the Statement of Financial Activities on a straight line basis over the period of the lease.

Pension costs and other post-retirement benefits

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

Financial instruments

The charity has no complex financial instruments but does hold basic financial instruments of; cash at bank, debtors and creditors.

**West Dunbartonshire Citizens Advice
Bureau**

**Notes to the Financial Statements - continued
for the Year Ended 31 March 2023**

1. ACCOUNTING POLICIES - continued

Financial instruments

Cash and cash equivalents comprise cash at bank and on hand, demand deposits with banks and other short-term highly liquid investments with original maturities of three months or less and bank overdrafts. A bank overdraft would be shown within current liabilities.

Debtors are initially recognised at fair value and subsequently measured at amortised cost using the effective interest method, less losses for bad debts except where the effect of discounting would be immaterial. In such cases, trade and other debtors are stated at cost less losses for bad debts.

Creditors are initially recognised at fair value and subsequently measured at amortised cost using the effective interest rate unless the effect of discounting would be immaterial. In such cases, trade and other creditors are stated at cost.

Employee benefits

The total cost of employee benefits to which employees have become entitled as a result of service rendered to the entity during the reporting period are recognised and charged to the statement of financial activities in the period to which they relate.

Volunteers

In accordance with FRS 102 and the Charities SORP (FRS 102), the economic contribution of general volunteers is not recognised in the financial statements as this cannot be reliably measured.

Provision for liabilities

A provision is initially recognised when there is an obligation at the balance sheet date as the result of a past event, it is probable that there will be the transfer of funds in settlement and the amount of the obligation can be estimated reliably. The provision is subsequently measured by placing a charge against the provision only for expenditure for which the provision was originally recognised.

2. DONATIONS AND LEGACIES

	2023	2022
	£	£
Donations	-	3
	<u> </u>	<u> </u>

**West Dunbartonshire Citizens Advice
Bureau**

**Notes to the Financial Statements - continued
for the Year Ended 31 March 2023**

3. INCOME FROM CHARITABLE ACTIVITIES

		2023	2022
	Activity	£	£
Grants	Main charitable activities	564,022	597,724

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

	2023	2022
	£	£
West Dunbartonshire Council	368,116	388,318
East Dunbartonshire Citizens Advice Bureau	621	-
Knowes Housing Association	-	14,497
Citizens Advice Scotland	168,659	194,909
Other small grant	1,626	-
Bank Of Scotland Foundation	25,000	-
	564,022	597,724

4. CHARITABLE ACTIVITIES COSTS

	Direct Costs (see note 5)	Support costs (see note 6)	Totals
	£	£	£
Main charitable activities	376,482	228,863	605,345

5. DIRECT COSTS OF CHARITABLE ACTIVITIES

	2023	2022
	£	£
Staff costs	357,787	305,435
Energy vouchers	16,871	13,643
Charges	1,824	1,314
	376,482	320,392

**West Dunbartonshire Citizens Advice
Bureau**

**Notes to the Financial Statements - continued
for the Year Ended 31 March 2023**

6. SUPPORT COSTS

	Management	Governance	Totals
	£	costs £	£
Main charitable activities	221,979	6,884	228,863
	<u> </u>	<u> </u>	<u> </u>

Support costs, included in the above, are as follows:

Management

	2023	2022
	Main charitable activities £	Total activities £
Wages	105,882	90,640
Social security	8,368	6,634
Pensions	5,012	4,535
Rent	43,218	49,780
Rates and water	1,932	1,836
Insurance	4,369	4,310
Light and heat	4,778	6,129
Venue Hire	4,100	-
Post, stationery, telephone	9,649	9,183
Advertising	828	4,601
Sundries	1,489	1,217
Training & conferences	2,209	130
Premises expenses	1,326	1,135
Travel	903	192
Repairs & renewals	7,920	9,358
Equipment	5,952	6,650
Subscriptions	6,157	8,921
Professional fees	3,718	338
Bank charges	87	143
Computer expenses	412	480
Depreciation of tangible and heritage assets	3,670	2,565
	<u> </u>	<u> </u>
	<u>221,979</u>	<u>208,777</u>

**West Dunbartonshire Citizens Advice
Bureau**

**Notes to the Financial Statements - continued
for the Year Ended 31 March 2023**

6. SUPPORT COSTS - continued
Governance costs

	2023	2022
	Main charitable activities £	Total activities £
Auditors' remuneration	5,011	5,580
Auditors' remuneration for non audit work	1,873	2,526
	6,884	8,106
	6,884	8,106

7. AUDITORS' REMUNERATION

	2023	2022
	£	£
Fees payable to the charity's auditors for the audit of the charity's financial statements	5,011	5,580
Auditors' remuneration for non audit work	1,873	2,526
	6,884	8,106
	6,884	8,106

8. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 March 2023 nor for the year ended 31 March 2022.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 March 2023 nor for the year ended 31 March 2022.

9. STAFF COSTS

	2023	2022
	£	£
Wages and salaries	423,530	362,562
Social security costs	33,473	26,538
Other pension costs	20,046	18,144
	477,049	407,244
	477,049	407,244

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

	2023	2022
Case workers	13	13
Management & administration	5	5
	18	18
	18	18

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

**West Dunbartonshire Citizens Advice
Bureau**

**Notes to the Financial Statements - continued
for the Year Ended 31 March 2023**

10. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted fund £	Restricted funds £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	2	1	3
Charitable activities			
Main charitable activities	349,136	248,588	597,724
Other income	2,400	-	2,400
Total	<u>351,538</u>	<u>248,589</u>	<u>600,127</u>
EXPENDITURE ON			
Charitable activities			
Main charitable activities	310,189	227,086	537,275
NET INCOME	41,349	21,503	62,852
RECONCILIATION OF FUNDS			
Total funds brought forward	112,503	34,230	146,733
TOTAL FUNDS CARRIED FORWARD	<u>153,852</u>	<u>55,733</u>	<u>209,585</u>

11. TANGIBLE FIXED ASSETS

	Improvements to property £	Fixtures and fittings £	Computer equipment £	Totals £
COST				
At 1 April 2022	1,765	699	6,614	9,078
Additions	-	-	3,364	3,364
At 31 March 2023	<u>1,765</u>	<u>699</u>	<u>9,978</u>	<u>12,442</u>
DEPRECIATION				
At 1 April 2022	1,322	561	4,411	6,294
Charge for year	220	137	3,313	3,670
At 31 March 2023	<u>1,542</u>	<u>698</u>	<u>7,724</u>	<u>9,964</u>
NET BOOK VALUE				
At 31 March 2023	<u>223</u>	<u>1</u>	<u>2,254</u>	<u>2,478</u>
At 31 March 2022	<u>443</u>	<u>138</u>	<u>2,203</u>	<u>2,784</u>

**West Dunbartonshire Citizens Advice
Bureau**

**Notes to the Financial Statements - continued
for the Year Ended 31 March 2023**

12. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2023	2022
	£	£
Other debtors	603	4,297
Accrued income	5,162	-
Prepayments	6,873	9,106
	12,638	13,403

13. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2023	2022
	£	£
Other creditors	11,027	17,564
	11,027	17,564

14. LEASING AGREEMENTS

Minimum lease payments under non-cancellable operating leases fall due as follows:

	2023	2022
	£	£
Within one year	24,800	29,129
Between one and five years	32,378	48,837
In more than five years	1,571	-
	58,749	77,966

15. ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Unrestricted fund	Restricted funds	2023 Total funds	2022 Total funds
	£	£	£	£
Fixed assets	1,462	1,016	2,478	2,784
Current assets	132,000	45,325	177,325	224,365
Current liabilities	(11,026)	(1)	(11,027)	(17,564)
	122,436	46,340	168,776	209,585

**West Dunbartonshire Citizens Advice
Bureau**

**Notes to the Financial Statements - continued
for the Year Ended 31 March 2023**

16. MOVEMENT IN FUNDS

	At 1.4.22 £	Net movement in funds £	At 31.3.23 £
Unrestricted funds			
Advice and Representation Services	153,852	(31,416)	122,436
Restricted funds			
Financial Health Check Fund	16,702	(16,702)	-
Covid Fund	2,203	(2,203)	-
Energy Hardship Fund	34,047	4,166	38,213
RSL Fund	2,781	(2,781)	-
Gambling Support Fund	-	1,993	1,993
Money Talk Plus Fund	-	508	508
Safe Warm Fund	-	5,626	5,626
	<u>55,733</u>	<u>(9,393)</u>	<u>46,340</u>
TOTAL FUNDS	<u><u>209,585</u></u>	<u><u>(40,809)</u></u>	<u><u>168,776</u></u>

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
Advice and Representation Services	354,448	(385,864)	(31,416)
Restricted funds			
Welfare Reform Project	21,323	(21,323)	-
Pensionwise Project	4,923	(4,923)	-
Financial Health Check Fund	14,390	(31,092)	(16,702)
Power of Attorney	5,162	(5,162)	-
Covid Fund	-	(2,203)	(2,203)
Post Covid Debt Fund	22,769	(22,769)	-
Energy Hardship Fund	22,861	(18,695)	4,166
RSL Fund	24,999	(27,780)	(2,781)
Gambling Support Fund	1,993	-	1,993
Money Talk Plus Fund	48,814	(48,306)	508
Safe Warm Fund	42,854	(37,228)	5,626
	<u>210,088</u>	<u>(219,481)</u>	<u>(9,393)</u>
TOTAL FUNDS	<u><u>564,536</u></u>	<u><u>(605,345)</u></u>	<u><u>(40,809)</u></u>

**West Dunbartonshire Citizens Advice
Bureau**

**Notes to the Financial Statements - continued
for the Year Ended 31 March 2023**

16. MOVEMENT IN FUNDS - continued

Comparatives for movement in funds

	At 1.4.21 £	Net movement in funds £	At 31.3.22 £
Unrestricted funds			
Advice and Representation Services	112,503	41,349	153,852
Restricted funds			
Financial Health Check Fund	-	16,702	16,702
Covid Fund	4,408	(2,205)	2,203
Energy Hardship Fund	29,822	4,225	34,047
RSL Fund	-	2,781	2,781
	<u>34,230</u>	<u>21,503</u>	<u>55,733</u>
TOTAL FUNDS	<u><u>146,733</u></u>	<u><u>62,852</u></u>	<u><u>209,585</u></u>

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
Advice and Representation Services	351,539	(310,190)	41,349
Restricted funds			
Welfare Reform Project	41,877	(41,877)	-
Pensionwise Project	6,563	(6,563)	-
Patient Advice Support Service	621	(621)	-
Financial Health Check Fund	42,998	(26,296)	16,702
Universal Credit Fund	77,941	(77,941)	-
Covid Fund	-	(2,205)	(2,205)
Post Covid Debt Fund	22,538	(22,538)	-
Energy Hardship Fund	39,182	(34,957)	4,225
RSL Fund	14,498	(11,717)	2,781
Anniversary Fund	2,370	(2,370)	-
	<u>248,588</u>	<u>(227,085)</u>	<u>21,503</u>
TOTAL FUNDS	<u><u>600,127</u></u>	<u><u>(537,275)</u></u>	<u><u>62,852</u></u>

**West Dunbartonshire Citizens Advice
Bureau**

**Notes to the Financial Statements - continued
for the Year Ended 31 March 2023**

16. MOVEMENT IN FUNDS - continued

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

	At 1.4.21 £	Net movement in funds £	At 31.3.23 £
Unrestricted funds			
Advice and Representation Services	112,503	9,933	122,436
Restricted funds			
Covid Fund	4,408	(4,408)	-
Energy Hardship Fund	29,822	8,391	38,213
Gambling Support Fund	-	1,993	1,993
Money Talk Plus Fund	-	508	508
Safe Warm Fund	-	5,626	5,626
	<u>34,230</u>	<u>12,110</u>	<u>46,340</u>
TOTAL FUNDS	<u><u>146,733</u></u>	<u><u>22,043</u></u>	<u><u>168,776</u></u>

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
Advice and Representation Services	705,987	(696,054)	9,933
Restricted funds			
Welfare Reform Project	63,200	(63,200)	-
Pensionwise Project	11,486	(11,486)	-
Patient Advice Support Service	621	(621)	-
Financial Health Check Fund	57,388	(57,388)	-
Power of Attorney	5,162	(5,162)	-
Universal Credit Fund	77,941	(77,941)	-
Covid Fund	-	(4,408)	(4,408)
Post Covid Debt Fund	45,307	(45,307)	-
Energy Hardship Fund	62,043	(53,652)	8,391
RSL Fund	39,497	(39,497)	-
Anniversary Fund	2,370	(2,370)	-
Gambling Support Fund	1,993	-	1,993
Money Talk Plus Fund	48,814	(48,306)	508
Safe Warm Fund	42,854	(37,228)	5,626
	<u>458,676</u>	<u>(446,566)</u>	<u>12,110</u>
TOTAL FUNDS	<u><u>1,164,663</u></u>	<u><u>(1,142,620)</u></u>	<u><u>22,043</u></u>

West Dunbartonshire Citizens Advice
Bureau

Notes to the Financial Statements - continued
for the Year Ended 31 March 2023

16. MOVEMENT IN FUNDS - continued

Unrestricted Fund

Advice & Representation Fund represents funds to operate the core objectives of the charity.

Restricted Funds

Financial Health Check Fund represents funds received to enable a project to be delivered to support for advice regarding individuals financial affairs.

Pensionwise Project represents the provision of a free and impartial service assisting people to understand the new options introduced by the government regarding pensions.

Welfare Reform Project represents funds received for recruitment of two Benefit Information Workers. These workers are responsible for assisting and supporting volunteers and vulnerable benefit claimants.

Post Covid Debt Fund represents income received to support advice for managing debt incurred due to the consequence of covid and the associated impact on finance.

Power of Attorney Fund represents funds received to raise awareness of the purpose and needs for a Power of Attorney to be set up.

Energy Hardship Fund represents income received to support advice on the energy prices to those with low income affected by high energy costs.

RSL Fund represents funding to take referrals from three local landlords to deliver advice to tenants who are experiencing financial difficulties.

Gambling Support Service represents advice and support offered to individuals affected by gambling related harms in Scotland. The project is funded by GambleAware for a period of 3 years.

Money Talk Plus Project represents fund received to provide benefits and debts advice on specific groups in line with the Scottish Government's child Poverty Strategy: single parent families; families with an adult or child with Health Condition/Disability; larger Families (3+ children); minority ethnic families; families with a child under 1 year old or families where the mother is under 25 years old.

Safe and Warm Project represents fund received to support advice on the energy prices to individuals, including minority ethnic families with low income affected by high energy costs during the winter months.

Funds closed in the year to 31 March 2022

Covid Fund represents income received to support the bureau through the Covid-19 pandemic.

Patient Advice Support Service represents advice and support offered to NHS patients concerned or unhappy about the services provided to them by the NHS.

Universal Credit Fund represents funds received to provide support to individuals regarding universal credit.

Anniversary Fund represents the income and expenses associated with the making of a video to celebrate the Bureau's 50th anniversary.

West Dunbartonshire Citizens Advice
Bureau

Notes to the Financial Statements - continued
for the Year Ended 31 March 2023

17. EMPLOYEE BENEFIT OBLIGATIONS

The charity operates a defined contribution pension scheme. The assets of the scheme are held separately from those of the charity in an independently administered fund. The pension cost charge represents contributions payable by the charity to the fund and amounted to £20,047 in the year (2022 £18,143). As at 31 March 2023 and 2022 there were no outstanding pension contributions included in accrued charges.

18. RELATED PARTY DISCLOSURES

Trustee, J McColl, is an elected Councillor of West Dunbartonshire Council resigned on 18 May 2022 and J McKay also a Councillor of West Dunbartonshire Council was appointed on 18 May 2022. West Dunbartonshire Council are principal funders of the charity and these Trustees hold a position of influence and power over funding allocations. The total amount received from West Dunbartonshire Council in the year to 31 March 2023 was £349,136 (2022 £388,319). The Trustees have full voting rights and the Board have put appropriate policies and safeguards in place to manage the conflict of interest.

There were no donations made to the Charity by Trustees during the year (2022: £nil).

19. FRC ETHICAL STANDARD - PROVISIONS AVAILABLE FOR SMALL ENTITIES

In common with many other businesses of our size and nature we use our auditors to prepare and assist with the preparation of the financial statements.