

**REGISTERED COMPANY NUMBER: SC229160 (Scotland)**  
**REGISTERED CHARITY NUMBER: SC022578**

Report of the Trustees and  
Unaudited Financial Statements for the Year Ended 31 March 2023  
for  
Skye & Lochalsh Citizen's Advice Bureau

Donald Rankin Business Services  
Tigh an Oisean  
Bridge Road  
PORTREE  
Isle of Skye  
Highland  
IV51 9ER



Skye & Lochalsh Citizen's Advice Bureau

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for the Year Ended 31 March 2023

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Report of the Trustees  
for the Year Ended 31 March 2023

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, 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**

The focus of our work

Our main objectives for the year continued to be the provision of information and advice.

The strategies we used to meet these objectives included:

- Providing a range of services which are reflective of relevant quality advice standards;
- Extending the range of support provided to meet increased demand
- Working on identified social policy issues
- Developing a strong infrastructure to support advisers
- Ensuring current best practices are reflected in our policies and procedures and
- Ensuring the bureau complies with the 12 principles of the CAB service.

All of our objectives are in line with our mission, vision and values. They are planned to enhance services, ensure community accountability, increase accessibility, and respond to identify client need and to increase proactive work. Our planning process will be subject to continual review to ensure that we monitor our progress toward these objectives within the relevant timescale.

Training remains vital to the quality of advice work and we make every effort to ensure that both our trainees and experienced staff receive the appropriate levels of training to ensure that they give the best possible service possible to our clients.

### **ACHIEVEMENT AND PERFORMANCE**

The Bureau has had a very rewarding year, surpassing a range of operational targets to which the staff can be justifiably proud. We review our aims, objectives and activities each year. This review looks at what we achieved and the outcomes of our work in the previous 12 months. The review looks at the success of each key activity and the benefits they have brought to those groups of people we are set up to help. The review also helps us ensure our aim, objectives and activities remained focused on our stated purposes.

### **FINANCIAL REVIEW**

#### **Reserves policy**

The trustees believe that the bureau should hold 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 financially damaging circumstances arising. The trustees consider that reserves of £50,000 equivalent to three months' operating expenditure, is required to continue to run the bureau for the forthcoming year. The sum of £30,000 has been signed off the general account as a Designated Reserve under the purpose heading of Premises and Equipment.

This reserves policy is monitored and reviewed by the trustees annually.



## **FINANCIAL REVIEW**

### **FINANCE, RESOURCES AND FUNDRAISING STRATEGY**

#### **Financial Management**

Written reports are prepared by the treasurer and delivered at each board meeting. These cover income and expenditure against projected budgets and fully outline the current and projected future financial positions. The budget is agreed annually by the full board and an independent accountant audits the books annually.

The role of the treasurer is to draw up the annual budget, prepare cash flow projections, check books and prepare the books for audit. These tasks are to be completed with the assistance of the bureau manager. A firm of accountants administers the payroll. Disposal of the budget is determined by the full board. Audited accounts are sent to core funders, companies' house, OSCR and project funders.

#### **Resource Management**

The bureau rents its premises from The Highland Council. The premises are fully furnished to general office standards. They are equipped with fourteen computers, one main printer and one server.

#### **Fundraising Strategy**

The Board is aware of the importance of the fundraising strategy in the process of business planning for the bureau. A key aim of this strategy is to ensure that strategic funding is secure for the core generalist advice services of the Bureau.

While the bureau appreciates the funding received from Highland Council, it recognises the need to source additional resources to fund service developments.

The fundraising strategy ensures that:

- Fundraising focuses on meeting the needs of the Bureau's clients;
- Fundraising is a planned part of the Bureau's development strategy;
- Planning and development strategies include all stakeholders and assists the development of joint working opportunities;
- It meets the reporting requirements of funders;
- It provides a mechanism for feedback from service users;
- It provides clear criteria for service evaluation;
- Regular review of the business plan;
- Funders are aware of the impact of funding;
- Members of the public are aware of our charitable status;
- Vital investment in diverse fundraising strategies;
- Continues to retain PASS (Patient Advice Support Service) funding;
- We work with other bureaux on pan-Highland fundraising;
- We seek funds to develop our money advice service; and
- We seek funds to develop the welfare rights service

## **STRUCTURE, GOVERNANCE AND MANAGEMENT**

### **Governing document**

The charity is controlled by its governing document, a deed of trust, and constitutes a limited company, limited by guarantee, as defined by the Companies Act 2006.

### **Recruitment and appointment of new trustees**

All of the Association's trustees are appointed or reappointed by the members at our AGM which is held in September each year.





## **STRUCTURE, GOVERNANCE AND MANAGEMENT**

### **Charitable purposes**

#### Charitable purposes

Our purposes, as recorded in our constitution, is to promote any charitable purposes for the benefit of the community in Skye & Lochalsh by the achievement of education, the protection of health and the relief of poverty, sickness and distress. This includes the provision of a bureau for the supply of information, advice and such practical assistance as is requested by individuals who consult the bureau, where available and appropriate.

#### Mission statement

To provide information, advice and representation to the citizens of Skye and Lochalsh within the aims and to ensure that our resources are used to meet the twin aims of the organisation.

#### Vision Statement

To maintain existing CAB services and resources and to investigate ways of delivering services to meet any increased demand. To find effective ways to deal with potential changes to legislation and to protect and support our volunteers.

#### Value statement

The bureau will abide by the 12 principles of the service which are,

- A free service - Clients are not charged for advice;
- Accountable - Open and democratic, responsible to the community;
- Confidentiality - Clients' details are not disclosed to anyone;
- The Clients right to Decide - We offer advice; the client makes the decision;
- Impartial - Workers do not make judgements about clients;
- Independent - No outside agency influences the services offered;
- Voluntary - The Service is mainly provided by unpaid staff from the community;
- Empowerment - We help clients to help themselves;
- Accessible - We aim to make the services available to all;
- Information retrieval - We use client experience to influence change;
- Effectiveness - We will meet the clients' needs to the fullest extent possible; and
- A Generalist Service - We do not restrict the topics we are prepared to give advice on

Services will be delivered and suitable volunteers recruited regardless of gender, age, race, nationality, disability, religion, colour or sexual orientation.

## **REFERENCE AND ADMINISTRATIVE DETAILS**

### **Registered Company number**

SC229160 (Scotland)

### **Registered Charity number**

SC022578

### **Registered office**

The Green  
Portree  
Isle of Skye  
IV51 9BT

### **Trustees**

M Dunworth  
Miss C MacDonald (resigned 20.4.22)  
I McIvor  
Professor R Hill  
Professor R MacDonald  
J MacDonald  
Mrs J Bruce  
M Ranner  
Cllr C MacLeod  
J Finlayson (appointed 21.9.22)



Skye & Lochalsh Citizen's Advice Bureau

Report of the Trustees  
for the Year Ended 31 March 2023

**REFERENCE AND ADMINISTRATIVE DETAILS**

**Company Secretary**

M Dunworth

**Independent Examiner**

Donald Rankin Business Services

Tigh an Oisean

Bridge Road

PORTREE

Isle of Skye

Highland

IV51 9ER

Approved by order of the board of trustees on ..... 25/9/2023 ..... and signed on its behalf by:

  
.....

M Dunworth - Trustee



Report of the Accountant to the Trustees of  
Skye & Lochalsh Citizen's Advice Bureau

As described on the balance sheet you are responsible for the preparation of the financial statements for the year ended 31 March 2023 set out on pages six to fourteen and you consider that the company is exempt from an audit.

In accordance with your instructions, we have compiled these unaudited financial statements in order to assist you to fulfil your statutory responsibilities from the accounting records and information and explanations supplied to us.



Donald Rankin Business Services  
Tigh an Oisean  
Bridge Road  
PORTREE  
Isle of Skye  
Highland  
IV51 9ER

Date: ..... 20.06.23 .....



Skye & Lochalsh Citizen's Advice Bureau

Statement of Financial Activities  
for the Year Ended 31 March 2023

	Notes	Unrestricted funds £	Restricted funds £	31.3.23 Total funds £	31.3.22 Total funds £
<b>INCOME AND ENDOWMENTS FROM</b>					
Donations and legacies	2	200,962	-	200,962	205,111
Other trading activities	3	<u>1,730</u>	<u>-</u>	<u>1,730</u>	<u>1,125</u>
<b>Total</b>		<u>202,692</u>	<u>-</u>	<u>202,692</u>	<u>206,236</u>
<b>EXPENDITURE ON</b>					
Raising funds		120	-	120	-
<b>Charitable activities</b>					
To promote any charitable purposes for the benefit of the community in Skye & Lochalsh by the achievement of education, the protection of health and the relief of poverty, sickness and distress.					
		<u>208,716</u>	<u>-</u>	<u>208,716</u>	<u>210,198</u>
<b>Total</b>		<u>208,836</u>	<u>-</u>	<u>208,836</u>	<u>210,198</u>
<b>NET INCOME/(EXPENDITURE)</b>		(6,144)	-	(6,144)	(3,962)
<b>RECONCILIATION OF FUNDS</b>					
Total funds brought forward		<u>176,467</u>	<u>-</u>	<u>176,467</u>	<u>180,429</u>
<b>TOTAL FUNDS CARRIED FORWARD</b>		<u>170,323</u>	<u>-</u>	<u>170,323</u>	<u>176,467</u>

The notes form part of these financial statements





Skye & Lochalsh Citizen's Advice Bureau

Balance Sheet  
31 March 2023

	Notes	Unrestricted funds £	Restricted funds £	31.3.23 Total funds £	31.3.22 Total funds £
<b>FIXED ASSETS</b>					
Tangible assets	7	3,140	-	3,140	3,308
<b>CURRENT ASSETS</b>					
Debtors	8	7,600	-	7,600	1,650
Cash at bank and in hand		<u>161,221</u>	<u>-</u>	<u>161,221</u>	<u>173,148</u>
		168,821	-	168,821	174,798
<b>CREDITORS</b>					
Amounts falling due within one year	9	(1,638)	-	(1,638)	(1,639)
		<u>167,183</u>	<u>-</u>	<u>167,183</u>	<u>173,159</u>
<b>NET CURRENT ASSETS</b>					
		<u>167,183</u>	<u>-</u>	<u>167,183</u>	<u>173,159</u>
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>		<u>170,323</u>	<u>-</u>	<u>170,323</u>	<u>176,467</u>
<b>NET ASSETS</b>		<u>170,323</u>	<u>-</u>	<u>170,323</u>	<u>176,467</u>
<b>FUNDS</b>	10				
Unrestricted funds				<u>170,323</u>	<u>176,467</u>
<b>TOTAL FUNDS</b>				<u>170,323</u>	<u>176,467</u>

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 March 2023.

The members have not required the company to obtain an audit of its financial statements for the year ended 31 March 2023 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for

- ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and
- preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

These financial statements have been prepared in accordance with the provisions applicable to charitable companies subject to the small companies' regime.

The financial statements were approved by the Board of Trustees and authorised for issue on .....25.....Sept.....2023..... and were signed on its behalf by:

  
.....  
M Dunworth - Trustee

The notes form part of these financial statements



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 charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) '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)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

**Income**

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

**Expenditure**

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost 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 resources.

**Tangible fixed assets**

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

Fixtures and fittings	- 15% on reducing balance
Computer equipment	- 25% on reducing balance

**Taxation**

The charity is exempt from corporation tax on its charitable activities.

**Fund accounting**

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

**Pension costs and other post-retirement benefits**

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

**2. DONATIONS AND LEGACIES**

	31.3.23	31.3.22
	£	£
Donations	3,301	3,075
Grants	197,511	202,036
Other income	<u>150</u>	<u>-</u>
	<u>200,962</u>	<u>205,111</u>



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

**2. DONATIONS AND LEGACIES - continued**

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

	31.3.23	31.3.22
	£	£
Highland Council	103,818	103,816
DWP	4,136	-
PASS	466	621
Energy best deal	14,196	-
Big energy	1,370	-
Pension Wise	1,168	1,389
CAS UC Project	300	27,436
Scottish Government Benefit Take up	4,996	6,650
CAS Welfare Reform	4,938	10,066
CAS MTT	23,697	10,467
CAS Campaign	2,400	-
Community Covid	5,500	1,000
CAS SCAH	-	5,460
EU	-	4,108
CAS Debt	7,796	31,023
CAS Lacer Funding	2,265	-
CAS ADR Research	150	-
CAS Gambling Support	2,393	-
CAS SSEN Outreach	14,176	-
CAS Energy Crisis Grant	2,982	-
CAS Energy Saving Network	764	-
	<u>197,511</u>	<u>202,036</u>

**3. OTHER TRADING ACTIVITIES**

	31.3.23	31.3.22
	£	£
Fundraising events	<u>1,730</u>	<u>1,125</u>

**4. NET INCOME/(EXPENDITURE)**

Net income/(expenditure) is stated after charging/(crediting):

	31.3.23	31.3.22
	£	£
Depreciation - owned assets	<u>986</u>	<u>1,067</u>



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

**5. 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.

**6. STAFF COSTS**

	31.3.23	31.3.22
	£	£
Wages and salaries	174,964	177,336
Other pension costs	<u>10,026</u>	<u>9,475</u>
	<u>184,990</u>	<u>186,811</u>

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

	31.3.23	31.3.22
Managerial	<u>1</u>	<u>1</u>
Advisors	<u>6</u>	<u>6</u>
	<u>7</u>	<u>7</u>

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

**7. TANGIBLE FIXED ASSETS**

	Fixtures and fittings £	Computer equipment £	Totals £
<b>COST</b>			
At 1 April 2022	3,561	15,922	19,483
Additions	<u>231</u>	<u>587</u>	<u>818</u>
At 31 March 2023	<u>3,792</u>	<u>16,509</u>	<u>20,301</u>
<b>DEPRECIATION</b>			
At 1 April 2022	3,333	12,842	16,175
Charge for year	<u>69</u>	<u>917</u>	<u>986</u>
At 31 March 2023	<u>3,402</u>	<u>13,759</u>	<u>17,161</u>
<b>NET BOOK VALUE</b>			
At 31 March 2023	<u>390</u>	<u>2,750</u>	<u>3,140</u>
At 31 March 2022	<u>228</u>	<u>3,080</u>	<u>3,308</u>





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

**8. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR**

	31.3.23	31.3.22
	£	£
Trade debtors	7,600	-
Other debtors	<u>-</u>	<u>1,650</u>
	<u>7,600</u>	<u>1,650</u>

**9. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR**

	31.3.23	31.3.22
	£	£
Accrued expenses	<u>1,638</u>	<u>1,639</u>

**10. MOVEMENT IN FUNDS**

	At 1.4.22	Net movement in funds	At 31.3.23
	£	£	£
<b>Unrestricted funds</b>			
General fund	146,467	(6,144)	140,323
Designated: Premises and Equipment	<u>30,000</u>	<u>-</u>	<u>30,000</u>
	<u>176,467</u>	<u>(6,144)</u>	<u>170,323</u>
<b>TOTAL FUNDS</b>	<u>176,467</u>	<u>(6,144)</u>	<u>170,323</u>

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

	Incoming resources	Resources expended	Movement in funds
	£	£	£
<b>Unrestricted funds</b>			
General fund	202,692	(208,836)	(6,144)
	<u>202,692</u>	<u>(208,836)</u>	<u>(6,144)</u>
<b>TOTAL FUNDS</b>	<u>202,692</u>	<u>(208,836)</u>	<u>(6,144)</u>

**Comparatives for movement in funds**

	At 1.4.21	Net movement in funds	At 31.3.22
	£	£	£
<b>Unrestricted funds</b>			
General fund	150,429	(3,962)	146,467
Designated: Premises and Equipment	<u>30,000</u>	<u>-</u>	<u>30,000</u>
	<u>180,429</u>	<u>(3,962)</u>	<u>176,467</u>
<b>TOTAL FUNDS</b>	<u>180,429</u>	<u>(3,962)</u>	<u>176,467</u>



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

**10. MOVEMENT IN FUNDS - continued**

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

	Incoming resources £	Resources expended £	Movement in funds £
<b>Unrestricted funds</b>			
General fund	206,236	(210,198)	(3,962)
	<u>          </u>	<u>          </u>	<u>          </u>
<b>TOTAL FUNDS</b>	<u>206,236</u>	<u>(210,198)</u>	<u>(3,962)</u>

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 £
<b>Unrestricted funds</b>			
General fund	150,429	(10,106)	140,323
Designated: Premises and Equipment	<u>30,000</u>	<u>-</u>	<u>30,000</u>
	<u>180,429</u>	<u>(10,106)</u>	<u>170,323</u>
<b>TOTAL FUNDS</b>	<u>180,429</u>	<u>(10,106)</u>	<u>170,323</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 £
<b>Unrestricted funds</b>			
General fund	408,928	(419,034)	(10,106)
	<u>          </u>	<u>          </u>	<u>          </u>
<b>TOTAL FUNDS</b>	<u>408,928</u>	<u>(419,034)</u>	<u>(10,106)</u>

**11. RELATED PARTY DISCLOSURES**

There were no related party transactions for the year ended 31 March 2023.



Skye & Lochalsh Citizen's Advice Bureau

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

	31.3.23 £	31.3.22 £
<b>INCOME AND ENDOWMENTS</b>		
<b>Donations and legacies</b>		
Donations	3,301	3,075
Grants	197,511	202,036
Other income	<u>150</u>	<u>-</u>
	200,962	205,111
<b>Other trading activities</b>		
Fundraising events	<u>1,730</u>	<u>1,125</u>
<b>Total incoming resources</b>	202,692	206,236
<b>EXPENDITURE</b>		
<b>Other trading activities</b>		
Fundraising expenses	120	-
<b>Charitable activities</b>		
Wages	174,964	177,336
Pensions	10,026	9,475
Insurance	534	500
Telephone	758	1,562
Post, stat & computer supplies	1,931	2,513
Advertising	319	410
Sundries	2,850	3,474
Travel, accom & subsistence	2,178	1,143
Lease of equipment	3,734	3,806
Repairs & renewals	169	2,147
Subscriptions	1,887	1,814
Training	453	61
Publications & reference mats	508	926
Health & safety	4,553	576
Community Covid grants	500	1,000
Fixtures and fittings	69	40
Computer equipment	<u>917</u>	<u>1,027</u>
	206,350	207,810
<b>Support costs</b>		
<b>Finance</b>		
Bank charges	103	-
<b>Governance costs</b>		
Accountancy fees	2,250	2,375
Companies House Filing	<u>13</u>	<u>13</u>
	2,263	2,388



Skye & Lochalsh Citizen's Advice Bureau

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

	31.3.23	31.3.22
	<u>£</u>	<u>£</u>
Total resources expended	<u>208,836</u>	<u>210,198</u>
<b>Net expenditure</b>	<u><u>(6,144)</u></u>	<u><u>(3,962)</u></u>

