

**REGISTERED COMPANY NUMBER: SC219567 (Scotland)**  
**REGISTERED CHARITY NUMBER: SC030910**

**REPORT OF THE TRUSTEES AND  
UNAUDITED FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 MARCH 2020  
FOR  
GREATER POLLOK CITIZENS ADVICE BUREAU**



Milne Craig  
Chartered Accountants  
Abercorn House  
79 Renfrew Road  
Paisley  
Renfrewshire  
PA3 4DA

**GREATER POLLOK CITIZENS ADVICE BUREAU**

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FOR THE YEAR ENDED 31 MARCH 2020**

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**GREATER POLLOK CITIZENS ADVICE BUREAU**

**REFERENCE AND ADMINISTRATIVE DETAILS  
FOR THE YEAR ENDED 31 MARCH 2020**

**TRUSTEES**

Mrs J Potts  
G Martin  
Ms A Baldock  
P Watkins (resigned 16/5/2019)  
J Paterson  
Ms C C Mosojane (resigned 17/11/2019)  
G R Dempster  
K Lauder  
Ms H Croall  
J Callender (appointed 20/5/2020)

**COMPANY SECRETARY**

Mrs M McIntyre

**REGISTERED OFFICE**

Pollok Civic Realm  
27 Cowglen Road  
Pollok  
GLASGOW  
G53 6EW

**REGISTERED COMPANY  
NUMBER**

SC219567 (Scotland)

**REGISTERED CHARITY  
NUMBER**

SC030910

**INDEPENDENT EXAMINER**

Milne Craig  
Chartered Accountants  
Abercorn House  
79 Renfrew Road  
Paisley  
Renfrewshire  
PA3 4DA

**REPORT OF THE TRUSTEES  
FOR THE YEAR ENDED 31 MARCH 2020**

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 2020. 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**

**Charitable Objectives**

The main purposes for which the Bureau is established are to provide a comprehensive information, advice and representation service, which is free, confidential and impartial to all people of South West Glasgow.

**Principal activities**

The Bureau provides a comprehensive information, advice and representation service, which is free, confidential and impartial, to all residents of South West Glasgow. The service is open to all regardless of race, sex, creed, colour, disability, gender or economic ability.

We are a member of the Scottish Association of Citizens Advice Bureau (known as Citizens Advice Scotland). As a member we must adhere to certain membership conditions. These include: use of the CAS information system, training of volunteer advice workers and ensuring competency of staff. Our casework is continuously audited by CAS using a self assessment system, monitored on a quarterly basis. We also undergo a systems audit every three years.

We must also follow a set of twelve principles of the CAB service as follows:

- Free
- Confidential
- Impartial
- Independent
- Accessible
- Effective
- Accountable
- Client's right to decide
- Voluntary
- Empowerment
- Information Retrieval
- Generalist

**ACHIEVEMENT AND PERFORMANCE**

**Achievements and Performance**

We work with both paid staff and volunteer advice workers who are trained to deliver the face-to-face service to clients. Over the past year our first objective was to alleviate poverty by providing a service to the public, which includes specialist debt and benefits advice, assistance and representation. Our service is provided through open door sessions, appointments for older and/or disabled people. Toward the end of the year the service was delivered by staff working from home due to the Covid-19 pandemic.

**Achievements:**

- Within the main bureau we have dealt with 10,493 issues from 5,060 client contacts.
- Over 60% of our casework was benefit related.
- 23% of this work was debt related.
- Over 51% of the caseload was ongoing work.
- £1,492,712 in confirmed financial gains for clients.

We achieved accreditation for the Scottish National Standards for Information and Advice providers. This involved a Peer Review process for casework in three areas housing, Welfare Benefits and Money Advice. This involved a great deal of work for all staff and Board members.

**In relation to funding:**

Our main funding was from grant from Glasgow City Council. In addition, we had projects funded by Citizens Advice Scotland and the Robertson Trust. Our salary costs are paid via a payroll provider (Scottish Training Foundation). We must show that all funds have been spent according to the conditions of grant before drawing down the next quarterly instalment. We are independently audited.

## **GREATER POLLOK CITIZENS ADVICE BUREAU (REGISTERED NUMBER: SC219567)**

### **REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2020**

#### **FINANCIAL REVIEW**

##### **Financial position**

As can be seen from the Statement of Financial Activities on page 6, the Bureau recorded a net surplus, before transfers, of £12,212 (2019 - £3,791), which comprised a surplus on unrestricted funds of £7,745 (2019 - £7,585) and a surplus on restricted funds of £4,467 (2019 - £3,794 deficit). The net assets of the Bureau at the year-end of £63,836 were made up of net assets of £48,501 on the General Fund, £4,657 on the Designated Assets Fund and £10,678 on restricted funds. Included within the net assets of £48,501 on the General Fund is the provision for rent of £16,479 at 31 March 2020.

##### **Reserves Policy**

In general terms the level of expenditure incurred during a year is matched by the appropriate level of funding gained in that year. Nevertheless it is recognised that there is a need to carry an appropriate level of reserves to provide a margin of safety in the event of temporary difficulties with funding and to enable the Bureau to take advantage of development opportunities which may present themselves. The directors consider that the level of reserves should equate to three months' worth of expenditure on the General Fund (i.e. approx £63,000). At the year end, the Bureau's unrestricted reserves per the General Fund (excluding Designated Assets Fund) were £48,501 (2019 - £42,576).

#### **FUTURE PLANS**

Our objectives for the next financial year are to continue to provide a comprehensive information and advice service including representation and money advice to residents of South West Glasgow.

Due to Covid-19 we have been unable to deliver a face to face service to clients from our premises. The emphasis in the next period will be to bring staff back into the office and gradually start to provide a face to face service. This is being done in line with our Covid Risk Assessment.

The extension to our funding came to an end in March 2020. This was due to be replaced by the new Glasgow Communities Fund. However, due to issues with the application process this process was delayed for six months until September 30th 2020, at which time we will know the actual level of funding for the next three years.

In addition, we will continue to submit applications for other funding to various agencies, which has been a successful strategy in the past.

#### **STRUCTURE, GOVERNANCE AND MANAGEMENT**

##### **Status of Charity and Governing document**

Greater Pollok Citizens Advice Bureau ("the Bureau") is a company limited by guarantee (No. SC219567) and a recognised Scottish charity (No. SC030910), governed by its Memorandum and Articles of Association.

The Articles of Association were changed at the AGM on 12 October 2017, and have been approved by OSCR. As a result of this change, the Bureau Manager is no longer a board member.

##### **Administrative Structure**

The trustees are responsible for the overall direction and administration of the charity. The office is run by a full time Manager, Margaret McIntyre, and twelve staff.

##### **Appointment of Trustees**

New trustees are appointed at the Annual General Meeting and in accordance with the Bureau's Memorandum and Articles of Association. There is no fixed term for trustees, other than the Chair where the Articles now stipulate a 5 year term. New trustees take part in an induction programme which aims to familiarise them with the charity's values, aims and objectives together with its day-to-day operations, in addition to clarifying their statutory responsibilities as directors of a company limited by guarantee and trustees of a charity.

**REPORT OF THE TRUSTEES  
FOR THE YEAR ENDED 31 MARCH 2020**

**STRUCTURE, GOVERNANCE AND MANAGEMENT**

**Risk management**

The Bureau undertook a risk assessment in order to minimise potential risks to the service. This is carried out annually by members of the Board identifying risks, assessing the consequences and giving a priority score according to the probability of the risk occurring multiplied by the impact it would have on the Bureau service.

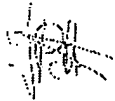
Using the above formula the Board identified 10 major risks and a number of lesser risks. The major risks are as follows:

- Loss of funding
- Corona Virus Lockdown/Home working
- Failure to meet CAS membership conditions
- Giving wrong or bad advice
- Loss of premises / fire
- Bad management
- Breach of confidentiality
- Loss of Board
- Employment practices / loss of key staff
- TUPE

The Board discussed a strategy to mitigate all risks identified. As part of the risk management strategy, the Board has agreed a policy of aiming to have three months' running costs in reserve.

This report has been prepared in accordance with the special provisions of Part 15 of Companies Act 2006 relating to small companies.

Approved by order of the board of trustees on 7 August 2020 and signed on its behalf by:



.....  
Mrs J Potts - Trustee

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF  
(INCORPORATING AN INCOME AND EXPENDITURE ACCOUNT)  
GREATER POLLOK CITIZENS ADVICE BUREAU**

I report on the accounts for the year ended 31 March 2020 set out on pages six to twenty one.

The charity's trustees are responsible for the preparation of the accounts in accordance with the terms of the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006. The charity's trustees consider that the audit requirement of Regulation 10(1)(a) to (c) of the Accounts Regulations does not apply. It is my responsibility to examine the accounts as required under Section 44(1)(c) of the Act and to state whether particular matters have come to my attention.

**Basis of the independent examiner's report**

My examination was carried out in accordance with Regulation 11 of the Charities Accounts (Scotland) Regulations 2006. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the accounts.

**Independent examiner's statement**

In connection with my examination, no matter has come to my attention :

- (1) which gives me reasonable cause to believe that, in any material respect, the requirements
- to keep accounting records in accordance with Section 44(1)(a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations; and
  - to prepare accounts which accord with the accounting records and to comply with Regulation 8 of the 2006 Accounts Regulations

have not been met; or

- (2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



William Vernall BA CA  
Milne Craig  
Chartered Accountants  
Abercorn House  
79 Renfrew Road  
Paisley  
Renfrewshire  
PA3 4DA

Date: 10 August 2020

**GREATER POLLOK CITIZENS ADVICE BUREAU**

**STATEMENT OF FINANCIAL ACTIVITIES  
(INCORPORATING AN INCOME AND EXPENDITURE ACCOUNT)  
FOR THE YEAR ENDED 31 MARCH 2020**

	Notes	Designated Fund £	General Fund £	Restricted Funds £	2020 Total funds £	2019 Total funds £
<b>INCOME AND ENDOWMENTS FROM</b>						
Donations and legacies		-	200	-	200	305
<b>Charitable activities</b>	2					
Advice Services		-	8,017	369,259	377,276	268,791
<b>Total</b>		-	8,217	369,259	377,476	269,096
<b>EXPENDITURE ON</b>						
<b>Charitable activities</b>	3					
Advice Services		-	2,292	361,129	363,421	264,480
Other		1,843	-	-	1,843	825
<b>Total</b>		1,843	2,292	361,129	365,264	265,305
<b>NET INCOME/(EXPENDITURE)</b>		(1,843)	5,925	8,130	12,212	3,791
<b>Transfers between funds</b>	15	3,663	-	(3,663)	-	-
<b>Net movement in funds</b>		1,820	5,925	4,467	12,212	3,791
<b>RECONCILIATION OF FUNDS</b>						
<b>Total funds brought forward</b>		2,837	42,576	6,211	51,624	47,833
<b>TOTAL FUNDS CARRIED FORWARD</b>		4,657	48,501	10,678	63,836	51,624

The notes form part of these financial statements



**GREATER POLLOK CITIZENS ADVICE BUREAU (REGISTERED NUMBER: SC219567)**

**BALANCE SHEET  
31 MARCH 2020**

	Notes	2020 £	2019 £
<b>FIXED ASSETS</b>			
Tangible assets	10	4,657	2,837
<b>CURRENT ASSETS</b>			
Debtors	11	16,988	19,021
Cash at bank		<u>76,404</u>	<u>64,691</u>
		93,392	83,712
<b>CREDITORS</b>			
Amounts falling due within one year	12	(18,978)	(18,446)
		<u>74,414</u>	<u>65,266</u>
<b>NET CURRENT ASSETS</b>			
		<u>74,414</u>	<u>65,266</u>
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>		79,071	68,103
<b>CREDITORS</b>			
Amounts falling due after more than one year	13	(15,235)	(16,479)
		<u>63,836</u>	<u>51,624</u>
<b>NET ASSETS</b>			
		<u>63,836</u>	<u>51,624</u>
<b>FUNDS</b>	15		
Unrestricted funds:			
General Fund		48,501	42,576
Designated Assets		<u>4,657</u>	<u>2,837</u>
		53,158	45,413
Restricted funds		<u>10,678</u>	<u>6,211</u>
<b>TOTAL FUNDS</b>		<u>63,836</u>	<u>51,624</u>

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 March 2020.

The members have not required the company to obtain an audit of its financial statements for the year ended 31 March 2020 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for

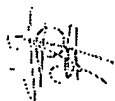
- (a) ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and
- (b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its 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.

The notes form part of these financial statements

**BALANCE SHEET - continued  
31 MARCH 2020**

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 7 August 2020 and were signed on its behalf by:



.....  
J Potts - Trustee

## **GREATER POLLOK CITIZENS ADVICE BUREAU**

### **NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2020**

#### **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.

All figures reported in the financial statements are in pounds sterling.

##### **Going concern**

After making appropriate enquiries, the trustees have a reasonable expectation that the company has adequate resources to continue in operational existence for the foreseeable future. The balance sheet at 31 March 2020 shows a strong net assets and cash flow position. As a result, the financial statements have been prepared on the going concern basis.

##### **Critical accounting judgements and key sources of estimation uncertainty**

In preparing these financial statements, the trustees have made the following judgements:

Tangible fixed assets are depreciated over their useful lives taking into account residual values, where appropriate. The actual lives of the assets and residual values are assessed annually and may vary depending on a number of factors. In re-assessing asset lives, factors such as technological innovation, product life cycles and maintenance programmes are taken into account. Residual value assessments consider issues such as future market conditions, the remaining life of the asset and projected disposal values.

Assets are considered for indications of impairment. If required an impairment review will be carried out and a decision made on possible impairment. Factors taken into consideration in reaching such a decision include the economic viability and expected future financial performance of the asset and where it is a component of a larger cash-generating unit, the viability and expected future performance of that unit.

Bad debts are provided for where objective evidence of the need for a provision exists.

##### **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.

##### **Statement of financial activities**

For the purpose of the Statement of Financial Activities as shown on page 6, funds are defined as follows:

- Unrestricted funds: comprise grants and other income received for the objects of the charity without further specified purpose and are available as general funds.
- Designated funds: represent unrestricted funds which have been earmarked by the directors for particular purposes.
- Restricted funds: comprise grants and other income received for spending on specified purposes as laid down by the grantor.

## GREATER POLLOK CITIZENS ADVICE BUREAU

### NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 31 MARCH 2020

#### 1. ACCOUNTING POLICIES - continued

##### **Allocation of support costs**

Support costs are allocated in proportion to the direct costs attributable to each area of the Bureau's operations, i.e. charitable activities, fundraising and governance as shown in Notes 4 and 5.

##### **Tangible fixed assets**

Tangible fixed assets are stated at cost less depreciation. Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life, as follows:

Office equipment -	25% / 50% reducing balance
Fixtures and fittings -	25% reducing balance

##### **Taxation**

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

##### **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.

##### **Impairment of assets**

Assets, other than those measured at fair value, are assessed for indicators of impairment at each balance sheet date. If there is objective evidence of impairment, an impairment loss is recognised in profit or loss as described below.

##### Non-financial assets

An asset is impaired where there is objective evidence that, as a result of one or more events that occurred after initial recognition, the estimated recoverable value of the asset has been reduced. The recoverable amount of an asset is the higher of its fair value less costs to sell and its value in use.

Where indicators exist for a decrease in impairment loss, the prior impairment loss is tested to determine reversal. An impairment loss is reversed on an individual impaired asset to the extent that the revised recoverable value does not lead to a revised carrying amount higher than the carrying value had no impairment been recognised.

##### Financial assets

For financial assets carried at amortised cost, the amount of impairment is the difference between the asset's carrying amount and the present value of estimated future cash flows, discounted at the financial asset's original effective interest rate.

For financial assets carried at cost less impairment, the impairment loss is the difference between the asset's carrying amount and the best estimate of the amount that would be received for the asset if it were to be sold at the reporting date.

Where indicators exist for a decrease in impairment loss, and the decrease can be related objectively to an event occurring after the impairment was recognised, the prior impairment loss is tested to determine reversal.

An impairment loss is reversed on an individual impaired financial asset to the extent that the revised recoverable value does not lead to a revised carrying amount higher than the carrying value had no impairment been recognised.

##### **Financial instruments**

The Company has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments. Financial instruments are recognised in the Company's balance sheet when the Company becomes party to the contractual provisions of the instrument. Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

**GREATER POLLOK CITIZENS ADVICE BUREAU**

**NOTES TO THE FINANCIAL STATEMENTS - continued  
FOR THE YEAR ENDED 31 MARCH 2020**

**1. ACCOUNTING POLICIES - continued**

**Financial instruments**

**Basic financial assets**

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transactions costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

**Derecognition of financial assets**

Financial assets are derecognised only when the contractual rights to the cash flows from the asset expire or are settled, or when the Company transfers the financial asset and substantially all the risks and rewards of ownership to another entity, or if some significant risks and rewards of ownership are retained but control of the asset has transferred to another party that is able to sell the asset in its entirety to an unrelated third party.

**Classification of financial liabilities**

Financial liabilities and equity instruments are classified according to the substance of the contractual arrangements entered into. An equity instrument is any contract that evidences a residual interest in the assets of the Company after deducting all of its liabilities.

**Basic financial liabilities**

Basic financial liabilities, including creditors, are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

**Cash and cash equivalents**

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

**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.

**Creditors**

Creditors are recognised where the charity 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 are normally recognised at the settlement amount after allowing for discounts due.

**GREATER POLLOK CITIZENS ADVICE BUREAU**

**NOTES TO THE FINANCIAL STATEMENTS - continued  
FOR THE YEAR ENDED 31 MARCH 2020**

**2. INCOME FROM CHARITABLE ACTIVITIES**

	2020 Advice Services £	2019 Total activities £
Glasgow City Council	177,792	182,032
Sundry income	1,951	309
Grants	<u>197,533</u>	<u>86,450</u>
	<u>377,276</u>	<u>268,791</u>

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

	2020 £	2019 £
Citizens Advice Scotland - Energy Best Deal	4,850	4,535
Citizens Advice Scotland - Welfare Reform	31,489	31,489
PASS	621	797
Pensionwise	3,125	3,125
Chest, Heart & Stroke Scotland	-	250
Mental Money Advice Health Outreach Project	10,000	10,000
Citizens Advice Scotland - Universal Credit Help to Claim face to face	45,767	22,884
Citizens Advice Scotland - Financial Health Checks	19,462	7,932
Citizens Advice Scotland - Short Term Debt Funding	6,000	5,438
Citizens Advice Scotland - EU Nationals	45,533	-
Citizens Advice Scotland - Universal Credit Help to Claim Digital	<u>30,686</u>	<u>-</u>
	<u>197,533</u>	<u>86,450</u>

**3. CHARITABLE ACTIVITIES COSTS**

	Direct Costs (see note 4) £	Support costs (see note 5) £	Totals £
Advice Services	<u>273,593</u>	<u>89,828</u>	<u>363,421</u>

**4. DIRECT COSTS OF CHARITABLE ACTIVITIES**

	2020 £	2019 £
Staff costs	227,197	149,915
Telephone	2,527	2,917
Postage and stationery	4,474	4,790
Advertising	525	710
Training	1,952	1,868
Travel	2,422	2,796
Office rent and service charges	21,027	19,857
Photocopying	1,824	2,256
Cleaning	350	166
Repairs and maintenance	9,003	10,194
Interpreting costs	<u>2,292</u>	<u>1,673</u>
	<u>273,593</u>	<u>197,142</u>

**GREATER POLLOK CITIZENS ADVICE BUREAU**

**NOTES TO THE FINANCIAL STATEMENTS - continued  
FOR THE YEAR ENDED 31 MARCH 2020**

**5. SUPPORT COSTS**

	Management £	Finance £	Governance costs £	Totals £
Advice Services	<u>62,713</u>	<u>190</u>	<u>26,925</u>	<u>89,828</u>

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

**Management**

	2020 Advice Services £	2019 Total activities £
Wages	54,527	35,980
Rates and water	672	664
Insurance	2,054	2,043
Sundries	2,350	1,144
Payroll	1,646	1,201
Membership fees	<u>1,464</u>	<u>1,975</u>
	<u>62,713</u>	<u>43,007</u>

**Finance**

	2020 Advice Services £	2019 Total activities £
Bank charges	<u>190</u>	<u>179</u>

**Governance costs**

	2020 Advice Services £	2019 Total activities £
Wages	21,205	13,992
Independent examination	2,220	2,160
Legal and professional fees	<u>3,500</u>	<u>8,000</u>
	<u>26,925</u>	<u>24,152</u>

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

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

	2020 £	2019 £
Depreciation - owned assets	1,843	825
Independent examination	<u>2,220</u>	<u>2,160</u>

**GREATER POLLOK CITIZENS ADVICE BUREAU**

**NOTES TO THE FINANCIAL STATEMENTS - continued  
FOR THE YEAR ENDED 31 MARCH 2020**

**7. TRUSTEES' REMUNERATION AND BENEFITS**

No trustees received remuneration in the current or previous year.

**Trustees' expenses**

There were no trustees' expenses paid for the year ended 31 March 2020 nor for the year ended 31 March 2019.

During the year, one trustee was reimbursed a total of £220 (2019 - £510) for travel costs incurred in their capacity as volunteers to the Bureau.

**8. STAFF COSTS**

	2020 £	2019 £
Wages and salaries	265,903	175,875
Social security costs	18,545	11,713
Other pension costs	<u>18,481</u>	<u>12,299</u>
	<u><u>302,929</u></u>	<u><u>199,887</u></u>

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

	2020 <u>13</u>	2019 <u>9</u>
Calculated on full-time equivalent basis		

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

Remuneration and benefits paid to key management personnel during the year totalled £43,605 (2019 - £42,784).

**9. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES**

	Designated Fund £	General Fund £	Restricted Funds £	Total funds £
<b>INCOME AND ENDOWMENTS FROM</b>				
Donations and legacies	-	305	-	305
<b>Charitable activities</b>				
Advice Services	-	11,041	257,750	268,791
<b>Total</b>	-	11,346	257,750	269,096
<b>EXPENDITURE ON</b>				
<b>Charitable activities</b>				
Advice Services	-	2,936	261,544	264,480
Other	<u>825</u>	<u>-</u>	<u>-</u>	<u>825</u>
<b>Total</b>	<u>825</u>	<u>2,936</u>	<u>261,544</u>	<u>265,305</u>
<b>NET INCOME/(EXPENDITURE)</b>	(825)	8,410	(3,794)	3,791
<b>Transfers between funds</b>	<u>2,318</u>	<u>(2,318)</u>	<u>-</u>	<u>-</u>
<b>Net movement in funds</b>	1,493	6,092	(3,794)	3,791



**GREATER POLLOK CITIZENS ADVICE BUREAU**

**NOTES TO THE FINANCIAL STATEMENTS - continued  
FOR THE YEAR ENDED 31 MARCH 2020**

**9. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES - continued**

	Designated Fund £	General Fund £	Restricted Funds £	Total funds £
<b>RECONCILIATION OF FUNDS</b>				
Total funds brought forward	1,344	36,484	10,005	47,833
<b>TOTAL FUNDS CARRIED FORWARD</b>	<u>2,837</u>	<u>42,576</u>	<u>6,211</u>	<u>51,624</u>

**10. TANGIBLE FIXED ASSETS**

	Fixtures and fittings £	Computer equipment £	Totals £
<b>COST</b>			
At 1 April 2019	5,578	30,024	35,602
Additions	<u>-</u>	<u>3,663</u>	<u>3,663</u>
At 31 March 2020	<u>5,578</u>	<u>33,687</u>	<u>39,265</u>
<b>DEPRECIATION</b>			
At 1 April 2019	5,529	27,236	32,765
Charge for year	<u>13</u>	<u>1,830</u>	<u>1,843</u>
At 31 March 2020	<u>5,542</u>	<u>29,066</u>	<u>34,608</u>
<b>NET BOOK VALUE</b>			
At 31 March 2020	<u>36</u>	<u>4,621</u>	<u>4,657</u>
At 31 March 2019	<u>49</u>	<u>2,788</u>	<u>2,837</u>

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

	2020 £	2019 £
Other debtors	843	2,417
Prepayments and accrued income	<u>16,145</u>	<u>16,604</u>
	<u>16,988</u>	<u>19,021</u>

**GREATER POLLOK CITIZENS ADVICE BUREAU**

**NOTES TO THE FINANCIAL STATEMENTS - continued  
FOR THE YEAR ENDED 31 MARCH 2020**

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

	2020	2019
	£	£
Rent provision	1,244	1,244
Accruals and deferred income	<u>17,734</u>	<u>17,202</u>
	<u>18,978</u>	<u>18,446</u>

**13. CREDITORS: AMOUNTS FALLING DUE AFTER MORE THAN ONE YEAR**

	2020	2019
	£	£
Rent provision	<u>15,235</u>	<u>16,479</u>

**14. ANALYSIS OF NET ASSETS BETWEEN FUNDS**

	Designated Fund £	General Fund £	Restricted Funds £	2020 Total funds £	2019 Total funds £
Fixed assets	4,657	-	-	4,657	2,837
Current assets	-	82,714	10,678	93,392	83,712
Current liabilities	-	(18,978)	-	(18,978)	(18,446)
Long term liabilities	-	(15,235)	-	(15,235)	(16,479)
	<u>4,657</u>	<u>48,501</u>	<u>10,678</u>	<u>63,836</u>	<u>51,624</u>

**15. MOVEMENT IN FUNDS**

	At 1/4/19 £	Net movement in funds £	Transfers between funds £	At 31/3/20 £
<b>Unrestricted funds</b>				
General Fund	42,576	5,925	-	48,501
Designated Assets	<u>2,837</u>	<u>(1,843)</u>	<u>3,663</u>	<u>4,657</u>
	45,413	4,082	3,663	53,158
<b>Restricted funds</b>				
Energy Best Deal	2,878	(401)	-	2,477
Mental Money Advice Health Outreach Project	3,333	-	-	3,333
CAS - Financial Health Checks	-	3,868	-	3,868
CAS - EU Nationals	-	2,500	(1,500)	1,000
CAS - Universal Credit Help to Claim Digital	-	<u>2,163</u>	<u>(2,163)</u>	-
	<u>6,211</u>	<u>8,130</u>	<u>(3,663)</u>	<u>10,678</u>
<b>TOTAL FUNDS</b>	<u>51,624</u>	<u>12,212</u>	<u>-</u>	<u>63,836</u>

**GREATER POLLOK CITIZENS ADVICE BUREAU**

**NOTES TO THE FINANCIAL STATEMENTS - continued  
FOR THE YEAR ENDED 31 MARCH 2020**

**15. MOVEMENT IN FUNDS - continued**

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

	Incoming resources £	Resources expended £	Movement in funds £
<b>Unrestricted funds</b>			
General Fund	8,217	(2,292)	5,925
Designated Assets	-	(1,843)	(1,843)
	<u>8,217</u>	<u>(4,135)</u>	<u>4,082</u>
<b>Restricted funds</b>			
Energy Best Deal	4,850	(5,251)	(401)
CAS - Welfare Reform Project	31,489	(31,489)	-
Glasgow City Council	175,472	(175,472)	-
Mental Money Advice Health Outreach Project	10,000	(10,000)	-
CAS - Universal Credit Help To Claim face to face	45,767	(45,767)	-
CAS - Financial Health Checks	19,462	(15,594)	3,868
CAS - Short Term Debt Funding	6,000	(6,000)	-
CAS - EU Nationals	45,533	(43,033)	2,500
CAS - Universal Credit Help to Claim Digital	<u>30,686</u>	<u>(28,523)</u>	<u>2,163</u>
	<u>369,259</u>	<u>(361,129)</u>	<u>8,130</u>
<b>TOTAL FUNDS</b>	<u>377,476</u>	<u>(365,264)</u>	<u>12,212</u>

**Comparatives for movement in funds**

	At 1/4/18 £	Net movement in funds £	Transfers between funds £	At 31/3/19 £
<b>Unrestricted funds</b>				
General Fund	36,484	8,410	(2,318)	42,576
Designated Assets	<u>1,344</u>	<u>(825)</u>	<u>2,318</u>	<u>2,837</u>
	37,828	7,585	-	45,413
<b>Restricted funds</b>				
Energy Best Deal	-	2,878	-	2,878
Bank of Scotland Foundation	10,005	(10,005)	-	-
Mental Money Advice Health Outreach Project	<u>-</u>	<u>3,333</u>	<u>-</u>	<u>3,333</u>
	<u>10,005</u>	<u>(3,794)</u>	<u>-</u>	<u>6,211</u>
<b>TOTAL FUNDS</b>	<u>47,833</u>	<u>3,791</u>	<u>-</u>	<u>51,624</u>

**GREATER POLLOK CITIZENS ADVICE BUREAU**

**NOTES TO THE FINANCIAL STATEMENTS - continued  
FOR THE YEAR ENDED 31 MARCH 2020**

**15. 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	11,346	(2,936)	8,410
Designated Assets	-	(825)	(825)
	<u>11,346</u>	<u>(3,761)</u>	<u>7,585</u>
<b>Restricted funds</b>			
Energy Best Deal	4,535	(1,657)	2,878
CAS - Welfare Reform Project	31,489	(31,489)	-
Glasgow City Council	175,472	(175,472)	-
Bank of Scotland Foundation	-	(10,005)	(10,005)
Mental Money Advice Health Outreach Project	10,000	(6,667)	3,333
CAS - Universal Credit Help To Claim face to face	22,884	(22,884)	-
CAS - Financial Health Checks	7,932	(7,932)	-
CAS - Short Term Debt Funding	<u>5,438</u>	<u>(5,438)</u>	<u>-</u>
	<u>257,750</u>	<u>(261,544)</u>	<u>(3,794)</u>
<b>TOTAL FUNDS</b>	<u>269,096</u>	<u>(265,305)</u>	<u>3,791</u>

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

	At 1/4/18 £	Net movement in funds £	Transfers between funds £	At 31/3/20 £
<b>Unrestricted funds</b>				
General Fund	36,484	14,335	(2,318)	48,501
Designated Assets	<u>1,344</u>	<u>(2,668)</u>	<u>5,981</u>	<u>4,657</u>
	<u>37,828</u>	<u>11,667</u>	<u>3,663</u>	<u>53,158</u>
<b>Restricted funds</b>				
Energy Best Deal	-	2,477	-	2,477
Bank of Scotland Foundation	10,005	(10,005)	-	-
Mental Money Advice Health Outreach Project	-	3,333	-	3,333
CAS - Financial Health Checks	-	3,868	-	3,868
CAS - EU Nationals	-	2,500	(1,500)	1,000
CAS - Universal Credit Help to Claim Digital	<u>-</u>	<u>2,163</u>	<u>(2,163)</u>	<u>-</u>
	<u>10,005</u>	<u>4,336</u>	<u>(3,663)</u>	<u>10,678</u>
<b>TOTAL FUNDS</b>	<u>47,833</u>	<u>16,003</u>	<u>-</u>	<u>63,836</u>

**GREATER POLLOK CITIZENS ADVICE BUREAU**

**NOTES TO THE FINANCIAL STATEMENTS - continued  
FOR THE YEAR ENDED 31 MARCH 2020**

**15. MOVEMENT IN FUNDS - continued**

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	19,563	(5,228)	14,335
Designated Assets	-	(2,668)	(2,668)
	19,563	(7,896)	11,667
<b>Restricted funds</b>			
Energy Best Deal	9,385	(6,908)	2,477
CAS - Welfare Reform Project	62,978	(62,978)	-
Glasgow City Council	350,944	(350,944)	-
Bank of Scotland Foundation	-	(10,005)	(10,005)
Mental Money Advice Health Outreach Project	20,000	(16,667)	3,333
CAS - Universal Credit Help To Claim face to face	68,651	(68,651)	-
CAS - Financial Health Checks	27,394	(23,526)	3,868
CAS - Short Term Debt Funding	11,438	(11,438)	-
CAS - EU Nationals	45,533	(43,033)	2,500
CAS - Universal Credit Help to Claim Digital	30,686	(28,523)	2,163
	627,009	(622,673)	4,336
<b>TOTAL FUNDS</b>	<u>646,572</u>	<u>(630,569)</u>	<u>16,003</u>

**Explanation of funds**

The General Fund encompasses all income and expenditure relating to the primary focus activities of the Bureau, other than those for which funding is restricted.

The Designated Assets Fund represents the net book value of the charity's assets.

Glasgow City Council - Integrated Grant funding for the provision of the Financial Inclusion Service.

CAS Welfare Reform Project - to provide frontline services covering welfare reform.

Energy Best Deal/Fuel Poverty Project- Funding to provide help to people in the local community struggling with the costs of fuel.

Bank of Scotland Foundation - to provide funding for a Money Advice Outreach Service.

Mental Money Advice Health Outreach Project - funding from the Robertson Trust to provide targeted outreach services for people with mental health issues. The project deals with complex issues and is delivered from mental health service centres and therefore people access the service at places and times where they feel comfortable.

## **GREATER POLLOK CITIZENS ADVICE BUREAU**

### **NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 31 MARCH 2020**

#### **15. MOVEMENT IN FUNDS - continued**

##### **Explanation of funds (cont'd)**

CAS Universal Credit Help to Claim face to face and CAS Universal Credit Help to Claim digital - these services are funded by the DWP (through CAS) to assist people with the Universal Credit online application process and supporting clients through to their first payment. This includes: Carrying out benefit checks, checking to ensure clients have the necessary documentation, giving information on payments and where appropriate assist with setting up email accounts and provide advice/assistance on opening bank accounts.

CAS Financial Health Check - this project is delivered by the Citizens Advice Bureaux in Scotland and backed by the Scottish Government. It aims to motivate low income families to seek financial advice to maximise their income by ensuring that they are not paying more for essential goods and services than they need to and that they are getting all the benefits, grants and exemptions (council tax, energy) to which they are entitled. It also allows them to access support and impartial advice where they need to e.g. debt advice.

CAS Short Term Debt Funding - the funding was to increase the provision of debt advice in the first quarters of 2019 and 2020, the season when there is normally a huge post Christmas surge in debt and financial advice need. The funding allowed us to temporarily increase the hours of a support worker and an admin worker from the beginning of January to end of March.

CAS EU Nationals - this service is funded by the Home Office (through CAS) to assist EU Nationals to apply for Settled Status. The service includes checking documentation and assisting with the application process.

##### **Funds transfer**

The transfer from general funds to designated funds in 2019 and from restricted funds to designated funds in 2020 represents the cost of fixed asset additions in the year.

#### **16. CONTINGENT LIABILITIES**

The Bureau is involved in an Employment Tribunal in respect of a claim by a former staff member who was dismissed during the year ended 31 March 2017. Proceedings are ongoing and the outcome is unlikely to be known before next year.

#### **17. RELATED PARTY DISCLOSURES**

There were no related party transactions for the year ended 31 March 2020.

#### **18. INSURANCE**

The Bureau arranges directly each year insurance to cover contents of property, public liability and employer's liability insurance. Citizens Advice Scotland provides cover for professional indemnity insurance etc and levies a charge on the Bureau annually.

#### **19. VOLUNTEERS**

The Bureau is dependent on the services of volunteers to carry out its objectives. The volunteers give their time free of charge and it is not possible to quantify the benefit arising to the Bureau.

**GREATER POLLOK CITIZENS ADVICE BUREAU**

**NOTES TO THE FINANCIAL STATEMENTS - continued  
FOR THE YEAR ENDED 31 MARCH 2020**

**20. OBLIGATIONS UNDER OPERATING LEASES**

During the year to 31 March 2009 the Charity entered into a lease agreement with regard to the rental of the property at Civic Realm. The lease period is over 25 years with the first five years being rent free (the Charity still has to meet the costs of maintaining the property and the additional services provided). The cost of maintenance/services for the year was £15,386 with the cost rent now being anticipated to be £6,218 per annum.

In accordance with the requirements of the SORP (FRS 102) the total estimated rent charge of £124,360 is being released into the SOFA on a straightline basis which has led to a provision of £4,975 per annum for the rent free period being created, totalling £24,875. During the year ended 31 March 2020 £1,244 was released from this provision leaving a provision of £16,479 within creditors.