

APPENDIX 1

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		Period start date			Period end date			
	From	Day	Month	Year	To	Day	Month	Year
		01	April	2018		31	March	2019

Office of the Scottish Charity Regulator

Reference and administration details

Charity name	Turriff and District Citizens Advice Bureau SCIO		
Other names charity is known by			
Registered charity number	SC007159		
Charity's principal address	Masonic Building		
	Gladstone Terrace		
	TURRIFF		
	Postcode AB53 4AT		

Names of the charity trustees on date of approval of Trustees' Annual Report

	Trustee name	Office (if any)	Dates acted in (not for whole year)	Name of person (or body) entitled to appoint trustee (if any)
1	Morag Fraser	Chairperson	Resigned May 2018	
2	Kate Birch	Chairperson	May 2018 – Jan 2019	
3	Donald Cameron	Chairperson	From Jan 2019	
4	Rose Logan	Honorary Treasurer	Resigned Jan 2019	
5	Donald Cameron	Secretary	Resigned Jan 2019	
6	Morag Fraser	Secretary	From Feb 2019	
7	Kate Birch	Board Member	Resigned May 2018	
8	Kate Birch	Board Member	From Jan 2019	
9	Morag Fraser	Board Member	Oct 2018 – Feb 2019	
10	Tom Robertson	Board Member		
11	Brian Garrett	Board Member		
12	Alexander McAskill	Board Member		
13	Callum Slessor	Board Member	To September 2018	
14				
15				
16				
17				
18				
19				
20				

Reference and administration details

Names of all other charity trustees during the period, if any, (for example, those who resigned part way through the financial period)

Name	Dates acted (month/whole year)

Structure, governance and management

Type of governing document

The organisation is a Scottish Charitable Incorporated Organisation (SCIO); an incorporated body having status under the Charities and Trustee Investment (Scotland) Act 2005. The organisation's purposes are to promote any charitable purposes for the public benefit in Turriff and District and elsewhere:

- By advancing the education of the public in matters relating to mental, physical and social welfare
- By relieving poverty

By the advancement of civil and human rights

By advancement of health

By the advancement of community development

The bureau is managed by a Board of Directors who are the Charity Trustees of the Bureau and are governed by its constitution.

Trustee recruitment and appointment

At each Annual General Meeting a maximum of twelve members are elected/re A elected to serve on the board. No more than 25% of the total number of charity trustees, at any time, shall be volunteer workers of the bureau. The minimum number of charity trustees is three.

Employees of the organisation will not be eligible for election or appointment to the board. The bureau Manager, however, will be allowed to attend and speak at all board meetings.

The board holds six ordinary meetings per year and an Annual General Meeting (AGM) every twelve months. Fourteen days Public Notice is given of the AGM, notices are placed in the local papers and prominently displayed within the bureau.

The bureau is an independent charity which gained full membership within Citizens Advice Scotland (CAS) in July 2010.

Objectives and activities

Charitable purposes

The bureau offer a free, confidential, impartial advice service to all age groups in Turriff and District, covering a wide range of topics including debt and money advice, benefits, employment, consumer issues, housing, relationship issues.

Summary of the main activities in relation to these objects

Trained volunteer advisers and paid staff give advice and information to clients who come to us with their problems. These can range from consumer to multiple debts. Specialist Welfare Rights advisers are trained to Level 2 & 3 to deal with complex benefit cases and support clients' assist with mandatory reconsiderations and represent clients at benefit Tribunals.

Talks are given to community organisations to make the public aware of the services available.

Clients are seen in Outreach venues near their homes as well as on home visits and in the bureau in Turriff.

APPENDIX 1

Achievements and performance	
Summary of the main achievements of the charity during the financial period	<p>The number of enquiries continues to increase as do the number of issues. Each year we find the clients come with more complex issues often requiring the generalist and specialist advisers' input. The bureau helped 795 clients with 3897 issues.</p> <p>Our Outreach advice sessions have continued to be fully booked with advisers seeing 168 clients with 792 issues over the year. Our Home Visiting service helped 70 clients with 422 issues in 2018-19.</p> <p>Client Financial Gain (CFG) of £906,227.75 for 2018-19 has helped clients by maximising their incomes.</p> <p>We have continued to participate in the Social Policy campaigns initiated by Citizens Advice Scotland (CAS) including giving people information on how to spot scams and switching energy suppliers.</p> <p>The Board of Directors continue to plan the strategy of the Bureau and assess the effectiveness of the work carried out by both volunteers and staff.</p>

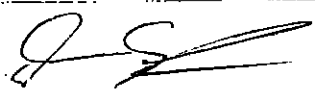
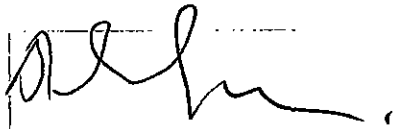
Financial review	
Brief statement of the charity's policy on reserves	The Trustees have determined that the reserves should be maintained at a level that represents approximately three months trading expenditure.
Details of any deficit	A deficit of £33,988 was held at the end of year 2018-19 due to issues with payment of ESF monies at the end of the project. The issues should be resolved within the next financial year.
Donated facilities and services (if any)	None

Other optional information

Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)	DONALD S CAMERON	Brian A McWilliam
Position (e.g. Chair)	CHAIR	Treasurer
Date	27-9-19	27.9.19.

Turriff & District Citizens Advice Bureau SCIO

SC007159



Receipts and payments accounts							
For the period from	Period start date			to	Period end date		
	Day	Month	Year		Day	Month	Year
	01	April	2018		31	March	2019

Section A Statement of receipts and payments

	Unrestricted funds to nearest £	Restricted funds to nearest £	Expendable endowment funds to nearest £	Permanent endowment funds to nearest £	Total funds current period to nearest £	Total funds last period to nearest £
A1 Receipts						
Donations	2,499				2,499	4,471
Legacies					-	-
Grants		156,880			156,880	219,444
Receipts from fundraising activities					-	-
Gross trading receipts					-	-
Income from investments other than land and buildings					-	-
Rents from land & buildings					-	-
Gross receipts from other charitable activities	191				191	930
A1 Sub total	2,690	156,880	-	-	159,570	224,844
A2 Receipts from asset & investment sales						
Proceeds from sale of fixed assets					-	
Proceeds from sale of investments					-	
A2 Sub total	-	-	-	-	-	-
Total receipts	2,690	156,880	-	-	159,570	224,844
A3 Payments						
Expenses for fundraising activities					-	
Gross trading payments		193,558			193,558	191,762
Investment management costs					-	
Payments relating directly to charitable activities					-	
Grants and donations					-	
Governance costs:					-	
Audit / independent examination					-	
Preparation of annual accounts					-	
Legal costs					-	
Other					-	
A3 Sub total	-	193,558	-	-	193,558	191,762
A4 Payments relating to asset and investment movements						
Purchases of fixed assets					-	1,774
Purchase of investments					-	
A4 Sub total	-	-	-	-	-	1,774
Total payments	-	193,558	-	-	193,558	193,536
Net receipts / (payments)	2,690	(36,679)	-	-	(33,988)	31,309
A5 Transfers to / (from) funds						
Surplus / (deficit) for year	2,690	(36,679)	-	-	(33,988)	31,309

Section B Statement of balances

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Expendable endowment funds to nearest £	Permanent endowment funds to nearest £	Total current period to nearest £	Total last period to nearest £
B1 Cash funds	Cash and bank balances at start of year	9,956	106,078			116,034	83,725
	Surplus / (deficit) shown on receipts and payments account	2,680	(36,679)			(33,998)	31,309
	Cash and bank balances at end of year (Agree balances with receipts and payments account(s))	12,646	88,399			81,046	116,034

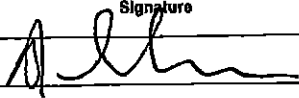
Details	Fund to which asset belongs	Market valuation to nearest £	Last year to nearest £
B2 Investments			
	Total		

Details	Fund to which asset belongs	Cost (if available) to nearest £	Current value (if available) to nearest £	Last year to nearest £
B3 Other assets	Furniture and Fixtures			
	Office Equipment	Aberdeenshire Core -		1,148
	Office Equipment	Other		625
	Total			1,774

Details	Fund to which liability relates	Amount due to nearest £	Last year to nearest £
B4 Liabilities			
	Total		

Details	Fund to which liability relates	Amount due (estimate) to nearest £	Last year to nearest £
B5 Contingent liabilities			
	Total		

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval
	Brian A Macleary	27.7.19

Additional analysis (1)

Analysis of receipts and payments

1 Donations

	Unrestricted funds to nearest £	Restricted funds to nearest £	Expendable endowment funds to nearest £	Permanent endowment funds to nearest £	Total current period to nearest £	Total last period to nearest £
Client donation	750				750	3,153
Easy Fundraising	38				38	80
Coffe Morning/Auction/donations	1,711				1,711	-
Fyvie Community					-	-
Turr Town House					-	-
Newmachar Ladies Club					-	-
Banff Ladies Club					-	50
Co-op Community Fund					-	1,187
Total	2,499	-	-	-	2,499	4,471

2 Grants

	Unrestricted funds to nearest £	Restricted funds to nearest £	Total current period to nearest £	Total last period to nearest £
Aberdeenshire Council		84,935	84,935	80,800
Pension Wise		2,175	2,175	417
Welfare Mitigation Reform		8,000	8,000	7,906
Patient Advice and Support Services (PASS)		982	982	982
Armed Forces Advice Project			-	-
ESF/FSF		35,660	35,660	116,410
Robertson Trust		10,000	10,000	10,000
Banff and Buchan Local Community Planning Group			-	-
Other income		15,128	15,128	1,430
Formanline Area Cttee			-	1,500
Total	-	156,880	156,880	219,444

3 Gross receipts from other charitable activities

	Unrestricted funds to nearest £	Restricted funds to nearest £	Expendable endowment funds to nearest £	Permanent endowment funds to nearest £	Total current period to nearest £	Total last period to nearest £
Wiser Adviser	191				191	102
WI Marnoch					-	-
CAS misc					-	828
					-	-
					-	-
					-	-
Total	191	-	-	-	191	930

4 Payments relating directly to charitable activities

	Unrestricted funds to nearest £	Restricted funds to nearest £	Expendable endowment funds to nearest £	Permanent endowment funds to nearest £	Total current period to nearest £	Total last period to nearest £
					-	-
					-	-
					-	-
					-	-
					-	-
					-	-
					-	-
					-	-
					-	-
Total	-	-	-	-	-	-

Additional analysis (2)

5 Breakdown of unrestricted funds

	Unrestricted fund 1 - enter name of fund below	Unrestricted fund 2 - enter name of fund below	Unrestricted fund 3 - enter name of fund below	Unrestricted fund 4 - enter name of fund below	Total unrestricted funds	Total unrestricted funds last period
	Aberdeenshire Council Core	Aberdeenshire Council ESF	Robertsons	Pension WiseWelfare MR/ PASS/Other Income		
Receipts						
Donations	2,499				2,499	4,471
Legacies						
Grants						
Receipts from fundraising activities						
Gross trading receipts	191				191	930
buildings						
Rents from land & buildings						
Gross receipts from other charitable activities						
Sub total	2,690	-	-	-	2,690	5,400
Receipts from asset & investment sales						
Proceeds from sale of fixed assets						
Proceeds from sale of investments						
Sub total	-	-	-	-	-	-
Total receipts	2,690	-	-	-	2,690	5,400
Payments						
Expenses for fundraising activities						
Gross trading payments						
Investment management costs						
Payments relating directly to charitable activities						
Grants and donations						
Governance costs:						
Audit / independent examination						
Preparation of annual accounts						
Legal costs						
Sub total	-	-	-	-	-	-
Payments relating to asset and investment movements						
Purchases of fixed assets						
Purchase of investments						
Sub total	-	-	-	-	-	-
Total payments	-	-	-	-	-	-
Net receipts / (payments)	2,690	-	-	-	2,690	5,400
Transfers to / (from) funds						
Surplus / (deficit) for year	2,690	-	-	-	2,690	5,400

Nature and purpose of funds

Additional analysis (3)

6 Breakdown of restricted funds

	Restricted fund 1 - enter name of fund below	Restricted fund 2 - enter name of fund below	Restricted fund 3 - enter name of fund below	Restricted fund 4 - enter name of fund below	Total restricted funds	Total restricted funds last period
	Aberdeenshire Council Core	Aberdeenshire Council ESF	Robertsons	Pension Wise/Welfare MR/ PASS/Other Income		
Receipts						
Donations					-	
Legacies					-	
Grants					-	
Receipts from fundraising activities					-	
Gross trading receipts	84,935	35,660	10,000	26,285	156,880	219,444
Income from investments other than land and buildings					-	
Rents from land & buildings					-	
Gross receipts from other charitable activities					-	
Sub total	84,935	35,660	10,000	26,285	156,880	219,444
Receipts from asset & investment sales						
Proceeds from sale of fixed assets					-	
Proceeds from sale of investments					-	
Sub total	-	-	-	-	-	-
Total receipts	84,935	35,660	10,000	26,285	156,880	219,444
Payments						
Expenses for fundraising activities					-	
Gross trading payments	105,283	87,445	71	759	193,558	191,762
Investment management costs					-	
Payments relating directly to charitable activities					-	
Grants and donations					-	
Governance costs:					-	
Audit / independent examination					-	
Preparation of annual accounts					-	
Legal costs					-	
Sub total	105,283	87,445	71	759	193,558	191,762
Payments relating to asset and investment movements						
Purchases of fixed assets					-	1,774
Purchase of investments					-	
Sub total	-	-	-	-	-	1,774
Total payments	105,283	87,445	71	759	193,558	193,536
Net receipts / (payments)	(20,348)	(51,785)	9,929	25,526	(36,679)	25,909
Transfers to / (from) funds						
Surplus / (deficit) for year	(20,348)	(51,785)	9,929	25,526	(36,679)	25,909

Nature and purpose of funds

APPENDIX 3



Independent examiner's report on the accounts v2

Report to the trustees/members of Charity name
Turriff & District Citizens Advice Bureau

Registered charity number SC007159

On the accounts of the charity for the period

Period start date			Period end date			
Day	Month	Year	to	Day	Month	Year
01	April	2018		31	March	2019

Set out on pages _____ (remember to include the page numbers of additional sheets)

Respective responsibilities of trustees and examiner
The charity's trustees are responsible for the preparation of the accounts in accordance with the terms of the Charities and Trustee Investment (Scotland) 2005 Act and the Charities Accounts (Scotland) Regulations 2006. The charity trustees consider that the audit requirement of Regulation 10(1) (d) 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.

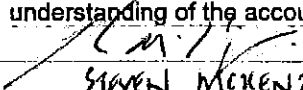
Basis of independent examiner's statement
My examination is carried out in accordance with Regulation 11 of the Charities Accounts (Scotland) Regulations 2006. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeks explanations from the 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 accounts.

Independent examiner's statement
In the course of my examination, no matter has come to my attention [other than that disclosed on the attached page*]

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 comply with Regulation 9 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.

Signed:  **Date:** 25/11/2019

Name: STEVEN MCKENZIE
ICAS.

Relevant professional qualification(s) or body (if any):

Address: AUCHEN ACCOUNTANTS & ADVISORS LIMITED,
BANKHEAD DRIVE, CITY SOUTH OFFICE PARK,
PORTLETHEN, ABERDEENSHIRE
AB12 4XX.

*Please delete the words in the brackets if they do not apply. If the words do apply, set out those matters which have come to your attention on the following page.

APPENDIX 3

Disclosure section

Only complete if the examiner needs to highlight material problems.

**Give here brief details of
any items that the
examiner wishes to
disclose**