

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

Annual Report and Audited Financial Statements

Year Ended 31 March 2021

Scottish Charity number: SC038195

Company number: SC322401 (Scotland)

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

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

Report of the directors for the year ending 31 March 2021

The directors, who are also trustees of the charitable company for the purposes of charity law, are pleased to present their annual report and the financial statements for the year ending 31 March 2021. The financial statements comply with the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 (as amended), the Companies Act 2006, the Memorandum and Articles of Association, and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

CEO Report

When the COVID-19 restrictions came into effect at the end of March 2020, Citizens Advice Edinburgh (CAE), like many organisations, had to act fast to re-design our service model. Up to that point, our services were largely delivered face to face at one of our five bureau locations or at one of our outreach sites located in public service buildings, all of which had to close to the public.

No-one anticipated that the COVID-19 restrictions would last as long as they have done, but we knew in early March that a lockdown of any magnitude would have significant social, economic and health impacts on our community and the uncertainty would cause many to rely on our services.

Thankfully in 2017 we had switched our phone provider to a VOIP system, which meant that our phone system could be accessed by our staff and volunteers working remotely from home via an app. Similarly, our databases for case recording and advice information were all available through our secure remote servers, which meant we were able to be operational immediately. Our one person IT Team worked tirelessly over the year to provide technical support and keep our services operating safely and securely.

The agility of the charity sector to respond in times of crisis was evident during the last 18 months and there is much to be learned by large scale public private corporations from the charity sector about how to respond in times of crisis with limited resources.

Of course, not all of our staff and volunteers were able to work remotely for a variety of reasons and, as a result, during the course of the last 18 months we have lost a substantial number of volunteers from our service. This is a picture that has been mirrored across the CAB network and many other voluntary organisations.

I am therefore extremely grateful for those volunteers and staff who continued to work from home during this period. They worked hard to learn new skills, adapt to our evolving service model and maintain their knowledge of ever-changing policies and legislation, brought about by the COVID-19 restrictions.

It was certainly not an easy period. The benefits of working from our Bureau include the immediate connection to colleagues and managers and an environment that draws a separation between work and home. During the COVID-19 lockdown, our volunteers and staff had to adapt their home environments, welcoming that client contact (albeit remotely) directly into their homes. We facilitated weekly briefing and catch-up sessions by video link and volunteers and staff engaged in regular training and practice sharing sessions. There is, however, no doubt that the isolation from colleagues has been felt and whilst a level of home working will continue, many are eager to get back to the supportive and social environment of the office workspace.

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

Report of the directors for the year ending 31 March 2021 (continued)

CEO Report (continued)

Our services offered a lifeline of support to the community during the lockdown. Demand for employment advice rose significantly in the first half of the year, as people tried to understand their rights and entitlements in the furlough scheme and many thousands of people had to access Welfare Entitlement for the first time in their lives. Our Money Talks Helpline was inundated with calls, as people sought advice on how to manage with significant uncertainty in their income.

As the lockdown continued the impact of isolation on our clients increased. In addition to providing advice, our volunteers and staff often provided emotional support, sometimes for people in a high state of anxiety. This also has an emotional impact on our volunteers and staff and I am grateful for the support they have provided each other over the last year.

Our volunteers and staff who work in our Patient Advice and Support Service and our staff who work in our Welfare Rights and Health Projects in the Edinburgh Royal Infirmary, the Western General and across 6 GP surgeries in the city, have also been at the front end of supporting clients who have experienced difficulties in getting access to acute health care during the last 18 months, or have had loved ones who were receiving treatment for which they were restricted from being able to provide the normal levels of support and comfort. The care and compassion of our workers has been a great source of support to many during this period.

Over the next 12 months, we are anticipating increases in demand for Employment and Welfare Rights Advice, as many people are likely to find themselves out of work, or with reduced hours, income or significant changes to their working environment. We are also anticipating a significant increase in people seeking debt and housing advice as the moratoriums on pursuing debt and evictions are lifted and tenancies that became available return to the expensive short term holiday rental market.

During the last year, we also continued to support thousands of EU National Edinburgh residents establish their Settled or Pre-Settled Status, to enable them to remain in Edinburgh after the Brexit deadline. As the City seeks to re-build its economy post lockdown, we know how much their additional workforce and skills mean, particularly to our service and care sectors.

Like many organisations, the pandemic has resulted in longer term changes to how we structure and deliver our services. Our bureau locations will always play a vital role in the accessibility of our services, but we have learned new ways of expanding our services by phone and online and they, along with the flexibility for staff and volunteers to work remotely from home, will continue. In 2020 we carried out a restructure to some of our management roles and responsibilities to make sure that we had the right structure in place to effectively deliver services across multiple locations, that continue to grow and adapt to the needs of our community.

During the year we also continued to provide some vital services from our bureau to clients who were unable to access support by phone and online. We were grateful that the Citizens Advice Network in Scotland (CAS) received funding from both the UK and Scottish Governments to help us make our premises COVID safe and I am very grateful for the volunteers and staff who helped facilitate those services in a safe way, at a time of heightened risk for themselves.

In 2021 we commenced our 3 year audit cycle to evidence our continued adherence to the high standards of Membership Conditions to the Citizens Advice Network and commenced our accreditation for Scottish National Standards for Information and Advice Providers. In 2021/22 we expect to pass both, evidencing our drive for continued high standards.

Edinburgh Citizens Advice Bureau (known as 'Citizens Advice Edinburgh')
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Report of the directors for the year ending 31 March 2021 (continued)

CEO Report (continued)

2020/21 has been a challenging year, but our service has proven its agility to respond to the needs of our community and continue to provide a lifeline of support to people when they need it most. It remains an honour to be Chief Executive of this organisation and to be part of a team of such dedicated, caring and compassionate volunteers and staff.

Benjamin Napier, CEO

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

Report of the directors for the year ending 31 March 2021 (continued)

Our purposes and activities

The purposes of the charitable company are:

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

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

Our Bureaux and outreach services

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

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

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

In 2020/21 we increased advice service by phone, in relation to Universal Credit, EU Settlement, Pension Wise, Patient Advice and Support, Financial Health and Budgeting and Scotland’s Citizens Advice National Helpline.

In addition, most of our advice during 2020/21 has been delivered by phone, with clients calling our mainline local number, or receiving advice by e-mail. Many of our staff have also adapted their services to engage with clients by video conferencing, all of which are services we will continue to offer in the future, as a means of expanding our reach and providing choice and flexibility for our clients.

Staff & Volunteers

At 31 March 2021 there were 103 committed volunteers with the organisation.

The volunteers are currently supported by 47 core and project staff positions, mainly part-time (34.5 FTE). During the year we maintained areas of paid specialism which support our volunteers with complex enquiries, including welfare benefits, debt, employment, immigration, health and wellbeing, money and pensions advice, in court and mediation and fuel bills.

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

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Report of the directors for the year ending 31 March 2021 (continued)

Reporting, Statistics and Standards

In 2018, CAE moved onto a continuous audit process, carried out by Citizens Advice Scotland to assure the quality of our advice. CAE continue to pass the requirements for quality of advice through this process. As stated in the CEO report, we will receive our administrative audit in 2021, again carried out by CAS, which assessed our policies and practice in relation to HR, Health and Safety, Training, CPD, Management of Client Feedback and Quality of working environment. We expect to pass all required standards for continued membership of the Scottish Association of Citizens Advice Bureau.

In addition to this ongoing external assessment, our Advice Service Managers are expected to carry out a quality assurance case check and audit on a minimum 20% of all client contact and monitor any patterns or issues at our monthly management meeting.

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

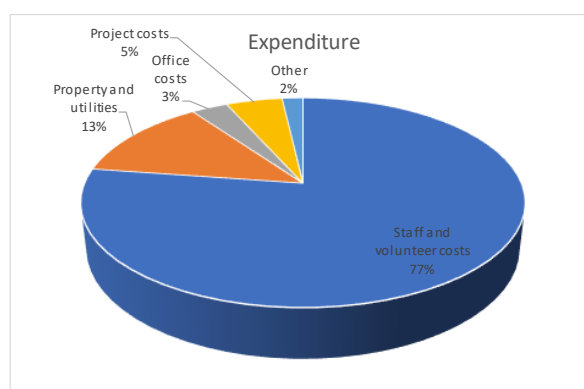
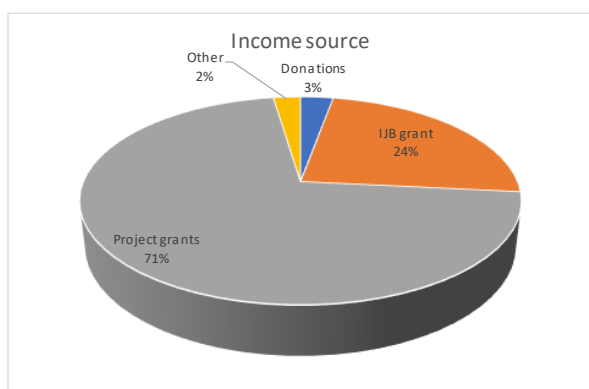
Financial Review

In the financial year 2020/21 income increased by 9% and there was a surplus of £53,895 (2020: £84,788) (£31,201 restricted and £22,694 unrestricted). Most of the increase in income was from COVID-19 related grants as a result of the pandemic. Overall, other sources of income were maintained despite the disruption and bureaux running costs were significantly lower due to the partial closure of offices as staff and volunteers worked from home. Staffing costs were maintained as staff were not furloughed and services continued using alternative methods (mainly by switching to telephone based advice). The COVID-19 grants enabled us to make some changes to offices to allow for safer opening and provided us with sufficient PPE to allow a restricted office-based service.

Towards the end of the year there was an expansion of Money Advice Services and the Financial Health Checks and EU Citizens projects were extended allowing us to put in a joint bid with two other Citizen Advice Bureaux.

CAE's fundraised income increased to £37,868 (2020: £25,163) having gratefully received an anonymous donation of £30,000. Rental income was less than budgeted as we were unable to secure a third tenant at Pennywell, again as result of the pandemic. A major restructuring took place towards the end of the year resulting in 3 redundancies, the cost of these (£34k) will be incurred in the next financial year (2021/22).

Breakdown of Income and Expenditure



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Report of the directors for the year ending 31 March 2021 (continued)

Investment powers and policy

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

Reserves policy and going concern

The level of reserves should reflect the underlying risks facing CAE and the target set at a level that can safeguard the continuation of our services.

In previous years the target has been set at 3 months' worth of bureaux costs plus overheads. This has now been reviewed to take account of the specific risks facing the organisation, which include: -

- the potential loss of two specific grants which support the bureaux services
- the cashflow impact of delay in the two largest grants
- lack of direct funding for Money Advice services

It has been agreed that 6 months' worth of expenditure costs for Money Advice should be set aside in a designated reserve (£20,000) and that a new free reserves target is set at £180,000. The current level of free reserves is £141,294

At 31 March 2021, CAE has total reserves of £390,320 (2020: £336,425) made up of unrestricted reserves of £344,572 (2020: £308,422) and restricted reserves of £45,748 (2020: £28,003). The unrestricted reserves position is as follows: -

Property Reserve	183,278
Money Advice Reserve	20,000
Free Reserves	141,294

Total Unrestricted funds	£344,572
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It is proposed that the shortfall in the reserves target of £38,706 (£180,000 - £141,294) can be met by achieving a balanced budget over the next 3 years.

Plans for future periods

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

In 2021/22 we will continue to build on and refine this service, maintaining the option for volunteers to undertake some or all of their activity from home and providing a range of options for clients to engage with our services.

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Report of the directors for the year ending 31 March 2021 (continued)

Plans for future periods (continued)

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

In 2021/22 we will also hope to retain funding for the provision of Financial Health Checks (Money Talks) advice in partnership with the Scottish Government and negotiations on this have been positive.

We expect demand for debt and money advice to increase as the economic impact of COVID-19 continues to hit. In 2020/21 we received funding from Natwest/RBS to commence a helpline service for their customers across the UK, in partnership with Citizens Advice Bureau in Liverpool and Southend. We also received funding from the Scottish Legal Aid board to expand our debt advice services, bring in additional staff who can support clients with multiple and complex debts. We have also received funding from the JP Morgan Foundation to deliver a national debt helpline in partnership with 6 other bureaux across Scotland. These services will be vital in supporting clients experience debt or financial hardship.

Reference and administrative details

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

Our advisers

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

Directors and trustees

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

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

Report of the directors for the year ending 31 March 2021 (continued)

Key management personnel:

Trustees and Directors:

Dorothy Kellas	<i>Chairman</i>
Margery Naylor	<i>Vice-Chairman</i> (resigned 1 September 2020)
Jim Fish	<i>Treasurer</i>
Patrick Tyler	<i>Vice-Chairman</i> (appointed 9 November 2020)

Brian Barr
Ben Carter (resigned 1 June 2021)
Bill Chapman
Elspeth Dalgleish
Peter Freeland (resigned 1 June 2021)
Sheila Gilmore
Fred Guy
Davina Mackie
Islam Mohammed
Alison Muckersie
Pete Philp (appointed 1 June 2021)
Joanne Seagrave

Company Secretary

Niall Campbell

Senior management team

Benjamin Napier	<i>Chief Executive</i>
Cathy Albeson	<i>Finance Manager</i>
Mark Carter	<i>Projects Manager</i>
Anna Hamilton	<i>Money Advice Manager</i> (until 1 April 2021)

Structure, Governance and Management

Governing Document

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

Appointment of directors

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

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Report of the directors for the year ending 31 March 2021 (continued)

Structure, Governance and Management (continued)

Director induction and training

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

Organisation

The board of directors, which can have up to 14 members, administers the charitable company. The board normally meets 10 times a year and there are sub-committees covering nominations, finance and quality assurance and membership standards which normally meet on a quarterly basis. A Chief Executive is appointed by the directors to manage the day-to-day operations of the charitable company. To facilitate effective operations, the Chief Executive has delegated authority for operational matters including finance, employment and advice related activity.

Related parties and co-operation with other organisations

Citizens Advice Edinburgh is a member of the Scottish Association of Citizens Advice Bureaux (operating as Citizens Advice Scotland). We work in partnership with other Citizen Advice Bureaux, the City of Edinburgh Council, Money Advice Scotland, Scottish Legal Aid Board, NHS Scotland and other 3rd sector advice providers, to deliver services across Edinburgh and the Lothians. We meet on a regular basis with local elected members to discuss funding requirements and to influence social policy. We work in partnership with other corporations, including within the finance, energy and commerce sectors, in relation to the issues impacting on our clients. None of our directors receive remuneration or other benefit from their work with the charitable company.

Pay policy for senior staff

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

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

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

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Report of the directors for the year ending 31 March 2021 (continued)

Structure, Governance and Management (continued)

Risk management

The directors have a risk management strategy which comprises:

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

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

- **Pandemic:**
Service disruption and failure to meet grant/contractual obligations as a result of the COVID 19 pandemic. Failure to meet Health and Safety/Government guidelines regarding the prevention of COVID 19 in office locations and resulting in an outbreak of infection
- **Staff**
Failure to recruit and retain enough volunteers, particularly following impact of restructuring and COVID pandemic.
- **Financial**
Sudden loss of contract or major funder, the most critical being the IJB grant which supports the bureaux & GP Surgeries
Loss of grants (Financial Health Checks and Welfare Reform Mitigation) that support core bureaux costs. This would result in the need to make major changes to the contracted service
- **Regulations**
Failure to meet National Advice Standards, resulting in loss of major contracts
- **Cyber Security & IT**
Risk of IT disruption and risk of inadequate cover for IT operations
- **External**
Political and economic risks from the continued uncertainty around a potential second Scottish Independence Referendum.
The size of the macroeconomic impact from COVID-19 or Brexit may impact CAE clients who need access to services

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

Report of the directors for the year ending 31 March 2021 (continued)

Directors’ responsibilities statement

The directors (who are also trustees of Edinburgh Citizens Advice Bureau for the purposes of charity law) are responsible for preparing an annual report and financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the directors to prepare financial statements for each year which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing the financial statements, the directors are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP 2019 (FRS 102);
- make judgements and estimates that are reasonable and prudent;
- state whether applicable UK accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in operation.

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

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

Statement as to disclosure to the auditor

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

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

By order of the Board



Dorothy Kellas
Chair

13 September 2021

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

Independent Auditor’s Report to the directors and members of Edinburgh Citizens Advice Bureau

Opinion

We have audited the financial statements of Edinburgh Citizens Advice Bureau (the ‘charitable company’) for the year ended 31 March 2021 which comprise the Statement of Financial Activities, the Balance Sheet, the Statement of Cashflows and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 *The Financial Reporting Standard applicable in the UK and Republic of Ireland* (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charitable company’s affairs as at 31 March 2021, and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006, the Charities and Trustee Investment (Scotland) Act 2005 and regulation 8 of the Charities Accounts (Scotland) Regulations 2006.

Basis for opinion

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

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the directors’ 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 charitable company’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.

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

Independent Auditor’s Report to the directors and members of Edinburgh Citizens Advice Bureau

Other information

The other information comprises the information included in the Report of the Directors, other than the financial statements and our auditor’s report thereon. The directors are responsible for the other information contained within the annual report. 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.

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 course of 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.

Opinions on other matters prescribed by the Companies Act 2006

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

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

Matters on which we are required to report by exception

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

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

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

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

Independent Auditor’s Report to the directors and members of Edinburgh Citizens Advice Bureau

Responsibilities of directors

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

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

Auditor’s responsibilities for the audit of the financial statements

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

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

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and then design and perform audit procedures to respond to those risks, including obtaining audit evidence that is sufficient and appropriate to provide a basis for our opinion.

In identifying and assessing risks of material misstatement in respect of irregularities, including fraud and non-compliance with laws and regulations, we consider the following:

- The nature of the industry, control environment and business performance of the charitable company
- The results of our enquires with management and the Directors their own identification and assessment of the risks of irregularities
- The matters discussed among the audit engagement team regarding how and where fraud might occur in the financial statements and any potential indicators of fraud.

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Independent Auditor’s Report to the directors and members of Edinburgh Citizens Advice Bureau

Auditor’s responsibilities for the audit of the financial statements (continued)

As a result of these procedures, we consider the opportunities and incentives that may exist within the charitable company for fraud. In common with all audits under ISAs (UK), we perform specific procedures to respond to the risk of management override and inappropriate income recognition.

We also obtain an understanding of the legal and regulatory environment in which the charitable company operates, focusing on those laws and regulations that have a direct effect on the determination of material amounts and disclosures in the financial statements and those which may be fundamental to the charitable company’s ability to operate. The key laws and regulations we considered in this context included the Companies Act 2006, the Statement of Recommended Practice: Accounting for Charities FRS 102 (2019), the Charities and Trustee Investment (Scotland) Act 2005, and the Charities Accounts (Scotland) Regulations 2006.

Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulation. This risk increases the more that compliance with a law or regulation is removed from the events and transactions reflected in the financial statements, as we will be less likely to become aware of instances of non-compliance. The risk is also greater regarding irregularities occurring due to fraud rather than error, as fraud involves intentional concealment, forgery, collusion, omission or misrepresentation.

A further description of our responsibilities is available on the Financial Reporting Council’s website at: <https://www.frc.org.uk/Our-Work/Audit/Audit-and-assurance/Standards-and-guidance/Standards-and-guidance-for-auditors/Auditors-responsibilities-for-audit/Description-of-auditors-responsibilities-for-audit.aspx>. This description forms part of our auditor’s report.

Use of our report

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



Paul Marshall (Senior Statutory Auditor)

13 September 2021

For and on behalf of Geoghegans

Chartered Accountants and Statutory Auditor

6 St Colme Street

Edinburgh

EH3 6AD

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

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

STATEMENT OF FINANCIAL ACTIVITIES (INCORPORATING THE INCOME AND EXPENDITURE ACCOUNT)
for the Year Ended 31 March 2021

	Notes	Unrestricted £	Restricted £	2021 Total £	2020 Total £
Income from:					
Donations and legacies	3	37,868	-	37,868	25,163
COVID-19 awards	4	-	86,606	86,606	-
Charitable activities	5	73,192	1,129,467	1,202,659	1,196,597
Investment income	6	140	-	140	105
		<u>111,200</u>	<u>1,216,073</u>	<u>1,327,273</u>	<u>1,221,865</u>
Expenditure on:					
Raising funds		<u>100</u>	<u>-</u>	<u>100</u>	<u>115</u>
Charitable Activities					
- Bureaux & general		34,457	336,615	371,072	333,966
- Money and debt management		24,597	102,443	127,040	113,992
- Outreach general		-	308,058	308,058	246,859
- Pension		-	79,185	79,185	80,327
- Energy		-	24,834	24,834	20,111
- Health		-	215,920	215,920	198,615
- Courts		-	117,817	117,817	118,566
- Property rental		29,352	-	29,352	24,525
	7	<u>88,406</u>	<u>1,184,872</u>	<u>1,273,278</u>	<u>1,136,961</u>
Total expenditure		<u>88,506</u>	<u>1,184,872</u>	<u>1,273,378</u>	<u>1,137,076</u>
Net income for the year	2	22,694	31,201	53,895	84,789
Transfers	14	<u>13,456</u>	<u>(13,456)</u>	<u>-</u>	<u>-</u>
Net movement in funds		36,150	17,745	53,895	84,789
Total funds brought forward	14	<u>308,422</u>	<u>28,003</u>	<u>336,425</u>	<u>251,636</u>
Total funds carried forward	14	<u><u>344,572</u></u>	<u><u>45,748</u></u>	<u><u>390,320</u></u>	<u><u>336,425</u></u>

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

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

BALANCE SHEET
as at 31 March 2021

	Notes	2021 £	2021 £	2020 £
Fixed assets				
Tangible assets	11		183,278	199,445
Current assets				
Debtors	12	84,004		55,507
Cash at bank and in hand		<u>266,272</u>		<u>171,168</u>
Total current assets		350,276		226,675
Creditors:				
Creditors	13	<u>143,234</u>		<u>89,695</u>
Net current assets			<u>207,042</u>	<u>136,980</u>
Total assets less current liabilities			<u>390,320</u>	<u>336,425</u>
The funds of the charity				
Unrestricted funds	14,15		141,294	108,977
Designated funds	14,15		203,278	199,445
Restricted funds	14,15		<u>45,748</u>	<u>28,003</u>
			<u>390,320</u>	<u>336,425</u>

The financial statements have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

The financial statements were approved and authorised for issue by the Directors on 13 September 2021 and signed on their behalf by:



Dorothy Kellas
Chair

The notes on pages 19 to 30 form part of these financial statements

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

STATEMENT OF CASH FLOWS
for the Year Ended 31 March 2021

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

	2021	2020
	£	£
Net income	53,895	84,789
Depreciation charge	31,935	23,452
Interest received	(140)	(105)
(Increase) in debtors	(28,497)	(19,937)
Increase in creditors	<u>53,539</u>	<u>19,067</u>
Net cash provided by operating activities	<u><u>110,732</u></u>	<u><u>107,266</u></u>

STATEMENT OF CASH FLOWS

	2021	2020
	£	£
Net cash provided by operating activities	110,732	107,266
Cash flows from investing activities		
Purchase of fixed assets	(15,768)	(79,758)
Interest received	<u>140</u>	<u>105</u>
Net cash (used in) investing activities	<u>(15,628)</u>	<u>(79,653)</u>
Change in cash and cash equivalents in the year	16	95,104
Cash and cash equivalents brought forward	<u>171,168</u>	<u>143,555</u>
Cash and cash equivalents carried forward	<u><u>266,272</u></u>	<u><u>171,168</u></u>

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

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NOTES TO THE FINANCIAL STATEMENTS for the Year Ended 31 March 2021

1. ACCOUNTING POLICIES

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

Basis of preparation

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

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

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

Going concern

The financial statements have been prepared on a going concern basis as the directors believe that no material uncertainties exist. The directors have considered the impact of the COVID-19 pandemic on the financial position and future performance of the charitable company. They have also considered the level of funds held and the expected level of income and expenditure for 12 months from authorising these financial statements. The budgeted level of income and expenditure is sufficient with the level of reserves for the charitable company to be able to continue as a going concern.

Income

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

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

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

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

Expenditure

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

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

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NOTES TO THE FINANCIAL STATEMENTS for the Year Ended 31 March 2021

1. ACCOUNTING POLICIES (continued)

Expenditure (continued)

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

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

Taxation

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

Pensions

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

Operating leases

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

Fixed assets and depreciation

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

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

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

Debtors

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

Cash at bank and in hand

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

Creditors and provisions

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

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

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NOTES TO THE FINANCIAL STATEMENTS for the Year Ended 31 March 2021

1. ACCOUNTING POLICIES (continued)

Financial instruments

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

Fund accounting

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

Legal status of the Charitable Company

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

2. Net income is stated after charging:

	2021 £	2020 £
Auditor's remuneration: Audit (excluding VAT)	5,295	5,140
Depreciation charge	<u>31,935</u>	<u>23,452</u>

3. Donations and Legacies

	2021 £	2020 £
Corporate and general donations	<u>37,868</u>	<u>25,163</u>

Income from donations and legacies in the year was £37,868 (2020: £25,163) of which £37,868 (2020: £25,163) was unrestricted and £nil (2020: £nil) was restricted.

4. COVID-19 awards

	2021 £	2020 £
Development grant	63,946	-
Money advice grant	<u>22,660</u>	<u>-</u>
	<u>86,606</u>	<u>-</u>

Income from COVID-19 awards in the year was £86,606 (2020: £nil) of which £nil (2020: £nil) was unrestricted and £86,606 (2020: £nil) was restricted.

Edinburgh Citizens Advice Bureau (known as ‘Citizens Advice Edinburgh’)
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NOTES TO THE FINANCIAL STATEMENTS
for the Year Ended 31 March 2021

5. Charitable income

	Unrestricted	Restricted	2021	2020
	£	£	£	£
Project grants	41,798	738,293	780,091	791,258
CEC grant	-	315,005	315,005	309,482
Welfare reform grant	-	76,169	76,169	76,169
Rental income	30,644	-	30,644	18,888
Other income – desk rental	750	-	750	800
	<u>73,192</u>	<u>1,129,467</u>	<u>1,202,659</u>	<u>1,196,597</u>

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

Charitable income in the year was £1,202,659 (2020: £1,196,597) of which £73,192 (2020: £77,225) was unrestricted and £1,129,467 (2020: £1,119,372) was restricted.

6. Investment income

	2021	2020
	£	£
Bank interest	<u>140</u>	<u>105</u>

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

7. Charitable expenditure

2020/21	Direct costs	Support costs	2021 Total	2020 Total
	£	£	£	£
Unrestricted				
Bureaux & general	34,457	-	34,457	23,503
Money & debt management	24,597	-	24,597	-
Property Rental	29,352	-	29,352	24,525
Energy	-	-	-	16,246
	<u>88,406</u>	<u>-</u>	<u>88,406</u>	<u>64,274</u>
Restricted				
Bureau & general	304,784	31,831	336,615	310,463
Money & debt management	96,489	5,954	102,443	113,992
Outreach	261,041	47,017	308,058	246,859
Pension	55,671	23,514	79,185	80,327
Energy	21,773	3,061	24,834	3,865
Health	192,331	23,589	215,920	198,615
Courts	97,059	20,758	117,817	118,566
Total restricted	<u>1,029,148</u>	<u>155,724</u>	<u>1,184,872</u>	<u>1,072,687</u>
	<u>1,117,554</u>	<u>155,724</u>	<u>1,273,278</u>	<u>1,136,961</u>

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

NOTES TO THE FINANCIAL STATEMENTS
for the Year Ended 31 March 2021

7. Charitable expenditure

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

8. Analysis of support costs

	2021	2020
	£	£
Staff & management	98,071	89,852
Headquarter costs	21,447	19,080
Depreciation	28,600	4,133
Other professional fees	1,239	4,701
Governance (see note 9)	6,367	6,181
	<u>155,724</u>	<u>123,947</u>

9. Governance

	2021	2020
	£	£
Audit fee	5,754	5,568
Other accounting charges	600	600
Companies House	13	13
	<u>6,367</u>	<u>6,181</u>

Edinburgh Citizens Advice Bureau (known as ‘Citizens Advice Edinburgh’)
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NOTES TO THE FINANCIAL STATEMENTS
for the Year Ended 31 March 2021

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

	Unrestricted	Restricted	2021	2020
	£	£	Total	Total
			£	£
Salaries and wages	137,159	714,120	851,279	791,666
Social security costs	8,711	58,289	67,000	61,811
Pension costs	8,797	47,114	55,911	53,295
	<u>154,667</u>	<u>819,523</u>	<u>974,190</u>	<u>906,772</u>

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

	FT	PT	2021	2020
			Total	Total
Office and administration	5	3	8	8
Service provision	10	22	32	31
Cleaners	-	1	1	1
	<u>15</u>	<u>26</u>	<u>41</u>	<u>40</u>

There were no employees with emoluments exceeding £60,000 (2020: none).

The key management staff comprise of the Chief Executive, Finance Manager and Projects Managers. The total remuneration of key management was £146,800 (2020: £139,082).

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

Edinburgh Citizens Advice Bureau (known as ‘Citizens Advice Edinburgh’)
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NOTES TO THE FINANCIAL STATEMENTS
for the Year Ended 31 March 2021

11. Tangible fixed assets

	Property £	Equipment, Fixtures & Fittings £	Leasehold improvements £	Total £
Cost				
As at 1 April 2020	127,534	2,736	141,735	272,005
Additions	-	-	15,768	15,768
Disposals	-	(343)	-	(343)
	<u>127,534</u>	<u>2,393</u>	<u>157,503</u>	<u>287,430</u>
Depreciation				
As at 1 April 2020	17,857	2,736	51,967	72,560
Charge for the year	2,551	-	29,384	31,935
Depreciation on disposals	-	(343)	-	(343)
	<u>20,408</u>	<u>2,393</u>	<u>81,351</u>	<u>104,152</u>
Net book value				
As at 31 March 2021	<u>107,126</u>	<u>-</u>	<u>76,152</u>	<u>183,278</u>
As at 31 March 2020	<u>109,677</u>	<u>-</u>	<u>89,768</u>	<u>199,445</u>

12. Debtors

	2021 £	2020 £
Trade debtors	4,273	5,000
Accrued income	56,583	31,088
Prepayments	17,906	14,419
Other debtors	5,242	5,000
	<u>84,004</u>	<u>55,507</u>

13. Creditors

	2021 £	2020 £
Amounts falling due within one year		
Deferred income (note 13a)	13,439	24,799
Accruals	73,988	36,416
Taxation and Social Security	17,160	17,066
Trade creditors	30,630	5,572
Other creditors	8,017	5,842
	<u>143,234</u>	<u>89,695</u>

Edinburgh Citizens Advice Bureau (known as ‘Citizens Advice Edinburgh’)
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NOTES TO THE FINANCIAL STATEMENTS
for the Year Ended 31 March 2021

13a. Analysis of movement in deferred income

Deferred income	2021	2020
	£	£
Brought forward	24,799	12,196
Released in the year	(24,799)	(12,196)
Deferred in the year	13,439	24,799
	<u>13,439</u>	<u>24,799</u>

14. Analysis of movement in funds

2020/21	At 1 April	Income	Expenditure	Transfers	At 31
	2020	£	£	£	March 2021
	£				£
Restricted funds					
NHS – Patient Advisory Service (PASS)	5,145	57,554	(61,355)	-	1,344
NHS – Welfare Rights Health Promotion (WRHP)	-	60,665	(61,382)	717	-
In Court Advisor (INCA)	-	71,383	(71,383)	-	-
Mediation Project	-	46,433	(46,434)	1	-
Veterans 1 st Point	-	5,601	(5,636)	35	-
Pension Wise	-	79,185	(79,185)	-	-
Fuel Bills Advice	4,567	-	-	-	4,567
Energy Redress (HEAT)	341	24,533	(24,833)	-	41
Money Talks	-	30,036	(32,127)	2,091	-
Edinburgh Integration Joint Board (IJB)	-	315,006	(317,374)	2,368	-
Welfare Reform Mitigation	-	76,169	(76,169)	-	-
COVID-19 Funding	-	63,946	(36,255)	(14,984)	12,707
EU Settlement	7,316	45,000	(48,540)	(3,776)	-
EU Citizens Support	10,634	79,576	(89,047)	(1,163)	-
Financial Health Checks	-	47,260	(47,260)	-	-
Universal Support	-	163,581	(164,836)	1,255	-
COVID Impact Debt Funding	-	22,660	(19,727)	-	2,933
Post Xmas Debt Funding	-	4,159	(3,329)	-	830
Improving Debt Advice Journey	-	23,326	-	-	23,326
	<u>28,003</u>	<u>1,216,073</u>	<u>(1,184,872)</u>	<u>(13,456)</u>	<u>45,748</u>
Unrestricted funds					
General funds	108,977	111,200	(88,506)	9,623	141,294
Designated property reserve	199,445	-	-	(16,167)	183,278
Designated Money Advice	-	-	-	20,000	20,000
	<u>308,422</u>	<u>111,200</u>	<u>(88,506)</u>	<u>13,456</u>	<u>344,572</u>
Total funds	<u>336,425</u>	<u>1,327,273</u>	<u>(1,273,378)</u>	<u>-</u>	<u>390,320</u>

Edinburgh Citizens Advice Bureau (known as ‘Citizens Advice Edinburgh’)
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NOTES TO THE FINANCIAL STATEMENTS
for the Year Ended 31 March 2021

14. Analysis of movement in funds (continued)

2019/20	At 1 April 2019 £	Income £	Expenditure £	Transfers £	At 31 March 2020 £
Restricted funds					
NHS – Patient Advisory Service (PASS)	8,195	57,318	(60,368)	-	5,145
Royal Infirmary	1,504	-	-	(1,504)	-
NHS – Welfare Rights Health Promotion (WRHP)	425	60,330	(61,149)	394	-
In Court Advisor (INCA)	121	71,649	(71,770)	-	-
Mediation Project	63	46,734	(46,797)	-	-
Veterans 1 st Point	-	5,687	(5,685)	(2)	-
Pension Wise	-	80,327	(80,327)	-	-
Fuel Bills Advice	4,567	-	-	-	4,567
Energy Redress (HEAT)	-	4,206	(3,865)	-	341
Money Talks	-	30,702	(31,670)	968	-
Tollcross	-	3,248	(3,675)	427	-
IJB	-	309,482	(333,906)	24,424	-
Welfare Reform Mitigation Development Project	-	76,169	(76,169)	-	-
EU Settlement	-	75,719	(8,506)	(67,213)	-
EU Citizens Support	2,901	43,538	(39,123)	-	7,316
Financial Health Checks	-	42,756	(32,122)	-	10,634
Universal Support	2,911	47,927	(51,302)	464	-
	-	163,580	(166,253)	2,673	-
	<u>20,687</u>	<u>1,119,372</u>	<u>(1,072,687)</u>	<u>(39,369)</u>	<u>28,003</u>
Unrestricted funds					
General funds	230,949	102,493	(64,389)	(160,076)	108,977
Designated funds	-	-	-	199,445	199,445
General funds	<u>230,949</u>	<u>102,493</u>	<u>(64,389)</u>	<u>39,369</u>	<u>308,422</u>
Total funds	<u>251,636</u>	<u>1,221,865</u>	<u>(1,137,076)</u>	<u>-</u>	<u>336,425</u>

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

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

The transfer of funding on the development project relates to amounts capitalised in the year.

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

NOTES TO THE FINANCIAL STATEMENTS for the Year Ended 31 March 2021

14. Analysis of movement in funds (continued)

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

A Designated Money Advice Reserve was created to fund this project in the coming year.

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

- NHS – Patient Advisory Service (PASS) – To provide an independent advice service supporting patients to raise concerns, complaints and feedback about NHS services.
- Royal Infirmary – To deliver a pilot project (now superseded) delivering welfare rights advice to patients of the RIE.
- NHS – Welfare Rights Health Promotion – To deliver early-intervention welfare rights advice to patients, carers and staff at the Western General Hospital and Royal Infirmary of Edinburgh.
- In Court Advisor (INCA) – To provide legal information and advice to enable clients to understand and navigate Sheriff Court processes and procedures.
- Mediation Project – To facilitate mediation between parties involved in legal disputes at the Sheriff Court.
- Veterans 1st Point – To provide a convenient, approachable, welfare rights advice service for Veterans, delivered from the V1P premises as a “one-stop-shop” service.
- Pension Wise – To deliver advice on pensions to clients approaching retirement to enable them to make informed decisions about how to manage their finances.
- Fuel Bills Advice - to deliver specialist energy advice to clients and to support generalist advisors to provide effective advice on utility issues.
- Energy Redress (Home Energy Advice and Training) – To deliver individually tailored accessible advice to vulnerable clients in Edinburgh, offering home visits and outreach to those who would otherwise struggle to get advice.
- Money Talks (Multi Channel Hub) – To work with CAS in a providing a telephony service offering Financial Health checks advice.
- Tollcross – To deliver a weekly welfare rights advice surgery from the Tollcross Community Hub.
- IJB Joint City of Edinburgh Council and NHS – for the delivery of General Advice Services in Edinburgh from 5 office based locations in the City. Also, for the provision of Welfare Rights Advice at a number of Surgeries throughout Edinburgh, to improve health and wellbeing.
- Welfare Reform Mitigation – For the delivery of holistic advice on welfare benefits and related issues through office based services, outreach and partnership working.
- Pennywell Development Project (CAS and Ferrywell Youth Project FYP) - To assist with the funding of refurbishment costs associated with the opening of North Edinburgh Community Resource Centre at Pennywell Road.
- EU Settlement – To deliver information and support to individuals, to help them understand how they are affected by changes to the immigration rules as a result of leaving the EU.
- EU Citizens Support – To develop capacity and support other bureaux in the Edinburgh area by providing specialist advice and training in EU Migration.
- Financial Health Checks – To develop Financial Health Checks concentrated on vulnerable families and older people in Scotland, using the existing bureau network.

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NOTES TO THE FINANCIAL STATEMENTS
for the Year Ended 31 March 2021

14. Analysis of movement in funds (continued)

- Universal Support (Help to Claim) – To provide support to citizens who require help with Universal Credit applications and claims.
- COVID-19 Funding – emergency funding to allow for the continuation of local delivery of Advice services. This funding provided for PPE and property alternations.
- COVID Impact Debt Funding – to provide additional money advice services due to increased need as a result of the COVID-19 pandemic.
- Post Xmas Debt Funding – short term support to provide money advice for clients requiring support following the Christmas period.
- Improving Debt Advice Journey – to provide a liaison service to clients who require debt advice by assisting with the gathering of information from Money Advisors, with the aim of improving the overall outcome.

15. Analysis of net assets between funds

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total Funds £
Fixed assets	-	183,278	-	183,278
Net current assets	141,294	20,000	45,748	207,042
Net assets at 31 March 2021	141,294	203,278	45,748	390,320
Fixed assets	-	199,445	-	199,445
Net current assets	108,977	-	28,003	136,980
Net assets at 31 March 2020	108,977	199,445	28,003	336,425

16. Analysis of changes in net funds

	At 1 April £	Cashflows At 31 March £	£
2020/21			
Borrowings	-	-	-
Cash and cash equivalents	171,168	95,104	266,272
Total net funds	171,168	95,104	266,272
2019/20			
Borrowings	-	-	-
Cash and cash equivalents	143,555	27,613	171,168
Total net funds	143,555	27,613	171,168

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for the Year Ended 31 March 2021

17. Operating lease commitments

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

	Property £	Equipment £	Total £
Within one year	58,254	4,187	62,441
Between two and five years	86,667	2,792	89,459
At 31 March 2021	<u>144,921</u>	<u>6,979</u>	<u>151,900</u>
Within one year	61,569	4,738	66,307
Between two and five years	139,653	7,004	146,657
At 31 March 2020	<u>201,222</u>	<u>11,742</u>	<u>212,964</u>

18. Dilapidations

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

19. Related party transactions

Professional fees of £nil (2020: £6,574) were paid to Gilson Gray LLP, a firm in which director, Dorothy Kellas, is a partner. No other related party transactions have been made during the year.