

Charity registration number SC000593 (Scotland)

Company registration number SC332676 (Scotland)

**DALKEITH AND DISTRICT CITIZENS ADVICE BUREAU**  
**ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31 MARCH 2024**

# DALKEITH AND DISTRICT CITIZENS ADVICE BUREAU

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# DALKEITH AND DISTRICT CITIZENS ADVICE BUREAU

## TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT)

### FOR THE YEAR ENDED 31 MARCH 2024

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The trustees present their annual report and financial statements for the year ended 31 March 2024.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charity's Memorandum and Articles of Association, the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 (as amended), the Companies Act 2006 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).

#### Objectives and activities

Dalkeith and District Citizens Advice Bureau (Dalkeith CAB) strives for a fairer Scotland where people are empowered and their rights respected. It aims to achieve this by:

- Offering free, impartial, confidential, holistic, quality-assured information and advice on issues including benefits, debt, employment, housing, home energy and emergency food and home fuel to help people in Midlothian make informed life choices.
- Using information gained from the service and client engagement to campaign for improved public policies that reduce the likelihood of problems in the future.

As a member of the 60 strong Citizens Advice Scotland (CAS) network of Bureaux across Scotland, adheres to 12 principles that underpin Dalkeith CAB's values, activities and services.

- **Free.** Clients are not charged for advice and information.
- **Confidential.** We do not disclose client details to others without their consent.
- **Impartial.** CAB advisors do not make judgements or steer clients in making decisions.
- **Independent.** No outside agencies influence the services we offer.
- **Accessible.** We take steps to make the service inclusive and accessible to all in need.
- **Effective.** Accurate, quality-checked information enables needs to be addressed.
- **Accountable.** CAB operations are transparent and accountable to the community.
- **Client's right to decide.** We offer information to enable their own informed choices.
- **Voluntary.** Unpaid staff from the local community are at the heart of service delivery.
- **Empowerment.** We equip clients with knowledge, skills and confidence.
- **Information retrieval.** Evidence from service-users helps us influence policy.
- **Generalist.** We do not restrict topics on which we are prepared to offer advice.

These are embedded in all policies, procedures and systems used to plan, deliver and evaluate Dalkeith CAB's activities. This includes valuing diversity and a commitment to equality in governance, employment, volunteering, partnerships and services.

#### Achievements and performance

Dalkeith & District CAB has offered support, advice and information in Midlothian since 1966. It has continued to develop in response to changing local needs and opportunities, to improve quality, extend partnerships and meet all legal and regulatory requirements.

The ongoing cost of living crisis and legacy of Covid-19 continued to bring challenges for people in our area and for Dalkeith CAB when supporting them to resolve their problems and avoid greater financial hardship. The CAB responded by expanding the ways clients could engage with CAB services and introducing a new system for rapidly assessing (i.e. triaging) people seeking help so they could get the help they need more swiftly.

While holistic general advice in person, by phone and via email remained the core service of the CAB, the charity secured resources to deliver several specialist services and including for maximising household income, debt management, home energy efficiency, and projects offering advice, information and opportunities for mutual support and learning for vulnerable members of the community – marginalised families, isolated men and older people on low incomes.

## **DALKEITH AND DISTRICT CITIZENS ADVICE BUREAU**

### **TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)**

#### **FOR THE YEAR ENDED 31 MARCH 2024**

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Dalkeith CAB also continued with developing and delivering outreach clinics in communities throughout Dalkeith and District including Bonnyrigg Rose FC, Gorebridge Hive, Central Dalkeith & Woodburn Community Pantry, Gorebridge Library, Horizons Recovery Café, Mayfield & Easthouses Development Trust Pavilion, Midlothian Foodbank, Newtongrange Development Trust, St Johns Church and VOCAL Carers organisation.

This year, the CAB introduced VERA (Virtual Expert Responsive Advice), a user-friendly touch screen resource located in the Pantry at Mayfield Pavilion. VERA provides links to information on common issues as well as for booking an appointment with the CAB and a range of other specialist helping agencies. This has helped the CAB reach more people in need at a time when there is high demand for its services.

The CAB also continued its delivery of CAS-led services including the Armed Services Support Project, PensionWise, Patient Advice & Support Service, Awareness Campaigns and Energy Advice projects.

The following offers a "snapshot" of Dalkeith CAB services in 2023-24.

- Increasing need - the CAB assisted 2,826 people address 9,969 problems. This represented almost a 10% increase in clients over the previous year.
- Benefits – 40% of clients requested help with benefits – the most common issue raised.
- Debt – 17% of people needed support managing debts.
- Other Concerns – The proportion of clients requiring help with other issues included Home Energy (8%), Emergency Food Parcels or Energy Vouchers (7%), Housing and Homelessness (6%), Employment (5%) and Council Tax (4.5%).
- Client Financial Gains - the CAB helped clients secure £4,001,976 in financial gains from benefits, settlements, refunds, charitable financial support and debt arrangements. This was a huge 25% increase over the sum secured for clients in 2022-23.

Partnership working remained key to the CAB's success during the year by sharing expertise, maximising resources and reaching more people in need. Partnerships include Midlothian Financial Inclusion Network, Melville Housing Association, NHS Lothian, Midlothian Voluntary Action, Fuelbank Foundation, Trussell Trust, East and Midlothian Women's Aid and Midlothian Council Welfare Rights.

The CAB maintained its accreditation with Scottish National Standards for Advice and Information Providers accreditation for Housing, Welfare Benefit, Money and Debt Advice at levels I, II and III. Dalkeith CAB remains the only advice service in Midlothian to achieve this.

Dalkeith CAB also passed its Citizens Advice Scotland quality of advice and organisational performance assessment during the year.

In March 2024, Dalkeith CAB completed a "thumbnail" survey of service-users, focussing especially on those nearing the end of their period of support from Dalkeith CAB. Key findings from the study are as follows:

- 88% of respondents said it was true or mostly true their problems had been resolved with assistance from Dalkeith CAB.
- 97% said it was very true or mostly true that information gained from the CAB had helped them manage their concerns more effectively.
- 84% stated they felt more confident about managing their issues having had support from the CAB.
- 91% reported that their engagement with Dalkeith CAB had helped them feel less anxious about their issues.
- All 32 participants said that they would recommend Dalkeith CAB's services to friends or family.

# DALKEITH AND DISTRICT CITIZENS ADVICE BUREAU

## TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

**FOR THE YEAR ENDED 31 MARCH 2024**

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### Financial review

The Board drafts an annual budget and receives quarterly reports that include expenditure against forecast targets. The budget is based on financial performance and adapted when new information comes to light. Examples of this might include the receipt of new grant funding during the year or an unanticipated large item of expenditure.

The Finance Officer conducts day-to-day financial tasks including receipts and payments, bank reconciliations and retaining payroll and other financial documentation.

Financial Procedures, agreed by the Board, govern all financial processes, and secure electronic and print accounting systems inform financial reports for funders and other stakeholders. This including monthly reports for the manager and Treasurer or Chair to identify emerging concerns and opportunities as well as any issues requiring urgent action.

The Annual Financial Statements are approved by the Board and subject to external independent examination before presentation to members at the Annual General Meeting.

During the year ended 31 March 2024, the Bureau received total income of £493,641 (2023: £397,210). After expenditure of £462,938 (2023: £425,074) the net movement in funds for the year was an increase of £30,703 (2023: decrease of £27,864). Total funds carried forward at 31 March 2024 were £323,338 (2023: £292,635).

### Going concern

Sufficient funding has been secured for the 2024-25 financial year for core functions, services and project work from statutory and other sources. The Board has a reasonable expectation that financial support will continue to be forthcoming. Consequently, the going concern concept has been used in preparing these accounts.

### Reserves Policy

The Board reviews its Reserves Policy each year, mindful of the need to expend funds in furtherance of Dalkeith CAB's objects and strategic priorities while ensuring sufficient unrestricted reserves to unanticipated expenditure and other contingencies, should they arise.

In recent years, this has included allotting some free reserves to enable delivery of services, for example "topping up" project grants to meet demand until additional resources can be secured or bridging the gap between investment from one funding source and another.

The Board reviews reserves at the end of each financial year to calculate sums to designate for contingencies and to "ring fence" for services or anticipated costs in the following year. The Board has designated £174,000 of unrestricted reserves for these purposes.

At 31st March 2024, the remaining unrestricted reserves stood at £20,946, which represents 4% of the organisation's turnover in that year.

### Plans for future periods

Given indications of ongoing economic, political and social uncertainty, the CAB anticipates demand for its services and the urgency and complexity of client needs will increase in the year to come. In addition to sustaining current activities, the CAB will prioritise:

- **Funding** - continuing to secure more and varied sources to reduce reliance on statutory funds.
- **Partnerships** - sustaining current relationships and building new local partnerships.
- **Outreach** - continuing to provide CAB services within local communities where these are most needed.
- **Accessibility** - continuing to improve options for local people to access CAB assistance.
- **Projects** - filling gaps not met by current provision with specialist activities or services.
- **Evidence** - making better use of data collected by the CAB, client engagement and external evidence to inform the CAB's future direction and influence public policy.
- **Premises** - moving to more fit-for-purpose, environmentally sustainable offices.
- **People** - focussing on recruitment, training and support of volunteers and staff to meet challenges in the future.

# DALKEITH AND DISTRICT CITIZENS ADVICE BUREAU

## TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

**FOR THE YEAR ENDED 31 MARCH 2024**

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### **Structure, governance and management**

Dalkeith and District Citizens Advice Bureau is a private company limited by guarantee, incorporated on 19th October 2007. It is governed by its Articles of Association, an updated version of which was adopted by the membership at an Annual General Meeting on 8th March 2023.

The CAB is registered as a charity with the Office of the Scottish Charity Regulator and recognised as a charity by HMRC.

Membership of the CAB is governed by the Articles of Association and applicants for membership of the company must be approved by the Board. The Board is appointed in accordance with the process set out in the Articles.

The Board is responsible for the strategic direction and stewardship of the CAB on behalf of its membership. The Board sets the overarching strategy and monitors performance against agreed outcomes. The Board is also responsible for financial and contractual matters, including employment of staff and ensuring health and safety in its services and premises.

The eight-member volunteer Board meets six times per year and, where required, appoints sub-groups to undertake tasks or gather and provide required advice or information.

Responsibility for management of day-to-day operations is delegated to the CAB manager. This includes ensuring functions like operational planning, service delivery and evaluation, implementing and reviewing policies, procedures and systems, recruitment, support and supervision of staff and volunteers, income generation and financial management and compliance with legal and regulatory requirements.

The Manager, in turn, delegates responsibilities to staff and volunteers, in line with their stated roles, providing support and oversight of performance. They also report on operational developments and achievements toward goals in the strategic plan.

The team currently comprises 16 paid members of staff (10.2 full time equivalent) and 14 volunteers who serve as advisors, administrators, receptionists and social policy workers.

Dalkeith CAB is grateful to all funders and supporters of the service, its partner organisations and of course, the staff and volunteers who make the service possible.

The trustees, who are also the directors for the purpose of company law, and who served during the year and up to the date of signature of the financial statements were:

M Radcliffe	(Resigned 12 March 2024)
J Bryant	(Resigned 9 November 2023)
M Hedlund	
F Saxby	(Resigned 12 March 2024)
R Davies	
S Moffat	
R Goater	
P McQuarrie	
P Ewart	(Resigned 30 August 2023)
J Doyle	(Appointed 8 November 2023)
E Mclean	(Appointed 8 November 2023)

## DALKEITH AND DISTRICT CITIZENS ADVICE BUREAU

### TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

**FOR THE YEAR ENDED 31 MARCH 2024**

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Secretary R Davies

Manager J Podet

Charity number (Scotland) SC000593

Company number SC332676

Registered Office 8 Buccleuch Street  
Dalkeith  
Midlothian  
EH22 1HA

Independent Examiner Thomson Cooper  
22 Stafford Street  
Edinburgh  
EH3 7BD

Bankers Royal Bank of Scotland  
63 High Street  
Dalkeith  
EH22 1JA

Solicitors Burness Paull  
50 Lothian Road  
Edinburgh  
EH3 9WJ

None of the trustees has any beneficial interest in the company.

#### ~~Statement of trustees' responsibilities~~

The trustees, who are also the directors of Dalkeith and District Citizens Advice Bureau for the purpose of company law, are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company Law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that year.

In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SCRP;
- 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; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

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

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**DALKEITH AND DISTRICT CITIZENS ADVICE BUREAU**

**TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)**

***FOR THE YEAR ENDED 31 MARCH 2024***

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The trustees' report was approved by the Board of Trustees.

R Davies  
**Trustee**

12 December 2024

# DALKEITH AND DISTRICT CITIZENS ADVICE BUREAU

## INDEPENDENT EXAMINER'S REPORT

### TO THE TRUSTEES OF DALKEITH AND DISTRICT CITIZENS ADVICE BUREAU

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I report on the financial statements of the charity for the year ended 31 March 2024, which are set out on pages 8 to 23.

#### **Respective responsibilities of trustees and examiner**

The charity's trustees, who are also the directors of Dalkeith and District Citizens Advice Bureau for the purposes of company law, are responsible for the preparation of the financial statements in accordance with the terms of the Charities and Trustee Investments (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006. The trustees consider that the audit requirement of Regulation 10(1)(a) to (c) of the 2006 Accounts Regulations does not apply. It is my responsibility to examine the financial statements 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 2006 Accounts Regulations. An examination includes a review of the accounting records kept by the charity and a comparison of the financial statements presented with those records. It also includes consideration of any unusual items or disclosures in the financial statements, 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 view given by the financial statements.

#### **Independent examiner's statement**

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

- (a) which gives me reasonable cause to believe that in any material respect the requirements:
  - (i) to keep accounting records in accordance with section 44(1) (a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations; and
  - (ii) to prepare financial statements which accord with the accounting records and comply with Regulation 8 of the 2006 Accounts Regulations;have not been met or
- (b) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the financial statements to be reached.

Fiona Haro CA  
Thomson Cooper  
22 Stafford Street  
Edinburgh  
EH3 7BD

Dated: 12 December 2024

## DALKEITH AND DISTRICT CITIZENS ADVICE BUREAU

### STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31 MARCH 2024

#### Current financial year

		Unrestricted funds general 2024	Unrestricted funds designated 2024	Restricted funds 2024	Total 2024	Total 2023
	Notes	£	£	£	£	£
<b>Income from:</b>						
Donations and legacies	2	165,622	-	325,457	491,079	396,375
Investments	3	2,562	-	-	2,562	835
<b>Total income</b>		168,184	-	325,457	493,641	397,210
<b>Expenditure on:</b>						
Raising funds	4	7,845	-	-	7,845	7,685
Charitable activities	5	154,902	-	300,191	455,093	417,389
<b>Total expenditure</b>		162,747	-	300,191	462,938	425,074
<b>Net income/(expenditure) for the year/ Net movement in funds</b>		5,437	-	25,266	30,703	(27,864)
Fund balances at 1 April 2023		15,509	174,000	103,126	292,635	320,499
<b>Fund balances at 31 March 2024</b>		20,946	174,000	128,392	323,338	292,635

The statement of financial activities includes all gains and losses recognised in the year.

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

The statement of financial activities also complies with the requirements for an income and expenditure account under the Companies Act 2006.

## DALKEITH AND DISTRICT CITIZENS ADVICE BUREAU

### STATEMENT OF FINANCIAL ACTIVITIES (CONTINUED) INCLUDING INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31 MARCH 2024

Prior financial year		Unrestricted funds general 2023 £	Unrestricted funds designated 2023 £	Restricted funds 2023 £	Total 2023 £
	Notes				
<b>Income from:</b>					
Donations and legacies	2	128,069	-	268,306	396,375
Investments	3	835	-	-	835
<b>Total income</b>		<u>128,904</u>	<u>-</u>	<u>268,306</u>	<u>397,210</u>
<b>Expenditure on:</b>					
Raising funds	4	<u>7,685</u>	<u>-</u>	<u>-</u>	<u>7,685</u>
Charitable activities	5	<u>147,381</u>	<u>-</u>	<u>270,008</u>	<u>417,389</u>
<b>Total expenditure</b>		<u>155,066</u>	<u>-</u>	<u>270,008</u>	<u>425,074</u>
Gross transfers between funds		890	-	(890)	-
<b>Net income/(expenditure) for the year/ Net movement in funds</b>		(25,272)	-	(2,592)	(27,864)
Fund balances at 1 April 2022		<u>40,781</u>	<u>174,000</u>	<u>105,718</u>	<u>320,499</u>
<b>Fund balances at 31 March 2023</b>		<u><u>15,509</u></u>	<u><u>174,000</u></u>	<u><u>103,126</u></u>	<u><u>292,635</u></u>

# DALKEITH AND DISTRICT CITIZENS ADVICE BUREAU

## BALANCE SHEET

AS AT 31 MARCH 2024

	Notes	2024 £	£	2023 £	£
<b>Fixed assets</b>					
Tangible assets	11		1,977		1,857
<b>Current assets</b>					
Debtors	12	30,770		11,840	
Cash at bank and in hand		422,941		365,726	
		<u>453,711</u>		<u>377,566</u>	
<b>Creditors: amounts falling due within one year</b>	13	<u>(132,350)</u>		<u>(86,788)</u>	
Net current assets			321,361		290,778
<b>Total assets less current liabilities</b>			<u>323,338</u>		<u>292,635</u>
<b>Income funds</b>					
Restricted funds	16		128,392		103,126
Designated funds	17		174,000		174,000
Unrestricted Fund			20,946		15,509
			<u>323,338</u>		<u>292,635</u>

The company is entitled to the exemption from the audit requirement contained in section 477 of the Companies Act 2006, for the year ended 31 March 2024.

The directors acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of financial statements.

The members have not required the company to obtain an audit of its financial statements for the year in question in accordance with section 476.

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

The financial statements were approved by the Trustees on 12 December 2024

R Davies  
Trustee

Company registration number SC332676

# DALKEITH AND DISTRICT CITIZENS ADVICE BUREAU

## NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2024

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### 1 Accounting policies

#### Charity information

Dalkeith and District Citizens Advice Bureau is a private company limited by guarantee incorporated in Scotland. The registered office is 8 Buccleuch Street, Dalkeith, Midlothian, EH22 1HA.

Dalkeith and District Citizens Advice Bureau is a company limited by guarantee and does not have any share capital. Every member of the company undertakes to contribute such amount as may be required not exceeding £1 in the event of it being wound up.

#### 1.1 Accounting convention

The financial statements have been prepared in accordance with the charity's Memorandum and Articles of Association, the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 (as amended), FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" ("FRS 102") and the Charities SORP "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019). The charity is a Public Benefit Entity as defined by FRS 102.

The charity has taken advantage of the provisions in the SORP for charities not to prepare a Statement of Cash Flows.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention. The principal accounting policies adopted are set out below.

#### 1.2 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

#### 1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Designated funds comprise funds which have been set aside at the discretion of the trustees for specific purposes. The purposes and uses of the designated funds are set out in the notes to the financial statements.

Restricted funds are subject to specific conditions by donors or grantors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

#### 1.4 Income

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Legacies are recognised on receipt or otherwise if the charity has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

# DALKEITH AND DISTRICT CITIZENS ADVICE BUREAU

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2024

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### 1 Accounting policies (Continued)

#### 1.5 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, 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 classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges are allocated on the portion of the asset's use.

#### 1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Computers	3 years straight line
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The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

#### 1.7 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.

#### 1.8 Financial instruments

The charity 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 charity's balance sheet when the charity 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.

#### **Basic financial assets**

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction 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.

# DALKEITH AND DISTRICT CITIZENS ADVICE BUREAU

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2024

### 1 Accounting policies

(Continued)

#### **Basic financial liabilities**

Basic financial liabilities, including creditors and bank loans 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.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

#### **Derecognition of financial liabilities**

Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

### 1.9 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

### 1.10 Retirement benefits

Payments to defined contribution retirement benefit schemes are charged as an expense as they fall due.

### 1.11 Leases

Rentals payable under operating leases, including any lease incentives received, are charged as an expense on a straight line basis over the term of the relevant lease.

### 2 Donations and legacies

	Unrestricted funds general 2024 £	Restricted funds 2024 £	Total 2024 £	Unrestricted funds general 2023 £	Restricted funds 2023 £	Total 2023 £
Donations and gifts	1,710	-	1,710	106	-	106
Grants received	163,912	325,457	489,369	127,963	268,306	396,269
	<u>165,622</u>	<u>325,457</u>	<u>491,079</u>	<u>128,069</u>	<u>268,306</u>	<u>396,375</u>

## DALKEITH AND DISTRICT CITIZENS ADVICE BUREAU

### NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2024

#### 2 Donations and legacies (Continued)

##### Grants receivable for core activities

	Unrestricted funds general 2024 £	Restricted funds 2024 £	Total 2024 £	Unrestricted funds general 2023 £	Restricted funds 2023 £	Total 2023 £
Midlothian Council - core funding	125,000	-	125,000	125,000	-	125,000
NHS Lothian - Outreach	-	-	-	-	9,300	9,300
Midlothian Council - Premises	-	15,000	15,000	-	15,000	15,000
PASS	-	-	-	1,078	-	1,078
CAS - Welfare Reform	-	-	-	-	10,695	10,695
CAS - Pension Wise	1,010	-	1,010	1,515	-	1,515
CAS - Short Term Debt	-	-	-	-	33,388	33,388
CAS - Money Talks Plus	-	48,432	48,432	-	-	-
CAS - Big Energy Savings Network (BESN)	7,043	-	7,043	-	-	-
CAS - Energy Best Deal (EBD)	11,054	-	11,054	-	16,947	16,947
MLC Income Max Extra Project	-	15,250	15,250	-	25,417	25,417
Horizons Café Outreach	-	8,568	8,568	-	7,744	7,744
Trussell Trust 1 - CAB in Foodbank	-	24,927	24,927	-	9,835	9,835
CAS - Scottish Gas Network (SGN)	-	44,938	44,938	-	2,717	2,717
CAS - Gambling Support	-	2,998	2,998	-	-	-
Aviva General	-	2,002	2,002	-	-	-
PES Money MOT	-	33,420	33,420	-	-	-
Bonnyrigg Bequest Fund	4,428	-	4,428	-	-	-
SLA Debt	-	-	-	-	36,635	36,635
SG Debt Advice	-	-	-	-	28,297	28,297
Investing in Communities	-	37,326	37,326	-	-	-
Vocal	-	19,355	19,355	-	15,000	15,000
Robertson Trust - Triage Project	-	25,000	25,000	-	-	-
Community Mental Health & Wellbeing: UMMatter	-	28,363	28,363	-	7,457	7,457
MLC Large Grant - Older Persons' Project	-	14,796	14,796	-	14,874	14,874
Midlothian Council - Trusted Partner Fund	-	-	-	-	35,000	35,000
Other	15,377	5,082	20,459	370	-	370
	<u>163,912</u>	<u>325,457</u>	<u>489,369</u>	<u>127,963</u>	<u>268,306</u>	<u>396,269</u>

# DALKEITH AND DISTRICT CITIZENS ADVICE BUREAU

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2024

### 3 Income from investments

	Unrestricted funds 2024 £	Unrestricted funds 2023 £
Interest receivable	2,562	835
	<u>2,562</u>	<u>835</u>

### 4 Expenditure on raising funds

	Unrestricted funds 2024 £	Unrestricted funds 2023 £
<b>Fundraising and publicity</b>		
Other fundraising costs	7,845	7,685
	<u>7,845</u>	<u>7,685</u>

### 5 Expenditure on charitable activities

	2024 £	2023 £
<b>Direct costs</b>		
Staff costs	358,507	327,649
Property rent	16,169	16,440
Water rates, building insurance and waste	3,547	2,340
Midlothian Council – Trusted Partner Fund	15,807	18,265
Food vouchers pilot scheme	-	6,000
	<u>394,030</u>	<u>370,694</u>
<b>Share of support and governance costs (see note 6)</b>		
Support	58,143	44,175
Governance	2,920	2,520
	<u>455,093</u>	<u>417,389</u>
<b>Analysis by fund</b>		
Unrestricted funds	154,902	147,381
Restricted funds	300,191	270,008
	<u>455,093</u>	<u>417,389</u>

## DALKEITH AND DISTRICT CITIZENS ADVICE BUREAU

### NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2024

#### 6 Support costs allocated to activities

		2024	2023
		£	£
	<b>Basis of allocation</b>		
Depreciation	<i>Direct allocation</i>	2,845	3,161
Insurance and utilities	<i>Direct allocation</i>	14,779	11,012
Repairs - small equipment and leases	<i>Direct allocation</i>	12,000	9,228
Cleaning	<i>Direct allocation</i>	655	651
Telephone, stationery and postage	<i>Direct allocation</i>	3,281	3,491
CAS fees and subscriptions	<i>Direct allocation</i>	3,711	2,159
Consultancy	<i>Direct allocation</i>	12,105	8,140
Travel	<i>Direct allocation</i>	5,216	2,409
Training costs	<i>Direct allocation</i>	1,596	-
Bank charges and sundry	<i>Direct allocation</i>	1,955	3,924
Governance costs	<i>Governance</i>	2,920	2,520
		<u>61,063</u>	<u>46,695</u>

#### 7 Net movement in funds

	2024	2023
	£	£
The net movement in funds is stated after charging/(crediting):		
Depreciation of owned tangible fixed assets	<u>2,845</u>	<u>3,161</u>

#### 8 Trustees

None of the trustees (or any persons connected with them) received any remuneration or benefits from the charity during the year.

#### 9 Employees

The average monthly number of employees during the year was:

	2024	2023
	Number	Number
	<u>16</u>	<u>15</u>
<b>Employment costs</b>	<b>2024</b>	<b>2023</b>
	£	£
Wages and salaries	327,788	300,029
Social security costs	22,142	19,755
Other pension costs	8,577	7,865
	<u>358,507</u>	<u>327,649</u>

# DALKEITH AND DISTRICT CITIZENS ADVICE BUREAU

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2024

### 9 Employees (Continued)

Employment costs for the year attributable to unrestricted funds were £115,309 (2023: £102,779) and restricted funds £243,198 (2023: £224,870).

The total amount of employee benefits received by key management personnel of the charity was £49,428 (2023: £44,986)

There were no employees whose annual remuneration was more than £60,000.

### 10 Taxation

The charity is exempt from taxation on its activities because all its income is applied for charitable purposes.

### 11 Tangible fixed assets

	Computers £
<b>Cost</b>	
At 1 April 2023	27,135
Additions	2,966
At 31 March 2024	<u>30,101</u>
<b>Depreciation and impairment</b>	
At 1 April 2023	25,279
Depreciation charged in the year	2,845
At 31 March 2024	<u>28,124</u>
<b>Carrying amount</b>	
At 31 March 2024	<u>1,977</u>
At 31 March 2023	<u>1,857</u>

### 12 Debtors

	2024 £	2023 £
<b>Amounts falling due within one year:</b>		
Prepayments and accrued income	<u>30,770</u>	<u>11,840</u>

## DALKEITH AND DISTRICT CITIZENS ADVICE BUREAU

### NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2024

#### 13 Creditors: amounts falling due within one year

	Notes	2024 £	2023 £
Other taxation and social security		5,089	4,656
Deferred income	14	104,837	58,296
Trade creditors		2,286	3,865
Other creditors		12,018	12,014
Accruals		8,120	7,957
		<u>132,350</u>	<u>86,788</u>

#### 14 Deferred income

	2024 £	2023 £
Other deferred income	<u>104,837</u>	<u>58,296</u>

Deferred income is included in the financial statements as follows:

	2024 £	2023 £
Deferred income is included within:		
Current liabilities	<u>104,837</u>	<u>58,296</u>
Movements in the year:		
Deferred income at 1 April 2023	58,296	50,067
Released from previous periods	(58,296)	(44,984)
Resources deferred in the year	<u>104,837</u>	<u>53,213</u>
Deferred income at 31 March 2024	<u>104,837</u>	<u>58,296</u>

#### 15 Retirement benefit schemes

	2024 £	2023 £
<b>Defined contribution schemes</b>		
Charge to profit or loss in respect of defined contribution schemes	<u>8,577</u>	<u>7,865</u>

The charity operates a defined contribution pension scheme for all qualifying employees. The assets of the scheme are held separately from those of the charity in an independently administered fund.

## DALKEITH AND DISTRICT CITIZENS ADVICE BUREAU

### NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2024

#### 16 Restricted funds

The restricted funds of the charity comprise the unexpended balances of donations and grants held on trust subject to specific conditions by donors as to how they may be used.

For the year ended 31 March 2024

	Movement in funds				Balance at 31 March 2024 £
	Balance at 1 April 2023 £	Incoming resources £	Resources expended £	Transfers £	
Midlothian Council - Premises	-	15,000	(15,000)	-	-
CAS - Money Talks	-	48,431	(36,476)	-	11,955
CAS - Welfare Reform	337	-	-	-	337
CAS - Financial Health Check	11,252	-	-	-	11,252
MLC Income Max Post	7,861	15,250	(23,111)	-	-
Horizon	-	8,568	(8,568)	-	-
Trussell Trust	9,835	24,927	(21,662)	-	13,100
SGN	-	44,938	(30,203)	-	14,735
Communications and Wellbeing	-	28,363	(19,258)	-	9,105
Gambling Support	-	2,998	(912)	-	2,086
Aviva	-	2,002	(2,002)	-	-
MLC Poverty Grant	14,894	-	-	-	14,894
Investment in Community	-	37,326	(34,534)	-	2,792
SLA Debt	8,738	-	(266)	-	8,472
SG Debt Advice	5,137	-	-	-	5,137
Shopping voucher scheme	11,085	-	-	-	11,085
Vocal	5,248	19,355	(17,922)	-	6,681
MLC Extra Welfare Rights	-	5,083	-	-	5,083
Older person project	1,254	14,796	(16,050)	-	-
Robertson Trust	-	25,000	(25,000)	-	-
Midlothian Council - Trusted Partner Fund	27,485	-	(15,807)	-	11,678
PES Money MOT	-	33,420	(33,420)	-	-
	<u>103,126</u>	<u>325,457</u>	<u>(300,191)</u>	<u>-</u>	<u>128,392</u>

# DALKEITH AND DISTRICT CITIZENS ADVICE BUREAU

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2024

16 Restricted funds (Continued)

For the year ended 31 March 2023

	Movement in funds				Balance at 1 April 2023 £
	Balance at 1 April 2022 £	Incoming resources £	Resources expended £	Transfers £	
NHS Lothian - Outreach	2,392	9,300	(11,692)	-	-
Midlothian Council - Premises	-	15,000	(15,000)	-	-
CAS - Welfare Reform	1,166	10,695	(11,524)	-	337
CAS - Short Term Debt	10,055	33,388	(43,443)	-	-
CAS - Financial Health Check	11,252	-	-	-	11,252
CAS - Help To Claim	1,845	-	(1,845)	-	-
CAS - Energy Projects	9,968	16,947	(26,915)	-	-
MLC Income Max Post	-	25,417	(17,556)	-	7,861
Horizon	-	7,744	(7,800)	56	-
Trussell Trust	-	9,835	-	-	9,835
SGN	-	2,717	(2,717)	-	-
MLC Poverty Grant	14,894	-	-	-	14,894
Investment in Community	942	-	-	(942)	-
Other - MFIN	30	-	-	(30)	-
Access for Vulnerable	3,000	-	(3,000)	-	-
SLA Debt	493	36,635	(28,390)	-	8,738
SG Debt Advice	178	28,297	(23,338)	-	5,137
Shopping voucher scheme	19,946	-	(8,861)	-	11,085
Vocal	3,609	15,000	(13,361)	-	5,248
MLC Extra Welfare Rights	9,753	-	(9,753)	-	-
New Comms and wellbeing	-	7,457	(7,483)	26	-
Older person project	195	14,874	(13,815)	-	1,254
Midlothian Council - Trusted Partner Fund	16,000	35,000	(23,515)	-	27,485
	<u>105,718</u>	<u>268,306</u>	<u>(270,008)</u>	<u>(890)</u>	<u>103,126</u>

# DALKEITH AND DISTRICT CITIZENS ADVICE BUREAU

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2024

### 17 Designated funds

These are unrestricted funds which are material to the charity's activities. These include designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes.

#### For the year ended 31 March 2024

	Movement in funds			Balance at 31 March 2024 £
	Balance at 1 April 2023 £	Resources expended £	£	
Operating reserve	105,000	-	-	105,000
Redundancy costs provision	24,500	-	-	24,500
IT & Training fund	20,000	-	-	20,000
Building maintenance fund	4,500	-	-	4,500
Utilities fund	20,000	-	-	20,000
	<u>174,000</u>	<u>-</u>	<u>-</u>	<u>174,000</u>

#### For the year ended 31 March 2023

	Movement in funds			Balance at 1 April 2023 £
	Balance at 1 April 2022 £	Resources expended £	£	
Operating reserve	105,000	-	-	105,000
Redundancy costs provision	24,500	-	-	24,500
IT & Training fund	20,000	-	-	20,000
Building maintenance fund	4,500	-	-	4,500
Utilities fund	20,000	-	-	20,000
	<u>174,000</u>	<u>-</u>	<u>-</u>	<u>174,000</u>

The Board must review reserves at the end of each financial year to calculate sums to designate for contingencies and to "ring fence" for services or anticipated costs in the following year.

- **Operating Reserves.** The CAB relies on funding from the Local Authority and other statutory and charitable sources to deliver activities and services. With ongoing economic uncertainty and pressures on all funding providers, the Board has agreed to designate 6 months of running costs to enable effective re-profiling of the service, or transition to closure, if significant funding sources are lost.
- **Redundancy Costs.** A sum is designated based on a calculation of redundancy payment liabilities in the event of significant staffing loss or winding up of CAB.
- **IT and Training.** A sum is designated for replacement and renewals of hardware and software licences as well as training for staff when systems upgrade or change.
- **Premises.** Given the age and conditions of the rented premises, the Board has set aside a sum for ongoing maintenance. The Board hopes to secure more fit-for-purpose premises in the year to come, and has designated a sum for obligations required within the full repairing lease and for removal of the CAB to new premises.
- **Utilities.** The Board anticipates a significant rise in the cost of electricity for the current premises in the year to come and has designated funds to enable costs to be met.

# DALKEITH AND DISTRICT CITIZENS ADVICE BUREAU

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2024

### 18 Unrestricted funds

The unrestricted funds of the charity comprise the unexpended balances of donations and grants which are not subject to specific conditions by donors and grantors as to how they may be used.

For the year ended 31 March 2024

	Movement in funds				Balance at 31 March 2024 £
	Balance at 1 April 2023 £	Incoming resources £	Resources expended £	Transfers £	
General funds	15,509	168,184	(162,747)	-	20,946

For the year ended 31 March 2023

	Movement in funds				Balance at 31 March 2023 £
	Balance at 1 April 2022 £	Incoming resources £	Resources expended £	Transfers £	
General funds	40,781	128,904	(155,066)	890	15,509

### 19 Analysis of net assets between funds

	Unrestricted funds 2024 £	Designated funds 2024 £	Restricted funds 2024 £	Total 2024 £
Fund balances at 31 March 2024 are represented by:				
Tangible assets	1,481	-	496	1,977
Current assets/(liabilities)	19,465	174,000	127,896	321,361
	20,946	174,000	128,392	323,338

	Unrestricted funds 2023 £	Designated funds 2023 £	Restricted funds 2023 £	Total 2023 £
Fund balances at 31 March 2023 are represented by:				
Tangible assets	1,857	-	-	1,857
Current assets/(liabilities)	13,652	174,000	103,126	290,778
	15,509	174,000	103,126	292,635

## DALKEITH AND DISTRICT CITIZENS ADVICE BUREAU

### NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2024

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#### 20 Operating lease commitments

##### Lessee

At the reporting end date the charity had outstanding commitments for future minimum lease payments under non-cancellable operating leases, which fall due as follows:

	2024	2023
	£	£
Within one year	377	4,539
Between two and five years	-	377
	<u>377</u>	<u>4,916</u>

#### 21 Related party transactions

There were no disclosable related party transactions during the year (2023 - none).

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