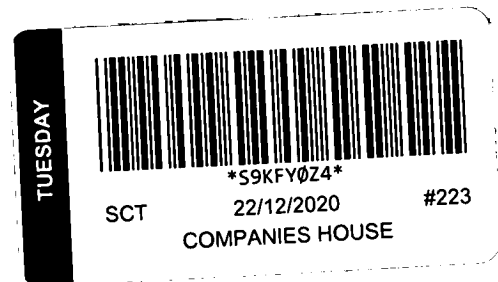


Charity Registration No. SC014736 (Scotland)

Company Registration No. SC176909 (Scotland)

**ROSS & CROMARTY CITIZENS ADVICE BUREAU**  
**(A COMPANY LIMITED BY GUARANTEE)**  
**ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31 MARCH 2020**



**ROSS & CROMARTY CITIZENS ADVICE BUREAU**  
**(A COMPANY LIMITED BY GUARANTEE)**  
**LEGAL AND ADMINISTRATIVE INFORMATION**

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**Directors**

Mrs A MacLean  
Mrs J M Foster  
Mrs V MacIver  
Mr I Forsyth  
Mr W J A Whyte  
Ms C Greer (Appointed 31 July 2019)  
Ms E MacDonald (Appointed 31 July 2019)

**Secretary**

Mrs M MacDonald

**Charity number (Scotland)**

SC014736

**Company number**

SC176909

**Registered office**

Suie House  
Market Square  
ALNESS  
Ross-shire  
Scotland  
IV17 0UD

**Independent examiner**

Jamie Waugh FCA  
Johnston Carmichael LLP  
Clava House  
Cradlehall Business Park  
INVERNESS  
IV2 5GH

**ROSS & CROMARTY CITIZENS ADVICE BUREAU**  
**(A COMPANY LIMITED BY GUARANTEE)**  
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**ROSS & CROMARTY CITIZENS ADVICE BUREAU  
(A COMPANY LIMITED BY GUARANTEE)  
DIRECTORS' REPORT**

**FOR THE YEAR ENDED 31 MARCH 2020**

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The directors present their report and financial statements for the year ended 31 March 2020.

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 Companies Act 2006, the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006, FRS102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" ("FRS102") including the provisions of Section 1A relevant to Small Entities, and 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 (FRS102).

**Objectives and activities**

The charity's objects, as set out in its Memorandum and Articles of Association, are that of the service of delivering an information, advice and representation service for the citizens of Ross and Cromarty, regardless of gender, age, disability, race, colour, religion, nationality or sexual orientation. The service is delivered in accordance with the aims of 12 principles of Citizens Advice Scotland.

The two main aims of the service are to ensure that individuals do not suffer through lack of knowledge of their rights and responsibilities or of the services available to them or through an inability to express their needs effectively, and to exercise a responsible influence on the development of social policies and services, both locally and nationally.

The twelve principles are:

- A free service
- Accessible
- A voluntary service
- Confidential
- Social policy feedback and action
- Empowerment
- Impartial
- Community accountability
- Effectiveness
- Independent
- The clients right to decide
- A generalist service

The directors have paid due regard to guidance issued by OSCR in deciding what activities the charity should undertake.

The charity's policy is to consult and discuss with employees, through unions, staff councils and at meetings, matters likely to affect employees' interests.

Information of matters of concern to employees is given through information bulletins and reports which seek to achieve a common awareness on the part of all employees of the financial and economic factors affecting the group's performance.

Applications for employment by disabled persons are always fully considered, bearing in mind the aptitudes of the applicant concerned. In the event of members of staff becoming disabled, every effort is made to ensure that their employment within the charity continues and that the appropriate training is arranged. It is the policy of the charity that the training, career development and promotion of disabled persons should, as far as possible, be identical to that of other employees.

# **ROSS & CROMARTY CITIZENS ADVICE BUREAU (A COMPANY LIMITED BY GUARANTEE) DIRECTORS' REPORT**

***FOR THE YEAR ENDED 31 MARCH 2020***

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## **Achievements and performance**

Summary of the achievements during the year:

- We were successful in securing continuation funding for our Housing and In Court service to March 2021.
- We were successful in securing further funding for the money plus project which aims to reduce child poverty by working with primary schools within our area.
- We were successful in securing continuation funding from Highland Council therefore our core contract will be extended to March 2021.
- Unfortunately due to COVID-19 Ross and Cromarty CAB had to cancel the 2020 Highland Gathering.
- We secured funding to support clients with energy advice working in partnership with changeworks. This will run to March 2021.
- We are providing a service under the governments Pension Wise banner to assist people identify best use of their pension provision.
- We achieved recognition as a disability confident employer and this registration is until 2022.
- We provided advice to 1,875 clients in the year to March 2020.
- We secured £2,058,612.67 of financial gains for our clients.

## **Financial review**

The financial statements report a deficit in the year of £33,927 (2019 - £28,490). At the year end the charity's unrestricted reserves were £180,402 (2019 - £186,301) and restricted reserves were £192,238 (2019 - £220,266); a total of £372,640 (2019 - £406,567). The unrestricted reserve represents unrestricted funds arising from past operating results. The restricted reserves comprise funds received for specific purposes as detailed in note 15.

It is the policy of the charity that unrestricted funds which have not been designated for a specific use should be maintained at a level equivalent to between three and six month's expenditure, amounting to a minimum of approximately £100,000. The directors consider that reserves at this level will ensure that, in the event of a significant drop in funding, they will be able to continue the charity's current activities while consideration is given to ways in which additional funds may be raised.

## **Future plans**

The overall aim of the organisation over the next three years is to further enhance the delivery of information, advice and representation services to the citizens of Ross and Cromarty regardless of gender, age, disability, race, colour, religion, sexuality or nationality. In summary our annual objectives are;

### **STAFFING**

Main objective: To deliver core activities and short term projects for the year with an appropriate staff complement.

### **PREMISES**

Main Objective: To provide premises fit to meet the Bureau's developing needs.

### **EQUIPMENT**

Main objective: To ensure that the Bureau volunteers and paid staff have access to the full range of appropriate and up to date equipment required for them to deliver a safe, effective and efficient service.

### **SERVICE DELIVERY**

Main objective: To maintain and extend the existing opening hours while investigating the need for appointment systems for clients who cannot attend drop in sessions.

Due to COVID-19 we made changes to our delivery by introducing a VOIP telephone system and enabling all staff to be able to work from home with remote access to all our systems, thereby still being able to deliver a service to the citizens of Ross and Cromarty.

Each of these objectives are to be attained by the fulfilment of specific underpinning targets set out in the Bureau's Operating Plan for 2020/21.

**ROSS & CROMARTY CITIZENS ADVICE BUREAU  
(A COMPANY LIMITED BY GUARANTEE)  
DIRECTORS' REPORT**

***FOR THE YEAR ENDED 31 MARCH 2020***

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**Structure, governance and management**

The charity is a company limited by guarantee governed by its Memorandum and Articles of Association.

The Trustees, who are also the directors for the purpose of company law, who served on the date of approval of the accounts, or during the reporting period were:

Mrs A MacLean	
Mrs J M Foster	
Mrs V MacIver	
Miss L Johnston	(Resigned 11 August 2020)
Mr I Forsyth	
Mr W J A Whyte	
Ms C Greer	(Appointed 31 July 2019)
Ms E MacDonald	(Appointed 31 July 2019)

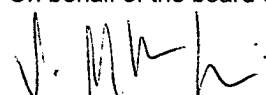
None of the directors has any beneficial interest in the charity. All of the directors are members of the company and guarantee to contribute £1 in the event of a winding up.

New Board members are appointed by current Board members, subject to completion of an application and an interview to assess their relevant skills. Induction and training is offered to Board members and members are issued with a copy of the Company's Memorandum and Articles of Association. Each director is advised of their responsibilities as outlined in company and charity legislation.

The directors have assessed the major risks to which the charity is exposed, and are satisfied that systems are in place to mitigate exposure to the major risks.

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

On behalf of the board of directors



**Mrs V MacIver**

Director

Dated: 3.12.2020

**ROSS & CROMARTY CITIZENS ADVICE BUREAU  
(A COMPANY LIMITED BY GUARANTEE)  
INDEPENDENT EXAMINER'S REPORT**

**TO THE DIRECTORS OF ROSS & CROMARTY CITIZENS ADVICE BUREAU**

---

I report on the financial statements of the charity for the year ended 31 March 2020, which are set out on pages 5 to 16.

**Respective responsibilities of directors and examiner**

The charity's trustees (who are also the directors of the company 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 Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006. The charity trustees consider that the audit requirement of Regulation 10(1) (a) to (c) of the Accounts Regulations does not apply. It is my responsibility to examine the 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 accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeks explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently I do not express an audit opinion on the view given by the accounts.

**Independent examiner's statement**

In the course of my examination, no matter has come to my attention:

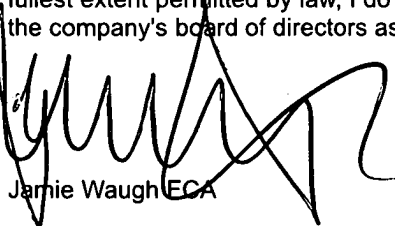
- (a) which gives me reasonable cause to believe that in any material respect the requirements:
  - (i) to keep accounting records in accordance with section 44(1)(a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations; and
  - (ii) to prepare financial statements which accord with the 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.

**Use of our report**

This report is made to the company's board of directors, as a body, in accordance with the terms of engagement. My work has been undertaken to enable me to undertake an independent examination of the charity's financial statements on behalf of the company's board of directors and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the company and the company's board of directors as a body, for my work or for this report.



Jamie Waugh ECA

Johnston Carmichael LLP  
Clava House  
Cradlehall Business Park  
INVERNESS  
IV2 5GH

Dated: 12 December 2020

**ROSS & CROMARTY CITIZENS ADVICE BUREAU**  
**(A COMPANY LIMITED BY GUARANTEE)**  
**STATEMENT OF FINANCIAL ACTIVITIES**  
**INCLUDING INCOME AND EXPENDITURE ACCOUNT**  
**FOR THE YEAR ENDED 31 MARCH 2020**

	Notes	Unrestricted funds £	Restricted funds £	Total 2020 £	Total 2019 £
<b><u>Income from:</u></b>					
Donations and legacies	3	350	-	350	210
Charitable activities	4	319,512	71,254	390,766	443,493
Other trading activities	5	5,695	-	5,695	13,313
<b>Total income</b>		<b>325,557</b>	<b>71,254</b>	<b>396,811</b>	<b>457,016</b>
<b><u>Expenditure on:</u></b>					
Raising funds	6	16,636	-	16,636	14,713
Charitable activities	7	300,530	113,572	414,102	413,813
<b>Total expenditure</b>		<b>317,166</b>	<b>113,572</b>	<b>430,738</b>	<b>428,526</b>
<b>Net income/(expenditure)</b>		<b>8,391</b>	<b>(42,318)</b>	<b>(33,927)</b>	<b>28,490</b>
Gross transfers between funds		(14,290)	14,290	-	-
<b>Net movement in funds</b>		<b>(5,899)</b>	<b>(28,028)</b>	<b>(33,927)</b>	<b>28,490</b>
<b>Reconciliation of Funds</b>					
Fund balances at 1 April 2019		186,301	220,266	406,567	378,077
<b>Fund balances at 31 March 2020</b>		<b>180,402</b>	<b>192,238</b>	<b>372,640</b>	<b>406,567</b>

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



**ROSS & CROMARTY CITIZENS ADVICE BUREAU  
(A COMPANY LIMITED BY GUARANTEE)  
BALANCE SHEET**

**AS AT 31 MARCH 2020**

	Notes	2020 £	£	2019 £	£
<b>Fixed assets</b>					
Tangible assets	11		255,038		268,419
<b>Current assets</b>					
Debtors	12	11,939		2,613	
Cash at bank and in hand		121,161		146,373	
		<u>133,100</u>		<u>148,986</u>	
<b>Creditors: amounts falling due within one year</b>	13	<u>(15,498)</u>		<u>(10,838)</u>	
Net current assets			117,602		138,148
<b>Total assets less current liabilities</b>			<u>372,640</u>		<u>406,567</u>
<b>The Funds of the Charity</b>					
Restricted funds	15	192,238		220,266	
Unrestricted funds		180,402		186,301	
		<u>372,640</u>		<u>406,567</u>	

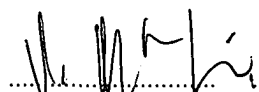
For the year ended 31 March 2020 the charity was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

Directors' responsibilities:

- 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;
- 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.

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 Directors on 3 Dec 2020



Mrs V MacIver  
Trustee

Company Registration No. SC176909

**ROSS & CROMARTY CITIZENS ADVICE BUREAU**  
**(A COMPANY LIMITED BY GUARANTEE)**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31 MARCH 2020**

---

**1 Accounting policies**

**Charity information**

Ross & Cromarty Citizens Advice Bureau is a private company limited by guarantee incorporated in Scotland. The company is also a charity registered in Scotland with OSCR. The registered office is Suile House, Market Square, Alness, Ross-Shire, Scotland, IV17 0UD.

**1.1 Accounting convention**

These financial statements have been prepared in accordance with FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" ("FRS 102"), including the provisions of Section 1A relevant to Small Entities, 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 (FRS 102), the Companies Act 2006, the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006.

The charity is a Public Benefit Entity as defined by FRS 102.

The charity has availed itself of S396 of the Companies Act 2006, as permitted in paragraph 4(1) of Schedule 1 of SI 2008 No 409, and adapted the Companies Act formats to reflect the special nature of the charity's activities.

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**

The directors are closely monitoring the financial position of the charity as a result of the lockdown caused by COVID-19; including having prepared a COVID-19 Business Continuity Plan. The directors are satisfied that the charity has sufficient reserves and cash to continue into the foreseeable future. Therefore the financial statements have been prepared on a going concern basis.

**1.3 Charitable funds**

Unrestricted funds are available for use at the discretion of the directors in furtherance of their charitable objectives unless the funds have been designated for other purposes.

Restricted funds are funds which can only be used for specific purposes as laid down by the donor. Expenditure which meets this criteria is charged to the relevant restricted fund.

**1.4 Income**

All income is recognised in the Statement of Financial Activities when there is evidence of entitlement, receipt is probable and the amount can be measured reliably.

Grants, including government grants, donations and income from investments are usually recognised once receivable, unless performance related conditions satisfy early recognition or deferral of the income. Donated assets and gifts in kind are recognised as donations at their fair value, at the date entitlement passes.

Income from other trading activities includes fundraising income and is recognised when receivable.

In accordance with the SORP, grants received towards capital expenditure have been recognised as restricted funds income and a depreciation charge has been allocated against restricted funds expenditure to reduce the grant over the estimated useful life of the asset concerned.

**ROSS & CROMARTY CITIZENS ADVICE BUREAU**  
**(A COMPANY LIMITED BY GUARANTEE)**  
**NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)**  
**FOR THE YEAR ENDED 31 MARCH 2020**

---

**1 Accounting policies**

**(Continued)**

**1.5 Expenditure**

All expenditure is included on an accruals basis and is recognised when there is a legal or constructive obligation to pay, when it is probable that a transfer of economic benefits will arise and when the amount can be measured reliably.

All expenditure has been classified under headings that aggregate all costs related to the category and activity on a direct basis. Expenditure on charitable activities are those costs incurred directly in achievement of the objects of the charity. Fund-raising costs are those incurred in running fundraising events. Support costs are those incurred in support of the charity's objectives. Governance costs are costs incurred in connection with compliance with constitutional and statutory requirements.

**1.6 Tangible fixed assets**

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

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

Land and buildings	2% straight line
Plant and machinery	20% straight line and 33% straight line

**1.7 Cash and cash equivalents**

Cash and cash equivalents include cash in hand and deposits held at call with banks.

**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.

***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. Financial assets classified as receivable within one year are not amortised.

***Impairment of financial assets***

Financial assets are assessed for indicators of impairment at each reporting end date.

***Derecognition of financial assets***

Financial assets are derecognised only when the contractual rights to the cash flows from the asset expire or are settled.

***Basic financial liabilities***

Basic financial liabilities, including creditors, are initially recognised at transaction price and are subsequently carried at amortised cost, using the effective interest method. Financial liabilities classified as payable within one year are not amortised.

***Derecognition of financial liabilities***

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

**ROSS & CROMARTY CITIZENS ADVICE BUREAU**  
**(A COMPANY LIMITED BY GUARANTEE)**  
**NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)**  
**FOR THE YEAR ENDED 31 MARCH 2020**

**1 Accounting policies** **(Continued)**

**1.9 Employee benefits**

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

**1.10 Retirement benefits**

The charity makes pension contributions on behalf of certain employees. Payments to defined contribution retirement schemes are charged as an expense in the Statement of Financial Activities as they fall due.

**1.11 Events after the reporting date**

Subsequent to the year end the COVID-19 pandemic has brought uncertainty and additional risks to the economic environment. The directors continue to monitor the evolving situation in order to mitigate the impact on the charity as far as possible, as detailed in note 1.2 of the financial statements.

**2 Critical accounting estimates and judgements**

The directors consider there to be no critical judgements or key sources of estimation uncertainty.

**3 Donations and legacies**

	<b>2020</b>	<b>2019</b>
	<b>£</b>	<b>£</b>
Donations and gifts	350	210
	<u>          </u>	<u>          </u>

Income received from donations in the current and prior year was unrestricted in nature.

**ROSS & CROMARTY CITIZENS ADVICE BUREAU**  
**(A COMPANY LIMITED BY GUARANTEE)**  
**NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)**  
**FOR THE YEAR ENDED 31 MARCH 2020**

**4 Charitable activities**

	Grants receivable	Other income	Total 2020	Total 2019
	£	£	£	£
Income within charitable activities	390,766	-	390,766	443,493
Analysis by fund				
Unrestricted funds	319,512	-	319,512	
Restricted funds	71,254	-	71,254	
	390,766	-	390,766	
<b>For the year ended 31 March 2019</b>				
Unrestricted funds	304,218	2,032		306,250
Restricted funds	137,243	-		137,243
	441,461	2,032		443,493

**Charitable trading income**

Grants receivable include:

Unrestricted

SLA Grant £174,523 (2019 - £185,855)  
Grant Welfare Reform £14,000 (2019 - £14,485)  
PASS Grant NHS £18,942 (2019 - £19,299)  
ESF Poverty Project £44,872 (2019 - £59,488)  
The Robertson Trust £11,000 (2019 - £11,000)  
Alness Community Council £nil (2019 - £2,000)  
CAS Grant £nil (2019 - £10,027)  
Changeworks £5,065 (2019 - £2,064)  
CAB £6,564 (2019 - £nil)  
EU Citizens Support £2,000 (2019 - £nil)  
Citizens Advice £42,546 (2019 - £nil)

Restricted

SLAB Housing £70,191 (2019 - £103,526)  
SCVO Fund £1,063 (2019 - £15,717)  
Bank of Scotland £nil (2019 - £18,000)

**ROSS & CROMARTY CITIZENS ADVICE BUREAU**  
**(A COMPANY LIMITED BY GUARANTEE)**  
**NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)**  
**FOR THE YEAR ENDED 31 MARCH 2020**

**5 Other trading activities**

	<b>2020</b>	<b>2019</b>
	<b>£</b>	<b>£</b>
Fundraising	5,695	13,313

Income from other trading activities in the current and prior year was unrestricted in nature.

**6 Raising funds**

	<b>2020</b>	<b>2019</b>
	<b>£</b>	<b>£</b>
<u>Fundraising</u>		
Running fundraising events	16,636	14,713

Expenditure on raising funds in the current and prior year was unrestricted in nature.

**7 Charitable activities**

	<b>2020</b>	<b>2019</b>
	<b>£</b>	<b>£</b>
Staff costs	304,300	324,420
Depreciation	13,381	13,743
	<u>317,681</u>	<u>338,163</u>
Share of support costs (see note 8)	90,266	72,002
Share of governance costs (see note 8)	6,155	3,648
	<u>414,102</u>	<u>413,813</u>
<b>Analysis by fund</b>		
Unrestricted funds	300,530	210,332
Restricted funds	113,572	203,481
	<u>414,102</u>	<u>413,813</u>

**ROSS & CROMARTY CITIZENS ADVICE BUREAU**  
**(A COMPANY LIMITED BY GUARANTEE)**  
**NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)**  
**FOR THE YEAR ENDED 31 MARCH 2020**

**8 Support costs**

	Support costs	Governance costs	2020	2019
	£	£	£	£
Travel & accommodation	20,065	-	20,065	14,342
Rent & rates	13,118	-	13,118	7,576
Insurance	2,743	-	2,743	2,038
Heat & light	9,132	-	9,132	7,479
Repairs & maintenance	4,168	-	4,168	4,119
Sundry expenses	14,256	-	14,256	11,798
Legal & professional fees	643	-	643	2,756
Printing, postage & stationery	14,829	-	14,829	11,994
Bank charges	671	-	671	571
Telephone & advertising	10,641	-	10,641	8,949
Bad debts	-	-	-	380
Governance costs	-	6,155	6,155	3,648
	<u>90,266</u>	<u>6,155</u>	<u>96,421</u>	<u>75,650</u>
Analysed between				
Charitable activities	<u>90,266</u>	<u>6,155</u>	<u>96,421</u>	<u>75,650</u>

Governance costs include accountancy fees of £3,480 (2019 - £2,800), which represent the independent examiner's fee.

**9 Directors**

None of the directors (or any persons connected with them) received any remuneration or reimbursement of expenses, or had expenses paid on their behalf during the current or prior year.

**ROSS & CROMARTY CITIZENS ADVICE BUREAU**  
**(A COMPANY LIMITED BY GUARANTEE)**  
**NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)**  
**FOR THE YEAR ENDED 31 MARCH 2020**

**10 Employees**

**Number of employees**

The average monthly number of employees during the year was:

	<b>2020</b>	<b>2019</b>
	<b>Number</b>	<b>Number</b>
CAB staff	20	20

**Employment costs**

	<b>2020</b>	<b>2019</b>
	<b>£</b>	<b>£</b>
Wages and salaries	298,980	323,194
Employers contributions to defined contribution schemes	5,320	1,226
	<u>304,300</u>	<u>324,420</u>

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

**11 Tangible fixed assets**

	<b>Land and buildings £</b>	<b>Plant and machinery £</b>	<b>Total £</b>
<b>Cost</b>			
At 1 April 2019	262,370	60,421	322,791
At 31 March 2020	<u>262,370</u>	<u>60,421</u>	<u>322,791</u>
<b>Depreciation and impairment</b>			
At 1 April 2019	18,274	36,098	54,372
Depreciation charged in the year	5,247	8,134	13,381
At 31 March 2020	<u>23,521</u>	<u>44,232</u>	<u>67,753</u>
<b>Carrying amount</b>			
At 31 March 2020	<u>238,849</u>	<u>16,189</u>	<u>255,038</u>
At 31 March 2019	<u>244,096</u>	<u>24,323</u>	<u>268,419</u>



**ROSS & CROMARTY CITIZENS ADVICE BUREAU**  
**(A COMPANY LIMITED BY GUARANTEE)**  
**NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)**  
**FOR THE YEAR ENDED 31 MARCH 2020**

**12 Debtors**

	<b>2020</b>	<b>2019</b>
	<b>£</b>	<b>£</b>
<b>Amounts falling due within one year:</b>		
Trade debtors	360	240
Prepayments and accrued income	11,579	2,373
	<u>11,939</u>	<u>2,613</u>

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

	<b>2020</b>	<b>2019</b>
	<b>£</b>	<b>£</b>
Other taxation and social security	5,966	5,071
Trade creditors	4,822	595
Other creditors	4,710	5,172
	<u>15,498</u>	<u>10,838</u>

**14 Retirement benefit schemes**

**Defined contribution schemes**

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.

The charge to the SOFA in respect of defined contribution schemes was £5,320 (2019 - £1,226).

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**15 Restricted funds**

The funds of the charity include restricted funds comprising the following unexpended balances of donations and grants held on trust for specific purposes:

	Balance at 1 April 2019 £	Movement in funds		Transfers £	Balance at 31 March 2020 £
		Income £	Expenditure £		
Fixed Asset fund	58,605	-	(4,056)	-	54,549
SLAB Housing fund	-	70,191	(84,481)	14,290	-
SCVO fund	-	1,063	(1,063)	-	-
Suie House Refurbishment fund	94,369	-	(664)	-	93,705
Suie House Reserve	32,000	-	-	-	32,000
Dingwall Office fund (CAS)	17,292	-	(5,308)	-	11,984
Bank of Scotland fund	18,000	-	(18,000)	-	-
	<u>220,266</u>	<u>71,254</u>	<u>(113,572)</u>	<u>14,290</u>	<u>192,238</u>

The Fixed Asset fund represents tangible fixed assets purchased with restricted funds. The fund will reduce each year in accordance with the applicable depreciation policy.

The SLAB Housing fund relates to funds received in order to provide tribunal support throughout the local area. The transfer represents the charity using general funds to cover additional expenditure spent in relation to the project.

The SCVO fund relates to funds received to provide short term employment through the Scottish Job Opportunity Scheme.

The Suie House Refurbishment fund comprises income from Citizens Advice Scotland, the Highland Council and Alness Community Council towards the costs of refurbishing Suie House, Alness.

The Suie House Transfer reserve relates to the obligation of the charity to repay the Highland Council £32,000, should the charity dispose of Suie House in the future.

The Dingwall Office fund (CAS) relates to funds received from Citizens Advice Scotland for the refurbishment of the new office at 2 Achany Road, Dingwall. The fund will reduce each year in accordance with the applicable depreciation policy.

The Bank of Scotland fund is funds received towards the cost of a new staff member to train volunteers.

**16 Analysis of net assets between funds**

	Unrestricted funds £	Restricted funds £	Total £
Fund balances at 31 March 2020 are represented by:			
Tangible assets	62,800	192,238	255,038
Current assets/(liabilities)	117,602	-	117,602
	<u>180,402</u>	<u>192,238</u>	<u>372,640</u>

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**17 Financial commitments, guarantees and contingent liabilities**

In year ended 31 March 2015 the charity entered into an arrangement with The Highland Council to exchange their premises for another, from which they now run their advice bureau. The terms of the agreement creates an obligation on the charity to return £32,000 to the Highland Council following any future disposal of Suie House, Market Square, Alness.

**18 Operating lease commitments**

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:

	<b>2020</b>	<b>2019</b>
	<b>£</b>	<b>£</b>
Within one year	5,400	5,400
Between two and five years	7,200	12,600
	<u>12,600</u>	<u>18,000</u>

Total lease payments recognised as an expense during the year were £6,750 (2019 - £5,400)

**19 Related party transactions**

There were no disclosable related party transactions during the year (2019 - none).