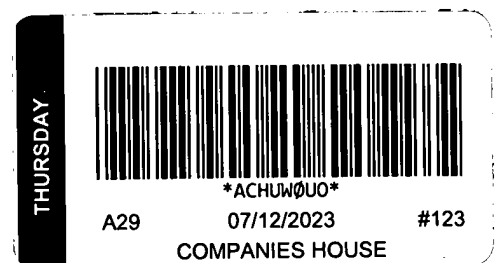


**Report for the Trustees and
Audited Financial Statements for the year ended 31 March 2023
For
Glasgow North West Citizens Advice Service Ltd**



Registered Charity Number SC005641

Registered Company Number SC202642

**Glasgow North West Citizens Advice Service Ltd
for the year ended 31 March 2023**

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**Glasgow North West Citizens Advice Service Ltd
for the year ended 31 March 2023**

REPORT OF THE TRUSTEES

The Directors who are also the Trustees for the purposes of charity law, are pleased to present their annual report together with the financial statement of the charity for the year ending 31 March 2023 which are also prepared to meet the requirements for a Directors' report and accounts for Companies Act purpose.

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 Standards applicable in the UK and Republic of Ireland (FRS 102).

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Charity Number
SC005641

Registered Company Number
SC202642 (Incorporated on 20/12/1999)

Principal Address
2nd Floor
1455 Maryhill Road
Glasgow
G20 9AA

Trustees

G Hamilton (Chair) (appointed 21 April 2022)
E Vanderhoven (Vice Chair)
V Anderson
A Keachie (resigned 30 October 2023)
A MacKenzie (resigned 30 October 2023)
S Benton (resigned 19 December 2022)
E Gray (resigned 19 December 2022)
E McKee (appointed 28 March 2023)
H Pasi (appointed 28 March 2023)
JV Poppenbeck (appointed 21 June 2022, resigned 18 August 2023)
S Shahid
G Faulkner (appointed 30 October 2023)
L Fyfe (appointed 30 October 2023)

Company Secretary
A Forsyth

Key management personnel (as at 31 March 2023)

A Forsyth	CEO and Company Secretary
A Kelly	Operations Manager
R Tracy	Business Development Manager

Senior Statutory Auditor
Kevin Cattnach CA

Auditors
Whitelaw Wells
Chartered Accountants & Statutory Auditors
9 Ainslie Place
Edinburgh
EH3 6AT

Bankers
TSB
Glasgow North Branch
196 Byres Road
Glasgow
G12 8SN

**Glasgow North West Citizens Advice Service Ltd
for the year ended 31 March 2023**

REPORT OF THE TRUSTEES (continued)

OBJECTIVES AND ACTIVITIES

The objectives of Glasgow North West Citizens Advice Service Ltd, known as Glasgow North West Citizens Advice Bureau (GNWCAB), are described in the Articles of Association.

The company has been formed to benefit principally the area of Glasgow north-west and on occasion the city of Glasgow (the "Area of Benefit") with the following objects:

- the advancement of education through (but not limited to) providing individuals with information, clarification and understanding of legislation and their legal rights and responsibilities;
- the relief of those in need through (but not limited to) (i) assessing individuals' entitlement to welfare benefits; (ii) providing assistance in claiming benefits; and (iii) assisting individuals to appeal against refusal of benefits;
- the advancement of health through (but not limited to) providing a comprehensive advice service which seeks to address individuals' problems and thereby alleviates the injury to health, stress and anxiety caused by unsolved problems; and
- the advancement of community development through (but not limited to) recruiting, training and developing local citizens to be volunteers in and for the Bureau, who in turn assist members of the public within the Area of Benefit, and in doing so contribute to the development of the Area of Benefit.

Aims

Our mission is to end poverty and inequality in our communities, by ensuring that people from all backgrounds are empowered through access to advice and support that helps them affect positive change in their lives and the lives of those around them.

GNWCAB will continue to deliver relevant and responsive advice services in the north-west of Glasgow. We will contribute locally and nationally to the development of services and policies that address issues faced by people across the country including, but not limited to:

- Debt
- Welfare benefits
- Housing
- Employment and employability
- Energy
- Immigration and rights to residency

STRATEGIC GOALS AND FUTURE DEVELOPMENTS

The Board completed an options planning exercise and an overhaul of the business plan, and it is now a much more robust document that more clearly defines the aims, aspirations and priorities of the organisation. A related restructure in February 2021 resulted in a revised management structure. A strategic review is undertaken on an annual basis, with a more comprehensive assessment approximately every three years.

We will continue to try to grow and diversify our services, to ensure that people from all backgrounds have access to quality, impartial advice and support (via a variety of accessible channels). This will be achieved by working effectively with our funders, partners and other stakeholders, and by ensuring that our staff and volunteers are supported to do the best job they can.

**Glasgow North West Citizens Advice Service Ltd
for the year ended 31 March 2023**

REPORT OF THE TRUSTEES (continued)

ACHIEVEMENT AND PERFORMANCE

Charitable activities

In 2022-23 (while still dealing with the aftermath of the Covid-19 pandemic), the worst cost of living crisis in living memory plunged those that were already in poverty in or closer to destitution and created significant financial pressures on a greater number of families across our community. With inflation and interest rates at decade-long highs and energy bills at record levels, demand for our services was driven to an all-time high.

The need for crisis support has tragically been our highest growth area, with more and more people presenting without access to food to eat, or energy to heat their homes. In contrast, access to services that provide critical in-person support has decreased, as some agencies continued to offer digital-only support post Covid-19 and others have such demand for support that waiting lists render the support offered redundant by the time it is available.

With increased frequency, GNWCAB provides crisis support for people in despair. We regularly engage with GPs, Community Psychiatric Nurses, Social Work, Community Addiction Teams and the Police in a bid to find emergency support for people presenting with acute mental health issues. While our team are trained in Mental Health First Aid and Suicide Prevention, they are not mental health professionals. Our staff and volunteers acutely feel the burden of supporting people in such despair, and we cannot underestimate the toll it takes on their own health and wellbeing.

As resources are stretched ever thinner across all sectors, we have championed a partnership approach to ensuring our clients access the right support at the right time, using a method that best suits their needs. We invested time and effort in building capacity for partner organisations across the community by providing training to staff and volunteers of partner organisations to ensure that collectively we can provide wrap-around support, using the expertise of each agency to achieve the best outcome for clients.

We continue to embrace technology and have been involved in pilots in the use of chatbots and webchats for some of the national services. We will further explore CivTech opportunities in the year ahead.

In response to our twin aim of advocacy, we continue to use our insight, evidence, and influence to provide a genuine voice for people on the issues that matter to them. GNWCAB contributed to campaigns and focus groups and also responded to calls for evidence to impact public policy. As part of a network of 59 Bureaux, this work helped secure change in important policy and legislation, leading to lasting, meaningful change for local people:

- Cost of Living package for vulnerable people provided by UK Government, Spring 2022;
- Better protections for tenants in the private rented sector, and the Protected Minimum Balance for a Bank Arrestment increased to £1,000 in the Coronavirus (Recovery & Reform) (Scotland) Bill passed, Summer 2022;
- Energy Price Guarantee, Autumn 2022;
- Introduction of 23 social tariffs for broadband and mobile users;
- Removal of consumers from the Moveable Transactions (Scotland) Bill, a move which protects vulnerable people from being targeted by a largely unregulated, new market for high-cost credit.

Our staff and volunteers continue to rise to the challenges that the organisation faces, principally that the demand for our advice services often exceeds the capacity that we have to respond to our customers' needs. This is no doubt exacerbated by high inflation, in terms of both increasing pressure on many of our customers' finances, as well as increasing our operating costs – particularly for our premises (rent plus service charge) charged by our landlord, Telereal Trillium. Further information on the issues regarding premises charges is included in the Financial Review section below.

**Glasgow North West Citizens Advice Service Ltd
for the year ended 31 March 2023**

REPORT OF THE TRUSTEES (continued)

In the last year, we provided support for over 7,500 clients across north-west Glasgow. We continue to innovate and be flexible in terms of how we operate, to make the best use of our limited resources, and therefore to do the best we can to meet customer demand. For example:

- We offer advice across a variety of channels: face-to-face, phone, email, web-chat, and by leading and taking part in numerous events.
- A new appointment system helps us to allocate resources in a more efficient way.
- We continue to develop partnerships with a range of charitable and other organisations. Such partnerships can be formal (such as by leading and being part of consortia to deliver particular advice services) and / or informal, through 'cross-referral' or 'signposting' activities.
- After a successful trial period, we implemented a condensed working week for our staff, which supports their well-being and makes a positive contribution to recruitment and retention.

We obviously could not provide support to our customers without our funders, and we are extremely grateful to them. The competitiveness of the funding environment continues to increase, and of course donors face the same cost challenges that we do. Unsurprisingly this means that 'renewal' or 'extension' awards are sometimes at the same (or even lower) level than they were previously. An additional challenge is that funding awards are increasingly for relatively short periods of time (measured in months rather than years) which brings uncertainty for management and staff, with implications for recruitment and retention.

Our response to this has been to work hard to diversify and grow our sources of funding. At the end of the 2022-23 financial year, we had 29 different income streams from 20 funders (this has approximately doubled since before the Covid pandemic). This represents a tremendous achievement by our Chief Executive and her staff. Ultimately it means we can continue to impact the community we support, but it brings with it operational and financial complexity to:

- Meet the differing needs of our funders, in terms of applications for funding, and post-award reporting.
- Train and allocate staff across different programmes, where the level of expertise required is often broad and deep.
- Ensure income and expenditure are allocated correctly, and that our reserves remain at an appropriate level.

FINANCIAL REVIEW

The charity's total income for the year amounted to £1,304,335 (2022 - £977,037). Total expenditure was £1,287,264 (2022 - £1,052,901), resulting in a positive Net movement in funds of £17,071 (2022 - negative of (£75,864)). Note however that £61,747 was received from funders before the end of the 2022-23 financial year, but related to services that will be at least partially delivered during 2023-24. This income is reflected in the accounts for 2022-23 in order to comply with SORP rules for charities re income recognition. However, this means that the Net movement in funds recorded in 2022-23 is better than it would have been had the principle of matching income and expenditure been followed, and in fact this makes the difference between having a positive versus a negative Net movement in funds in the 2022-23 financial year.

The Reserve Fund represents the unrestricted and restricted funds arising from past operating results 2023 - £321,308 (2022 - £304,237) of which 2023 £26,497 (2022 - £19,348) are restricted funds.

An amount of £40,000 has been designated towards future development of the organisation. Designated fund of 2023 - £14,234 (2022 - £28,617) relates to Fixed Assets and is adjusted in line with the Fixed Assets held by the organisation. Full details of the Financial position can be found from pages 12 – 26.

**Glasgow North West Citizens Advice Service Ltd
for the year ended 31 March 2023**

REPORT OF THE TRUSTEES (continued)

Reserves policy

The Trustees aim to hold three months non-project operating costs and are satisfied that the £240,577 of unrestricted reserves (2022 - £284,889) are sufficient to meet our policy and to continue operations and to meet the contractual obligations to staff and clients for this period, should funding be withdrawn. This also includes a reviewed redundancy fund. Note however that the inflation-linked element of our rent and service charge has caused a deterioration of our unrestricted reserves, as described in the 'premises cost challenge' section below.

As per our reserves policy the reserve fund is reviewed annually to ensure it will continue to meet the Charity's requirements.

Premises cost challenge

Comparing 2023 to 2022 a further significant increase in premises-related costs of approx. £33K (rent and service charge; utilities; building insurance) was incurred by the Charity. In 2022-23, these total premises-related costs were approx. £138K, which is disproportionate for a small charity of our type, and at a level that our funders do not allow for in their awards. As a comparison, those costs in 2019 were approx. £72K. We have tried to engage with our landlord (Telereal Trillium) during at least the last 18 months, in an attempt to establish those costs at a more appropriate and sustainable level. Unfortunately Telereal Trillium appear to lack understanding and as a result have been completely inflexible. We have taken legal advice (at a cost which we clearly would prefer not to have incurred), and progressed other means of exerting influence on our landlord (which remain on-going), such as by engaging the support and input from our local elected representatives. More generally, we would like to extend our thanks once again to those elected members (MPs, MSPs and Councillors) who continue to provide this support and advocacy.

We continue our efforts to achieve some flexibility from Telereal Trillium, in order to maintain appropriate reserves and to protect the long-term financial sustainability of the organisation. The adverse impact of this is more than financial however. For some time, premises-related issues have taken a disproportionate amount of management and Board time, which would be better spent on developing and delivering the advice services to our community. Moreover, just the 2022 to 2023 premises cost increase of approx. £33K equates to the total costs of employing a new adviser. The additional funds required to pay our premises costs would be better used to ensure that clients facing life-changing crises get the help they urgently need.

Grants Payable Policy

During 2022-23 we had four funded programmes that we delivered in partnership with other Bureaux:

- Financial Inclusion Support Officer (FISO) project, funded by Glasgow City Council. GNWCAB is the lead, with two other Bureaux as partners.
- Money Advice Trainees, funded by Glasgow City Council. GNWCAB is the lead, with five other Bureaux as partners.
- Welfare and legal advice programme, funded by SENSE. GNWCAB is the lead, with two other Bureaux as partners.
- NHS Welfare Advice and Health Partnerships (WAHP), funded by the NHS. GNWCAB is the lead, with three other Bureaux as partners.

In all cases, GNWCAB obtains the income from the funders, and then distributes the appropriate share of costs (on a pro-rata basis) to the other partners. It should be noted that this 'pass through' process has the effect of increasing GNWCAB's income by approx. £245K.

**Glasgow North West Citizens Advice Service Ltd
for the year ended 31 March 2023**

REPORT OF THE TRUSTEES (continued)

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing document, the Memorandum & Articles of Association, and constitutes a limited company, limited by guarantee, as defined by the Companies Act 2006.

Recruitment and appointment of new Trustees

As set out in the GNWCAB Articles of Association, the Chair of the Trustees is nominated by the Board along with the Vice Chair, and the Company Secretary. Trustees have the power to co-opt up to 4 or maximum one third of total Directors to the GNWCAB Board.

Organisational structure

The Board of Trustees, which can have up to 12 Directors, administers GNWCAB. The Board meets five times per year and there is the Finance, Risk & Audit sub-committee (FRAC) that also meets five times per year with one Trustee as the Chair. A CEO is appointed by the Trustees to manage the day-to-day operations of the charity. To facilitate effective operations the CEO has delegated authority, within terms of a Scheme of Delegation approved by the Trustees, for the strategic direction of operational matters including finance, HR and employment.

Induction and training of new Trustees

New Trustees undergo orientation to brief them on their legal obligations under charity and company law, the content of the GNWCAB Memorandum and Articles of Association, the Committee and decision-making process, the GNWCAB business plan and recent financial performance of the charity. During the induction process, new Trustees will meet with the key employees and other Trustees.

Related parties

The company is a member of the Scottish Association of Citizens Advice Bureaux (SACAB) and our memorandum and articles reflect that ethos. To maintain its membership, the Board of Directors has a duty to ensure that they comply with membership conditions. There is a regular quality assurance audit of advice and operational inspection to ensure that CAB membership can be retained.

Key Management personnel

Management salaries are reviewed from time to time and increased appropriately, taking into consideration the market rate for specific roles as well as general inflation.

RISK MANAGEMENT

Overview

As stated above, a FRAC group has been established and oversees, with the CEO, the accounts and risk issues. GNWCAB now keeps a robust risk register covering all major areas of internal and external risk. FRAC meets 5 times per year, approx. 2 weeks ahead of Board meetings, and reports to the Board on any issues of concern and the strategic options available to the Board in their broad remit. The Board is then able to make a fully-informed decision in relation to any issues regarding finance and risk. A financial report is also delivered at each Board meeting by the FRAC chair.

**Glasgow North West Citizens Advice Service Ltd
for the year ended 31 March 2023**

REPORT OF THE TRUSTEES (continued)

Key current risks and mitigating actions

Risk	Mitigations
Financial sustainability	<ul style="list-style-type: none"> • GNWCAB continually monitors accounts on a month-to-month basis to ensure that income is sufficient to cover expenditure and pay liabilities as they fall due. Longer term forecasts (i.e. a 3-year business planning basis) are updated and reviewed periodically. • GNWCAB has a Business Development Manager as part of the senior management team with a specific remit to undertake fundraising and income generation. • Our reserves policy set out above underscores our commitment to prudent financial management against the turbulent backdrop of third sector and public services funding whilst ensuring we invest in the right resources to generate income on an ongoing basis. We have had success in growing and diversifying our sources of funding.
The dramatic increase in our premises costs is a particular threat to our financial reserves Operations and business continuity	<ul style="list-style-type: none"> • Continues to engage with local government and local Parliamentary representatives to raise awareness of the challenges, and to influence our landlord to reach an appropriate solution. • Developed processes that ensure operations are sustainable in the event of significant shock or event. These processes were effectively put into action after the nationwide Covid-19 lockdown in March 2020. GNWCAB's multi-channel advice offering creates resilience to counter several business continuity risks.
Quality of advice and liability	<ul style="list-style-type: none"> • Training, membership and quality of advice audits through Citizens Advice Scotland; accreditation of Scottish National Standards; registration with the Financial Conduct Authority. Helps to ensure that the quality of advice is consistently high and the risk of liabilities relating to incorrect or insubstantial advice are low. • Quality of advice is audited externally by Citizens Advice Scotland on a live, rolling basis. Overall we achieved an excellent 95% pass rate during 2022-23.
Increase in the number (and severity) of customers presenting in distress	<ul style="list-style-type: none"> • This has an impact on the welfare of our staff and volunteers, and we continue to provide support and training to mitigate such effects, with their well-being a priority.

Going concern

The Directors consider there are no material uncertainties about the charitable company's ability to continue as a going concern. The Directors' going concern assessment includes the expected impact of COVID-19 to the charity for a period of at least 12 months from the date of signing of these financial statements. Accordingly, the financial statements have been prepared on a going concern basis.

Glasgow North West Citizens Advice Service Ltd
for the year ended 31 March 2023

REPORT OF THE TRUSTEES (continued)

STATEMENT OF TRUSTEES' RESPONSIBILITIES

The charity Trustees (who are also the Directors of Glasgow North West Citizens Advice Service for the purpose of company law) are responsible for preparing a Trustees' annual report and financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accountant Practice).

Company law requires the charity Trustees to prepare financial statement for each year which give a true and fair view of the situation of the charitable company and the group and of the income resources and application of resources, including the income and expenditure, of the charitable group for that period. In preparing the financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- 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 charity will continue in business.

The Trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charity and the group and hence taking reasonable steps for the prevention and detection of fraud and other irregularities.

The Trustees 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.

Each of the Directors has confirmed that there is no information of which they are aware which is relevant to the audit, but of which the auditor is unaware. They have further confirmed that they have taken appropriate steps to identify such relevant information and to establish that the auditors are aware of such information. This report has been prepared in accordance with special provisions of Part 15 of the Companies Act 2006 relating to small companies.

APPROVED BY THE DIRECTORS ON 28/11/23 AND SIGNED ON THEIR BEHALF BY



G Hamilton (Chair)

**Glasgow North West Citizens Advice Service Ltd
for the year ended 31 March 2023**

**INDEPENDENT AUDITORS' REPORT
TO THE TRUSTEES AND MEMBERS OF GLASGOW NORTH WEST CITIZENS ADVICE SERVICE**

Opinion

We have audited the financial statements of Glasgow North West Citizens Advice Service for the year ended 31 March 2023, which comprise the Statement of Financial Activities (incorporating the Income and Expenditure Account), the Balance Sheet, the Statement of Cash Flows 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 FRS102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' (United Kingdom Accounting 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 2023 and of 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 (as amended).

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 Auditors' responsibilities for the audit of the financial statements section of our report. We are independent of the charity 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 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' (who are also the Trustees of the charitable company for charity law purposes) 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 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.

Other information

The other information comprises the information in the annual report, other than the financial statements and our auditor's report thereon. The Trustees are responsible for the other information. Our opinion on the financial statements does not cover the other information and we do not express any form of assurance conclusion thereon. In connection with our audit of the financial statements, 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 audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information.

**Glasgow North West Citizens Advice Service Ltd
for the year ended 31 March 2023**

INDEPENDENT AUDITORS' REPORT (continued)

TO THE TRUSTEES AND MEMBERS OF GLASGOW NORTH WEST CITIZENS ADVICE BUREAU

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 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 Directors' report, prepared for the purposes of company law and included in the report of the Trustees, for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the Directors' report, included with the report of the Trustees, has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In light of the 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 Directors' report, included in the report of the Trustees.

We have nothing to report in respect of the following matters in relation to which the Companies Act 2006, Charities and Trustees Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended) requires us to report to you if, in our opinion:

- adequate and proper accounting records have not been kept; or
- The financial statements are not in agreement with the accounting records; or
- Certain disclosures of Trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit; or
- the Trustees 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 Directors' report, included within report of the Trustees, and from the requirement to prepare a strategic report.

Responsibilities of Directors

As explained more fully in the Directors' responsibilities statement set out on page 8, the Directors (who are also the Trustees of the charitable company for charity law purposes) 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 charity'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 charity 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 the Acts and relevant regulations made or having effect thereunder.

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.

**Glasgow North West Citizens Advice Service Ltd
for the year ended 31 March 2023**

INDEPENDENT AUDITORS' REPORT (continued)

TO THE TRUSTEES AND MEMBERS OF GLASGOW NORTH WEST CITIZENS ADVICE BUREAU

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.

The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

Irregularities that result from fraud are inherently more difficult to detect than irregularities that result from error.

From enquiries of those charged with governance, it was determined that the risk of material misstatement from fraud was low with little scope for fraud to occur. Our audit testing is designed to detect material misstatements from fraud where there is not high level collusion.

Our audit testing was designed to detect material misstatements from other irregularities that result from error where there is not high level concealment of the error. In this regard the following audit work was undertaken: applicable laws and regulations were reviewed and discussed with management; senior management meeting minutes were reviewed; internal controls were reviewed; and journals were reviewed. From this audit testing it was determined that the risk of material misstatement in this regard was low.

We performed income and expenditure testing which was designed to identify any irregularities as a result of mistakes or human error. From this audit testing it was determined that the risk of material misstatement in this regard was low.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at: www.frc.org.uk/auditorsresponsibilities. This description forms part of our auditor's report.

Use of our report

This report is made solely to the charity's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006, and the Trustees, as a body, in accordance with section 44(1)(c) of the Charities and Trustee Investment (Scotland) Act 2005, regulation 10 of the Charities Accounts (Scotland) Regulations 2006 (as amended). Our audit work has been undertaken so that we might state to the charity's members 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 charity and the charity's members as a body, for our audit work, for this report, or for the opinions we have formed.



Kevin Cattanaach

Senior Statutory Auditor

for and on behalf of Whitelaw Wells, Statutory Auditor

Whitelaw Wells is eligible to act as an auditor in terms of Section 1212 of the Companies Act 2006

9 Ainslie Place

Edinburgh EH3 6AT

Date:.....**28/11/23**.....

Glasgow North West Citizens Advice Service Ltd
for the year ended 31 March 2023

STATEMENT OF FINANCIAL ACTIVITIES
(INCORPORATING THE INCOME AND EXPENDITURE ACCOUNT)

		Unrestricted Funds	Restricted Funds	Designated Funds	Total Funds 2023	Total Funds 2022
	Notes	£	£	£	£	£
Income and endowments from:						
Donations & Legacies	2	53,874	0	0	53,874	8,265
Charitable Activities	3	18,143	1,189,634	0	1,207,777	942,912
Other Trading Activities	4	36,684	6,000	0	42,684	25,860
Total incoming resources		108,701	1,195,634	0	1,304,335	977,037
Expenditure on:						
Raising funds	5	217	0	0	217	2,381
Charitable Activities	6	89,309	1,177,214	20,524	1,287,047	1,050,520
Other		0	0	0	0	0
Total resources expended		89,526	1,177,214	20,524	1,287,264	1,052,901
Net movement in funds		19,175	18,420	(20,524)	17,071	(75,864)
Reconciliation of funds:						
Total funds brought forward		216,272	19,348	68,617	304,237	380,101
Transfer between Funds		5,130	(11,271)	6,141	0	0
Total funds carried forward	20	240,577	26,497	54,234	321,308	304,237

The statement of financial activities includes all gains and losses recognised in the year.
All incoming resources and resources expended derive from continuing activities.

Glasgow North West Citizens Advice Service Ltd
for the year ended 31 March 2023

BALANCE SHEET

Company Registration Number: SC202642

	Notes	2023	2022
		£	£
Fixed Assets:			
Tangible Fixed Assets	13	14,234	28,617
Current Assets:			
Debtors	14	34,956	92,892
Cash at bank and in hand		<u>464,072</u>	<u>439,636</u>
		499,028	532,528
Liabilities:			
Creditors: Amount falling due within one year	15	<u>(191,954)</u>	<u>(256,908)</u>
Net Current Assets		307,074	275,620
Total Net Assets		<u>321,308</u>	<u>304,237</u>
The Funds of the Charity:			
Unrestricted General Funds		240,577	284,889
Restricted General Funds		26,497	19,348
Unrestricted Designated Funds		<u>54,234</u>	<u>0</u>
Total Charity funds	20	<u>321,308</u>	<u>304,237</u>

These financial statements have been prepared in accordance with the special provisions relating to small companies within Part 15 of the Companies Act 2006 and with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

These financial statements were approved by the members of the board on 28/11/23 and are signed on their behalf by:



G.Hamilton - Chair

Glasgow North West Citizens Advice Service Ltd
for the year ended 31 March 2023

CASH FLOW STATEMENT

	Notes	2023 £	2022 £
Cash flows from operating activities			
Net cash provided by operating activities (below)		30,577	204,012
Cash flows from investing activities			
Interest Received		0	0
Additions to Fixed Assets		(6,141)	(5,983)
Net cash provided by investing activities		(6,141)	(5,983)
Change in cash and cash equivalents		24,436	198,029
Cash and cash equivalents brought forward		439,636	241,607
Cash and cash equivalents carried forward		464,072	439,636

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

Net movement in funds for the year (as per Statement of Financial Activities)	43,321	(75,864)
Decrease in Debtors	31,686	91,210
Decrease in Creditors	(64,954)	168,212
Add back Depreciation	20,524	20,454
Net cash provided by operating activities	30,577	204,012

NOTES TO THE FINANCIAL STATEMENTS

1. ACCOUNTING POLICIES

1.1 Basis of Accounting

The financial statements have been prepared in accordance with 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 (FRS102) (effective 1 January 2019) – Charities SORP (FRS 102), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

The charity constitutes a public benefit entity under FRS102. Assets and liabilities are initially recorded at historical cost or transaction value unless otherwise stated in the relevant accounting policy note(s).

The Directors consider there are no material uncertainties about the charity's ability to continue as a going concern. The Directors going concern assessment includes the expected impact of COVID-19 to the company for a period of at least 12 months from the date of signing of these financial statements. Accordingly, the financial statements have been prepared on a going concern basis.

1.2 Fund Accounting

Unrestricted funds are available at the discretion of the Directors in furtherance of the general objectives of the Charity. Restricted funds are subjected to restrictions on their expenditure imposed by the donor or through the terms of an appeal. Designated funds are unrestricted funds earmarked by the Directors for a particular purpose.

1.3 Incoming Recognition

All incoming resources are included in the Statement of Financial Activities in the year they are received.

1.4 Resources Expended

Expenditure is recognised on an accrual basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered and is reported as part of the expenditure to which it relates. Expenditure is allocated to a particular activity where the cost relates directly to that activity. Only quantifiable costs related to raising funds are tracked. Settlement payments are recognised in the year in which they are agreed.

1.5 Allocation of Support Costs

Support costs are those functions that assist the work of the charity but do not directly undertake charitable activities. Support costs include governance costs which support the charities activities. Governance costs include those costs associated with meeting the constitutional and statutory requirements of the charity and include the audit fees and costs linked to the strategic management of the charity. These costs have been allocated to expenditure on charitable activities. The basis on which support costs have been allocated are set out in note 8.

1.6 Tangible Fixed Assets and Depreciation

Tangible fixed assets are stated at cost less accumulated depreciation. Depreciation is provided at rates calculated to write off the cost less residual value of each asset over its expected useful life, as follows:

Computer Equipment	-33% straight line
Fixtures and fittings	-33% straight line

Tangible fixed assets costing more than £1,000 are capitalised.

1.7 Taxation

The Charity is exempt from tax on its charitable activities.

**Glasgow North West Citizens Advice Service Ltd
for the year ended 31 March 2023**

NOTES TO THE FINANCIAL STATEMENTS (continued)

ACCOUNTING POLICIES (continued)

1.8 Pension Costs

The Charity operates a defined contribution pension scheme with NOW Pensions and a defined contribution personal pension scheme for one employee. Contributions payable to the charity's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

1.9 Hire purchase and leasing commitments

Rentals paid under operating leases are charged to the statement of financial activities on a straight line basis over the period of the lease.

1.10 Financial Instruments

The Charity 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 with the exception of the pension provision which is measured at net present value.

1.11 Provisions

Provisions are recognised when the charity has a present obligation as a result of a past event, it is probable that a transfer of economic benefit will be required to settle the obligations and a reliable estimate can be made of the amount of the obligation.

1.12 Critical accounting estimates and judgements

In the application of the Charity's accounting policies, the Trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

2. DONATIONS AND LEGACIES

	Unrestricted Funds	Restricted Funds	Designated Funds	Total 2023	Total 2022
	£	£	£	£	£
Grants	0	0	0	0	7,901
CAS - Pensionwise	3,787	0	0	3,787	0
Clothworks	6,800	0	0	6,800	0
Safe Deposit Scotland	29,195	0	0	29,195	0
General Small Grants	11,706	0	0	11,706	0
Donations	2,386	0	0	2,386	364
	53,874	0	0	53,874	8,265

Donations and Legacies was £53,874 (2022 - £8,265) of which £53,874 (2022 - £8,265) was unrestricted and £0 (2022 - £0) was restricted.

Glasgow North West Citizens Advice Service Ltd
for the year ended 31 March 2023

NOTES TO THE FINANCIAL STATEMENTS (continued)

3. CHARITABLE ACTIVITIES

	Unrestricted Funds	Restricted Funds	Designated Funds	Total 2023	Total 2022
	£	£	£	£	£
Grants	0	0	0	0	942,912
Airdrie CAB - EU Citizens Support	0	34,417	0	34,417	0
CAS - Energy Best Deal	15,350	0	0	15,350	0
CAS - Gamble Aware	2,793	0	0	2,793	0
CAS - Help to Claim	0	53,826	0	53,826	0
CAS - H2C Tupe Management Fee		16,998	0	16,998	0
CAS - JP Morgan	0	11,711	0	11,711	0
CAS - Money Talks	0	24,790	0	24,790	0
CAS - Money Talks Plus	0	43,605	0	43,605	0
CAS - SG Specialist Debt Advice	0	12,605	0	12,605	0
CAS - Welfare Reform	0	15,675	0	15,675	0
GCC - CoL Helpline	0	74,100	0	74,100	0
GCC - FISO	0	95,784	0	95,784	0
GCC - GAIN Helpline	0	74,100	0	74,100	0
GCC - Glasgow Community Fund	0	129,618	0	129,618	0
GCC - Money Advice Trainees	0	151,250	0	151,250	0
GCC - NHS Core	0	42,497	0	42,497	0
GCC - NHS Embedded WHAP	0	192,500	0	192,500	0
Hugh Fraser	0	10,000	0	10,000	0
Robertson Trust	0	15,500	0	15,500	0
SCVO - Digital Charter Employability	0	9,900	0	9,900	0
SCVO - Kickstart	0	12,756	0	12,756	0
SENSE	0	100,073	0	100,073	0
SSE	0	43,489	0	43,489	0
Volant Charitable Trust	0	24,440	0	24,440	0
	18,143	1,189,634	0	1,207,777	942,912

Charitable Income was £1,207,777 (2022 – £942,912) of which £18,143 (2022 - £0) was unrestricted and £1,189,634 (2022 - £942,912) was restricted.

**Glasgow North West Citizens Advice Service Ltd
for the year ended 31 March 2023**

NOTES TO THE FINANCIAL STATEMENTS (continued)

4. INCOME FROM OTHER TRADING ACTIVITIES

	Unrestricted Funds	Restricted Funds	Designated Funds	Total 2023	Total 2022
	£	£	£	£	£
Other Income	1,484	6,000	0	7,484	3,060
Rental Income	35,200	0	0	35,200	22,800
	36,684	6,000	0	42,684	25,860

Income from other trading activities was £42,684 (2022 - £25,860) of which £36,684 (2022 - £25,860) was unrestricted and £6,000 (2022 - £0) was restricted.

5. EXPENDITURE ON RAISING FUNDS

	Unrestricted Funds	Restricted Funds	Designated Funds	Total 2023	Total 2022
	£	£	£	£	£
Fundraising Costs	217	0	0	217	2,381
	217	0	0	217	2,381

Fundraising costs was £217 (2022 - £2,381) of which £217 (2022 - £2,381) was unrestricted and £0 (2022 - £0) was restricted.

**Glasgow North West Citizens Advice Service Ltd
for the year ended 31 March 2023**

NOTES TO THE FINANCIAL STATEMENTS (continued)

6. CHARITABLE ACTIVITIES COSTS

	Unrestricted Activities	Restricted Activities	Designated Funds	Total 2023	Total 2022
	£	£	£	£	£
Advice Services	0	0	0	0	1,050,520
FISO - Partnership Grants	0	60,892	0	60,892	0
MA Trainees - Partnership Grants	0	114,991	0	114,991	0
NHS WHAP - Partnership Grants	0	24,000	0	24,000	0
SENSE - Partnership Grants	0	44,912	0	44,912	0
Salaries & Wages	37,590	750,309	0	787,899	0
Staff travel	175	1,059	0	1,234	0
Conferences and training	94	1,515	0	1,609	0
Recruitment & PVG's	483	561	0	1,044	0
Volunteer expenses & training	69	0	0	69	0
Support Costs allocated to activities					
Other Staff Costs	196	2,108	0	2,304	0
Canteen & Catering	87	1,184	0	1,271	0
Health & Safety PPE	26	351	0	377	0
Rent and service charges	15,086	70,221	0	85,307	0
Building Insurance	11,648	8,698	0	20,346	0
Archive Storage Rental	556	1,515	0	2,071	0
Repairs and maintenance	855	1,466	0	2,321	0
Dilapidation	1,500	0	0	1,500	0
Security	237	2,060	0	2,297	0
Utilities	3,815	28,513	0	32,328	0
Office Cleaning	1,574	19,811	0	21,385	0
Waste Management & Recycling	192	1,700	0	1,892	0
Insurance	259	3,274	0	3,533	0
Telephone & Mobile	1,059	6,644	0	7,703	0
Postage and stationery	602	5,654	0	6,256	0
Advertising & marketing	375	0	0	375	0
Subscriptions & Publications	579	4,874	0	5,453	0
IT expenses	152	1,181	0	1,333	0
Office Equipment & Furniture	174	354	0	528	0
Office Equipment Leasing	288	3,080	0	3,368	0
Consultancy & Professional Fees	427	7,328	0	7,755	0
Bank & Finance charges	372	0	0	372	0
Bad Debts & Write Offs	318	0	0	318	0
Depreciation of fixed assets	0	0	20,524	20,524	0
Governance					
Legal & Governance	1,130	0	0	1,130	0
Accountancy & Audit Fees	9,000	0	0	9,000	0
Bookkeeping & Payroll	391	8,959	0	9,350	0
	89,309	1,177,214	20,524	1,287,047	1,050,520

Charitable Expenditure was £1,287,047 (2022 - £1,050,520) of which £89,309 (2022 - £127,655) was unrestricted and £20,524 (2022 - £20,454) was designated and £1,177,214 (2022 - £902,411) was restricted.

Glasgow North West Citizens Advice Service Ltd
for the year ended 31 March 2023

NOTES TO THE FINANCIAL STATEMENTS (continued)

7. NET INCOME

	2023	2022
	£	£
Net Income is stated after charging:		
Auditor's Remuneration: Audit	6,000	6,000
Auditor's Remuneration: non audit work	3,000	1,100
Operating Leases	3,368	3,657
Depreciation - owned assets	20,524	20,454

8. SUMMARY ANALYSIS OF EXPENDITURE AND RELATED INCOME FOR ACTIVITIES

Overheads and support costs are allocated on the basis of usage and staff time.

	Core Work	Other Projects	Total 2023	Total 2022
	£	£	£	£
Costs	(325,945)	(961,319)	(1,287,264)	(1,052,901)
Grants & Contracts of Service	324,596	979,739	1,304,335	977,037
Investment Income	0	0	0	0
	(1,349)	18,420	17,071	(75,864)

9. STAFF COSTS

The average number of employees during the year was 29 (2022 – 29 employees)

No employee received remuneration in excess of £60,000 in 2023 (2022 – 0)

	Unrestricted Funds	Restricted Fund	Designated Funds	Total 2023	Total 2022
	£	£	£	£	£
Gross Salaries	33,699	658,814	0	692,513	656,895
National Insurance	2,142	55,865	0	58,007	53,915
Pension Costs	1,749	35,630	0	37,379	38,960
	37,590	750,309	0	787,899	749,770

The charity considers its key management personnel to comprise the CEO, Operations Manager and Business Development Manager. The total employment benefits including employer pension contributions of the key management personal was £117,551 (2022 - £107,103).

The settlement payments were made in line with the underlying legally binding settlement agreements in place to one employee during 2022-23, at a total cost of £4,000 (2022 – None).

10. TRUSTEES' REMUNERATION AND BENEFITS

There were no Trustees' remuneration or other benefits for the year ended 31 March 2023 nor for the year ended 31 March 2022.

Trustees' expenses:

There were no Trustees' expenses paid for the year ended 31 March 2023 nor for the year ended 31 March 2022.

Glasgow North West Citizens Advice Service Ltd
for the year ended 31 March 2023

NOTES TO THE FINANCIAL STATEMENTS (continued)

11. PENSION COSTS

The Charity operates a defined contribution schemes for employees. The pension cost charge has been charged to the SoFA and represents the contributions payable by the Charity to the schemes of £37,379 (2022 - £38,960). Contributions outstanding at the year-end amounted to £5,241 (2022 – £5,022). The assets of the schemes are held separately from those of the Charity in Independently administered funds.

12. RELATED PARTY TRANSACTIONS

No other transactions with related parties were undertaken such as are required to be disclosed under FRS 102.

No sole individual had control of the charity during either the current or previous years.

13. TANGIBLE FIXED ASSETS

	Fixtures & Fittings	Computer Equipment	Total
	£	£	£
Cost			
As at 1 April 2022	82,346	66,607	148,953
Additions	2,406	7,372	9,778
Disposal	0	(3,741)	(3,741)
As at 31 March 2023	84,752	70,238	154,990
Depreciation			
As at 1 April 2022	63,878	56,458	120,336
Charge for the year	15,746	4,778	20,524
Disposal	0	(104)	(104)
As at 31 March 2023	79,624	61,132	140,756
Net Book Value			
At 31 March 2023	5,128	9,106	14,234
At 31 March 2022	18,468	10,149	28,617

14. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2023	2022
	£	£
Trade Debtors	1,353	52,773
Prepayments	25,955	18,248
Accrued Income	7,648	21,871
	34,956	92,892

15. LIABILITIES: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2023	2022
	£	£
Trade Creditors	104,293	41,265
Accrued Expenses	27,902	49,886
Pension Creditor	5,241	5,122
Social Security & Tax	15,213	12,919
Deferred Income	39,305	147,716
	191,954	256,908

**Glasgow North West Citizens Advice Service Ltd
for the year ended 31 March 2023**

NOTES TO THE FINANCIAL STATEMENTS (continued)

16. DEFERRED INCOME

Deferred Income	£
Balance at 1 April 2022	147,716
Released to Statement of Financial Activities	(147,716)
Amounts received and deferred during the year	39,305
Balance at 31 March 2023	39,305

Deferred income relates to grant income where entitlement conditions have not been met at the year end.

17. OPERATING LEASE COMMITMENTS

At 31 March 2023 the Charity had total commitments under non-cancellable operating leases, payable as follows:

	2023 Land & Buildings £	2023 Other £	2022 Land & Buildings £	2022 Other £
Expiring:				
Within one year	51,992	469	51,992	2,811
Within one to two years	51,992	0	51,992	469
Within two to five years	25,996	0	77,988	0

18. COMPANY LIMITED BY GUARANTEE

The members are obliged to contribute £1 in the event of the company being wound up.

19. ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Unrestricted Funds £	Restricted Funds £	Designated Funds £	Total Funds £
Tangible Fixed Assets	0	0	14,234	14,234
Current Assets	393,226	65,802	40,000	499,028
Current Liabilities	(152,649)	0	0	(152,649)
Deferred Income	0	(39,305)	0	(39,305)
Net Assets at 31 March 2023	240,577	26,497	54,234	321,308
Tangible Fixed Assets	0	0	28,617	28,617
Current Assets	513,181	19,347	0	532,528
Current Liabilities	(256,909)	1	0	(256,908)
Deferred Income	0	0	0	0
Net Assets at 31 March 2022	256,272	19,348	28,617	304,237

Glasgow North West Citizens Advice Service Ltd
for the year ended 31 March 2023

NOTES TO THE FINANCIAL STATEMENTS (continued)

20. MOVEMENT IN FUNDS

Year End: 31 March 2023	As at 01/04/22	Income	Expenses	Transfer between funds	As at 31/03/23
	£	£	£	£	£
Restricted Funds:					
Airdrie CAB - EU Citizens Support	0	34,417	(34,417)		0
CAS - Help to Claim	0	53,826	(53,826)		0
CAS - Help to Claim Tupe Management Fee	0	16,998	(16,998)		0
CAS - JP Morgan	76	11,711	(11,787)		0
CAS - Money Talks	0	24,790	(24,790)		0
CAS - Money Talks Plus	0	43,605	(43,605)		0
CAS - Scot.Gov Specialist debt advice	0	12,605	(12,605)		0
CAS - Welfare Reform	0	15,675	(15,675)		0
GCC - CoL Helpline	0	74,100	(74,100)		0
GCC - FISO	336	95,784	(79,086)		17,034
GCC - GAIN Helpline	0	74,100	(74,100)		0
GCC - Glasgow Community Fund	0	129,618	(129,618)		0
GCC - Money Advice Trainees	9,261	151,250	(160,511)		0
GCC - NHS Core	10,625	42,497	(41,851)	(11,271)	0
GCC - NHS Embedded WHAP	0	192,500	(192,500)		0
Hugh Fraser	0	10,000	(10,000)		0
Restricted Small Grants	0	6,000	(6,000)		0
Robertson Trust	0	15,500	(15,500)		0
SCVO - Digital Charter Employability	0	9,900	(9,900)		0
SCVO - Kickstart	(950)	12,756	(11,806)		0
SENSE	0	100,073	(100,073)		0
SSE	0	43,489	(34,026)		9,463
Volant Charitable Trust	0	24,440	(24,440)		0
Total Restricted Funds	19,348	1,195,634	(1,177,214)	(11,271)	26,497
Unrestricted Funds:					
General Funds	216,272	108,701	(89,526)	5,130	240,577
Designated Development Costs	40,000	0	0	0	40,000
Designated Fixed Asset Depreciation Fund	28,617	0	(20,524)	6,141	14,234
Total Unrestricted Funds	284,889	108,701	(110,050)	11,271	294,811
Total Funds	304,237	1,304,335	(1,287,264)	0	321,308

Please note that closing Reserves includes income of £61,747 received in advance.

Transfers from Restricted funding of £11,271 relates to laptop £646 purchased and transferred to the Asset Depreciation fund as well as £10,625 as the expenses were misallocated in the previous year.

Purposes of Restricted Funds:

Airdrie CAB: To provide immigration support and advice to EU citizens looking to apply for settlement in the UK.

CAS - Help to Claim: To support anyone who requires making a new Universal Credit claim or is moving from legacy benefit to UC following a change in circumstances.

**Glasgow North West Citizens Advice Service Ltd
for the year ended 31 March 2023**

NOTES TO THE FINANCIAL STATEMENTS (continued)

20. MOVEMENT IN FUNDS (continued)

CAS – Help to Claim TUPE Management Fee: Fees related to TUPE consultation with staff when project changed from regional to national.

CAS – JP Morgan: To provide greater financial security to individuals dealing with over-indebtedness. To improve capacity and efficiency to provide debt advice to support those in need.

CAS - Money Talks: To support low income families and older people by providing personalised advice to increase their income and reduce the 'poverty premium', information on access to cheaper deals on energy and other utilities to reduce household costs. Finished 30 September 2022.

CAS – Money Talks Plus: Replaces Money Talks, Welfare Reform & SG Specialist Debt Advice. Started 1 October 2022. To provide independent, impartial, confidential advice on welfare rights, benefits, debt, money and income maximisation and expenditure reduction.

CAS – SG Specialist Debt Advice: To meet the anticipated demand for debt advice in 2021-2022 as a result of the Covid-19 pandemic. Finished 30 September 2022.

CAS - Welfare Reform: Advice service to help mitigate the impact of Social Security changes. Finished 30 September 2022.

GCC – CoL Helpline: To provide telephone support to those who have been affected by the cost of living crises by providing debt and money management advice. This is for those who have been referred to us by Glasgow Helps.

GCC – FISO: Funding is to provide cost of living budgeting advice and support. The £17,034 balance at the end of the year relates to funding received in advance. £60,892 of funding received were paid out to partners on the project, Bridgeton CAB and Greater Pollock CAB.

GCC – GAIN Helpline: To provide telephone support service provide level 1 advice to help improve the financial exclusion or issues affecting people on low incomes.

GCC – Glasgow Community Fund: This is the core funding for the Charity and funding is for staff and operational costs.

GCC – Money Advice Trainees: To provide training to unemployed people to become Money Advisors with the aim of getting them back to work. £114,991 of funding received were paid out to partners on the project, Glasgow Parkhead CAB, Easterhouse CAB, Greater Pollock CAB, Castle Milk CAB and Bridgeton CAB.

GCC – NHS Core: To provide financial inclusion advice and support to people referred by NHS health professionals. The transfer of funds of £11,271 relates to a laptop of £646 purchased and transferred to the Asset Depreciation fund as well as £10,625 that relates to a last minute accrued income adjustment, however, this was already spent in full in 2022.

GCC – NHS Embedded WHAP: Directly funds outreach and embedded services in health centres across North-West Glasgow in high SIMD areas including Possil, Milton and Maryhill. Focusses on improved outcomes in health inequality and correlation of poverty. £24,000 of funding received were paid out to partners on the project, Glasgow Parkhead CAB, Bridgeton CAB & Easterhouse CAB.

Hugh Fraser: This is match funding for the SCVO – Digital Charter Employability project that was delayed due to Covid-19 as the project required face to face appointments. This has now been completed.

Restricted small Grants: This is made up of two small grants, Help to Claim £4,000.00 to cover settlement costs for an employee under the TUPE agreement and SENSE £2,000 for staff training.

**Glasgow North West Citizens Advice Service Ltd
for the year ended 31 March 2023**

NOTES TO THE FINANCIAL STATEMENTS (continued)

20. MOVEMENT IN FUNDS (continued)

Robertson Trust - Equalities Project: To train and recruit volunteers from diverse backgrounds and support into education, employment and training.

SCVO – Digital Charter Employability: To help individuals to gain confidence using devices such as mobile phones, tablets, iPads and computers. This project was delayed due to Covid-19 as it requires face to face sessions. This has now been completed.

SCVO – Kickstart: To employ young people aged between 16 and 24 to help them return to the labour market.

SENSE: For the delivery and development of a welfare rights and legal advice service, covering welfare and benefits, money and budgeting advice, and reconsideration and tribunals. £44,912 of funding received were paid out to partners on the project, Hamilton CAB & Dundee CAB.

SSE: To host, organise and facilitate money savings advice clinics on an outreach basis. £9,463 balance at the end of the year relates to income received in advance.

Volant Charitable Trust: To empower women and their families through immigration advice and human rights training.

Purposes of Designated Funds

Development Fund: To provide funding for the future development of the Charity.

Asset Depreciation Fund: Transfer of all Assets purchased to fund and written down over the life of the assets. Assets purchased from restricted funds relate to equipment purchased to allow staff and volunteers to work from home, see further details in funder information above.

**Glasgow North West Citizens Advice Service Ltd
for the year ended 31 March 2023**

NOTES TO THE FINANCIAL STATEMENTS (continued)

20. MOVEMENT IN FUNDS (continued)

Year End: 31 March 2022	As at 01/04/21	Income	Expenses	Transfer between funds	As at 31/03/22
	£	£	£	£	£
Restricted Funds:					
ADG	1,993	0	0	(1,993)	0
CAS - Universal Credit	15,626	0	0	(15,626)	0
CAS Projects	0	241,980	(241,980)	0	0
GCC Core	0	203,055	(203,055)	0	0
GCC - NHS projects	0	64,093	(64,093)	0	0
Impact Funding Partners	0	40,833	(40,833)	0	0
SCVO	0	14,697	(15,647)	0	(950)
Airdrie CAB - EU Citizens Support	0	44,989	(44,989)	0	0
GCC Projects	0	230,158	(219,197)	0	10,961
Robertson Trust	0	15,500	(15,500)	0	0
Bank of Scotland Foundation	0	26,455	(26,455)	0	0
GCC - Money Advice Trainees	0	13,750	0	(4,489)	9,261
JP Morgan - Specialist Debt	0	19,204	(18,380)	(748)	76
SSE	0	12,282	(12,282)	0	0
Total Restricted Funds	17,619	926,996	(902,411)	(22,856)	19,348
Unrestricted Funds:					
General Funds	279,394	50,041	(130,036)	16,873	216,272
Designated Development Costs	40,000	0	0	0	40,000
Designated Fixed Asset Depreciation Fund	43,088	0	(20,454)	5,983	28,617
Total Unrestricted Funds	362,482	50,041	(150,490)	22,856	284,889
Total Funds	380,101	977,037	(1,052,901)	0	304,237

Please note that closing Reserves includes income received in advance.

Purposes of Restricted Funds:

ADG: funds were specifically granted to cover the costs of work of the local area development group,

Impact Funding Partners: provides direct delivery and overhead costs through Promoting Equalities and Cohesion Fund (PECF) and Workplace Equalities Fund (WEF) both of which funds employers and operating costs for widening access projects at GNWCAB.

SCVO: Provides employers costs for supported employment project- Youth Employability Project.

Bank of Scotland Foundation: contribution towards the salary and running costs of the company