

**CHARITY NO: SC014413**  
**COMPANY NO: SC396128**

**PARKHEAD CITIZENS ADVICE BUREAU**

**(A company limited by guarantee)**

**REPORT AND FINANCIAL STATEMENTS**

**FOR THE YEAR ENDED 31 MARCH 2022**

**WEDNESDAY**



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**PARKHEAD CITIZENS ADVICE BUREAU**

**(A company limited by guarantee)**

**REPORT AND FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH  
2022**

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**PARKHEAD CITIZENS ADVICE BUREAU**

**(A company limited by guarantee)**

**REPORT AND FINANCIAL STATEMENTS**

**REFERENCE AND ADMINISTRATIVE INFORMATION**

**Charity Trustees**

<b>Office Bearers</b>	Gil Long	Chair
	Janet Bain	Vice Chair
	Ann Ayre	Treasurer

<b>Board Members</b>	Gil Long	
	Ann Ayre	
	Liz Hammond	Resigned 28 <sup>th</sup> July 2022
	Paul Wishart	
	Annmarie Rocks	
	Janet Bain	
	Christopher Rae	
	Margaret Ann Stewart	
	Laurence Bayston	
	Monica McKerlie	
	Jade Wilkie	
	Sam McCormack	
	Oluwadare Adegunloye	Joined 28 <sup>th</sup> July 2022

**Company Secretary** Elizabeth Willis

**Senior Staff Member** Elizabeth Willis

**Principal Office** 1361 Gallowgate  
Glasgow  
G31 4DN

**Charity Number:** SC014413

**Company Number:** SC396128

**Independent Examiners:** Wylie & Bisset LLP  
168 Bath Street  
Glasgow  
G2 4TP

**Bankers** Virgin Money  
47 Main Street  
Glasgow G69 6SQ

## **PARKHEAD CITIZENS ADVICE BUREAU**

**(A company limited by guarantee)**

### **REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2022**

The Trustees present their annual report and financial statements of the charity for the year ended 31 March 2022.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the accounts and comply with the charity's memorandum and articles of association, the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 (as amended), the Companies Act 2006 and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

The legal and administrative information on page one forms part of this report.

#### **Principal activities**

The principal activities of the bureau are to provide information, advice and assistance to the public on a wide range of social issues, including welfare benefits, debt, financial capability, housing, legal and employment. The service includes advice, negotiation and formal representation at tribunals. The bureau also provides training and workplace experience to local volunteers in information, advice, assistance and representation services, and to support outreach services for residents within the East End of Glasgow. Fundraising and development support to local third sector organisations continues to be provided on a chargeable consultancy basis.

#### **Structure, Governance and Management**

Parkhead Citizens Advice Bureau is recognised by the Office of the Scottish Charity Regulator (OSCR) as a charity (Scottish Charity Number SC014413) and is established for the purpose of benefiting the community in the East End of Glasgow, by advancing the education of the public in matters relating to mental, physical and social welfare and by assisting in the relief of poverty. The charity is incorporated as a company limited by guarantee without a share capital (SC396128).

Parkhead Citizens Advice Bureau is managed by a Board of Directors, made up of members who are trustees of the charity, appointed annually at the Annual General Meeting. The Board aim to attract a diverse group of trustees, broadly representative of the community served, through an open recruitment process. The trustees who served during the year are as noted on page 1. The trustees are provided with induction training on their appointment to the Board which includes structured visits to the bureau offices. The Board normally meet 6 times each year to consider all aspects of the charity's activities and to monitor progress against the strategic and operational plans.

## **PARKHEAD CITIZENS ADVICE BUREAU**

**(A company limited by guarantee)**

### **REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2022**

#### **Structure, Governance and Management (continued)**

The Board delegate day-to-day management of the charity to the Chief Executive Officer, Elizabeth Willis. Key management personnel comprise the trustees, the Chief Executive Officer, Assistant Manager, Development Officer and Training Support Officer. Key management salaries are set and agreed by the Board taking into account market comparisons in the advice field, funding income and sustainability and with regard to fluctuating responsibilities. Over the year the charity trustees employed 12 full-time and 6 part-time members of staff and provided unpaid work opportunities, training and experience for around 37 new and qualified volunteer adviser. The contribution made by the qualified volunteers who provide front-line advice services cannot be quantified financially, however a conservative estimate based on the average weekly wage of a paid adviser equivalent working a minimum of 6 hours volunteering would amount to £58,519 per annum. In addition, the charity trustees continued to provide an estimated amount of £5,025 per annum of strategic management support. The total value of in-kind support throughout the year is therefore £63,543.72.

#### **Covid-19 Pandemic**

The continuing pandemic and variants has affected service delivery again in 2021- 2022. The office remained open, but for appointments only and with telephone contact and hybrid working being the norm. Paid staff and some volunteers who were shielding continued to work from home full time. Safety measures and PPE equipment continued and this caused additional costs as grants for this have ended. Towards the end of the financial year we have increased face to face contact, but also safety measures to ensure we continue to protect staff, volunteers and clients.

The Board continued to meet via zoom throughout 2021-22 and had a first face to face meeting for the public event and AGM in July 2022. Going forward we are likely to use hybrid meeting opportunities on zoom and face to face and our Articles of Association were changed to allow this.

#### **Financial Review**

The principal funding sources during the year comprised charitable and voluntary income of £496,638 (2021: £532,780).

The bureau received a Transitional grant of £122,820 and a small amount for interpreting costs from Glasgow Council City to deliver advice services in the East End of Glasgow. Grants were also received from the Robertson Trust of £32,000 for advice services delivery. We also received specific funding for a money adviser from the Bank of Scotland of £34,375 and funding from the Scottish Legal Aid Board for our helping hands buddy of £31,325.

## **PARKHEAD CITIZENS ADVICE BUREAU**

**(A company limited by guarantee)**

### **REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2022**

#### **Financial Review (continued)**

Other funds received included:

- Citizens Advice Scotland funding totalling £176,622 including funding from the Scottish Government to assist clients to mitigate the effects of changes in the social security system, part-funding for youth advice services, a grant to support money/energy advice, funding to deliver Pension Wise service, the Help to Claim service, to complete Financial Health Checks to maximise people's income, EU Transition Fund to advise those affected by changes in the immigration rules. Also, Energy Best Deal and BESN for energy advice and some small grants for campaigning and research activity and for advice line delivery.
- A grant of £20,000 from an anonymous funder to support outreach services for prisoners in HMP Barlinnie and other advice delivery.
- £18,450 from the postcode lottery towards running costs
- A grant of £15,000 from The Robertson Trust for youth advice service.
- GCVS Grant of £12,809 for digital inclusion to help clients to go online to claim benefits and train volunteers to work remotely and deliver advice.
- Donations of £6,570 5,261 from fundraising.

Parkhead Citizens Advice Bureau applies the principle of full cost recovery aiming to secure funding for all the costs involved in running a project, activity or service. The costs of a project, activity or service comprise the direct costs, including salaries and operating costs which relate directly to the project, service or activity, in addition to an appropriate share of overheads which partly support the project, service or activity. These shared costs include rent, heat and light, stationery, telephone, legal and audit fees as well as management and support staff costs. The method of apportioning shared costs is based on staff time.

#### **Review of Activities for the year**

Over the last year

- Advisers dealt with 8,866 contacts, a doubling on the previous year which was during lockdown. There were 2,515 individual clients dealt with over the year of which 2053 were new clients. Over 16072 issues were dealt with for clients which as a doubling of the previous year and reflects the increase in contacts. For example one client can be assisted with debt and benefits and this may include different benefits and assisting with the claim, a review and possibly an appeal. Every client is offered a benefit check and our mantra is you don't know what you don't know. Many clients have no idea they are entitled to some benefits or how to find out.
- Our admin staff also dealt with around 2,000 calls.
- There was some fluctuation in the types of cases dealt with over the year. Benefits remained fairly consistent accounting for around 52% of issues. Debt rose to 10% as mitigations put in place during the pandemic ended. However, employment began dropping again from 6% the previous year to 3.6% reflecting our client demographic. Finance and Charitable support accounted for 4%, Council Tax 8.5%, Housing 8% and Utilities 5%.

## **PARKHEAD CITIZENS ADVICE BUREAU**

**(A company limited by guarantee)**

### **REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2022**

#### **Review of Activities for the year (continued)**

- Due to Covid, only 15 appeals went ahead this year. The DWP paused reassessments for benefits and the appeals were conducted over the phone. A number of these were postponed at the last minute so reps still had to work to prepare for the hearings, obtain evidence and research legislation and case law.
- £1,362,349 was secured in additional income for clients as a result of the services provided and the additional money in the pockets of local people is spent locally which benefits the local economy and helps to create and sustain jobs. This is an underestimate of actual gains as it is known gains only. We also don't count other benefits already received or automatically received as some organisations do.
- 263 face-to-face financial guidance and energy sessions were provided covering topics including budgeting and money management, benefits and tax credits, borrowings, savings and insurance, cheaper energy deals and how to be energy efficient
- We worked with 37 volunteers this year including supporting our current advisers and starting new trainee advisers. Due to the pandemic our usual face-to-face new adviser training course was delivered via remote meetings software. Our course lasted 11 weeks and there were 17 sessions. Our volunteers and trainees also completed 861 online advice modules on our service, advice and information, safeguarding and other key topics
- Consultancy support/training was still reduced in 2021-22 due to the continuing pandemic and also the post-holder who carried out this work went down to working 1 day a week. Our Development and Fundraising Officer gave 84 hours of consultancy support to 6 groups/organisations, securing 25 grants totalling £577,660. 78% of this was for Glasgow based organisations totalling £450,575.

This demonstrates that Parkhead CAB continues to contribute to the wider sustainability of the 3rd Sector and to the economy of Glasgow.

- Our Pension Guidance Specialist provided advice to 239 clients and also assisted with training and auditing new Specialists over the year for other CAB across Scotland.
- Our Youth Training Officer (YTO) who covers the Eastend in partnership with Bridgeton and Easterhouse CAB reached 683 young people with information on the Youth peer advice project and CAB services. Despite the continuing pandemic five of the Celtic Foundation's peer mentors achieved a Level 6 Community Achievement award which is the equivalent of an advanced Higher. They took part in campaigns in the local shopping centre to provide information on help with debt and energy costs. In addition the Polmont prison peers were also able to continue life skills workshops.

## **PARKHEAD CITIZENS ADVICE BUREAU**

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### **REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2022**

#### **Review of Activities for the year (continued)**

Feedback from clients is collated through feedback forms, comments made and 'thank you' cards

Below is a sample of the quotes:

*"I suffer from depression and Anxiety, I'd probably be homeless on the streets at best, your service is without any doubt a life saver, absolutely amazing service"*

*"even from just one phone call I felt the support through the phone and I haven't felt spoken to like a person by any other agency I have been in contact with. I'm so grateful for the kindness I received on the phone yesterday"*

*"I'm blown away by the kindness and information I received from your adviser. She was a calming presence throughout the call and listened to everything I had to say. Her advice was superb and it's clear to me that she is an expert in her field. We should be grateful we are living in a country where things like this are available and people are so willing to help when people are in need."*

*"Thanks for listening, no one else has"*

*"You are all diamonds don't know what I would do without you"*

*"Massive relief that you are here to help with the forms its taken 10 years off me !"*

*HMP YOI Polmont, Young Offender – "No-one in my life has ever believed in me, CAB have helped me to become a better person and given me the knowledge to take back control of my life"*

#### **Future Plans**

The charity trustees are aware of the additional needs that the pandemic will have for the service provided by the organisation which was already growing. Added to this the rapid rise in the Cost of Living and high interest rates meant that demand for advice services will be higher than ever. There is also a reduction in the funding from Glasgow City Council, but the trustees are actively pursuing contingency planning and looking for alternative sources of funding. They are committed to the continued development of the activities of the bureau and its associated projects to meet those needs and emerging demands. The organisation operates within an area which is affected by a multiplicity of problems. The trustees have 5 strategic aims for the organisation's activities:

- Tackling poverty
- Promoting social justice
- Supporting volunteering
- Encouraging learning and development
- Strengthening the third sector



## **PARKHEAD CITIZENS ADVICE BUREAU**

**(A company limited by guarantee)**

### **REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2022**

#### **Future Plans (continued)**

The charity trustees continue to seek sources of funds to finance relevant activities within the framework of the strategic plan. Over the next year we plan to:

- Continue to provide a holistic advice service which is accessible and effective and meets the changing needs of users.
- Provide benefits advice to clients, assisting clients to maximise their incomes by claiming the benefits due to them and challenging decisions where appropriate.
- Remain flexible in light of the pandemic and its variants and be able to deliver services online and by telephone where required, but also take steps to continue to safely deliver face-to-face advice to our vulnerable clients who are unable to access advice and support digitally.
- Identify issues relating to the social security benefits system and to report on these both locally and nationally through the Scottish Association of Citizens Advice Bureaux (Citizens Advice Scotland).
- Provide a debt advice service to assist clients to stabilise their financial situation and reduce their indebtedness and in addition provide financial guidance through one-to-one face-to-face sessions as well as groupwork.
- Provide advice, negotiation and representation services which assist clients to remain in their home and to prevent homelessness.
- Continue to provide an advice service targeted at the families of prisoners and an outreach service for prisoners at HMP Barlinnie. Provide a range of volunteering opportunities within the organisation, particularly for specific groups – black and minority ethnic individuals, people who are long term sick, long term unemployed and those without formal qualifications. Provide ongoing training, coaching, support and supervision for volunteers which enables them to maximise their potential within the organisation and to gain transferable skills and remain flexible in light of the pandemic and be able to deliver this online and by telephone where required.
- Continue to develop and implement training and development plans for all voluntary and paid staff within the organisation.
- Provide development support to third sector organisations.
- Continue training to young volunteers and peer advice via our Youth Project and in partnership with Easterhouse and Bridgeton Citizens Advice Bureaux.
- Deliver Pension guidance with our Pensionwise Service Specialist.
- Continue supporting our staff and clients to be digitally confident and access information and financial assistance and options safely online.
- Continue to look at efficiencies in service delivery, including multi-channel options, whilst ensuring we still maintain a face-to-face service for the vulnerable in our community who need more intensive support to enable long-term and lasting solutions.

## **PARKHEAD CITIZENS ADVICE BUREAU**

**(A company limited by guarantee)**

### **REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2022**

#### **Reserves Policy**

The charity trustees have reviewed the reserves policy and consider it prudent to work towards establishing a reserve fund sufficient to cover three months' operating costs of £133,854, a fund for the replacement of essential equipment as part of a programme of maintenance and renewal/upgrading, together with a salary reserve. The trustees aim to add to the reserves when the funds become available to do so. The charity currently holds general unrestricted free reserves of £147,628, which is higher than the level required at just under three months' running cost of our current budget. The charity's reserves were reduced due to the incorporation of a £60,000 liability on exit of Strathclyde Pension Fund in 2016. The Board made an informed decision at that time to limit future pension liabilities by negotiating favourable terms to exit the Strathclyde Pension Fund. The continuing commitment to fund the exit from Strathclyde Pension Fund put pressure on our reserves, therefore the Board took the decision to use resources to reduce the pension liability by increasing the payment to bring forward the full liability being paid off in the Financial Year 2020-2021. The Board believe taking this action to reduce the future liability was prudent to ensure future sustainability of the charity.

#### **Risk Management**

The charity trustees have undertaken a review of the risks to which the charity is exposed and have identified and assessed the risks and appropriate steps are being taken to manage the risk profile of the charity. The trustees are conscious of the low level of reserves and the difficult financial situation in which our funders are operating, with the corresponding risks this presents to our ability to continue our activities. The trustees consider the financial position of the organisation at every governance meeting and take appropriate measures. The trustees have developed a sustainability strategy and are confident that the actions they have taken will secure the financial viability of the organisation for the foreseeable future and consider it appropriate to continue to prepare the accounts on a going concern basis. The Board made an informed decision in 2016-17 to limit future pension liabilities by negotiating favourable terms to exit the Strathclyde Pension Scheme. Whilst this has impacted on the level of liability, the Board have taken the action of reducing the number of years of the actual payments. The charity has fully paid the liability in March 2021. The Board believe taking this action to reduce the liability of the Pension Exit Fee was prudent to ensure future sustainability of the charity.

#### **Trustees' responsibilities in relation to the financial statements**

The charity trustees (who are also the directors of the Parkhead Citizens Advice Bureau for the purposes 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 Accounting Practice).

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

## PARKHEAD CITIZENS ADVICE BUREAU

(A company limited by guarantee)

### REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2022

#### Trustees' responsibilities in relation to the financial statements (continued)


- 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.

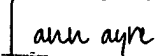
The trustees are responsible for keeping adequate accounting records that disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets 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.

This report has been prepared in accordance with the Statement of Recommended Practice: applicable to charities preparing their accounts in accordance with the Financial Reporting Standard Applicable in the UK and republic of Ireland (FRS 102) (effective 1 January 2019) and in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

Approved by the trustees and signed on their behalf by:

DocuSigned by:  
  
Name: Gillian Long

DocuSigned by:  
  
Name: Ann Ayre

Date: 14 December 2022

## **INDEPENDENT EXAMINER'S REPORT TO THE MEMBERS OF PARKHEAD CITIZENS ADVICE BUREAU FOR THE YEAR ENDED 31 MARCH 2022**

I report on the accounts of the charity for the year ended 31 March 2022, which are set out on pages 10 to 27.

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

The charity's trustees are responsible for the preparation of the accounts in accordance with the terms of the Charities and Trustee Investment (Scotland) 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 accounts as required under section 44(1) (c) of the Act and to state whether particular matters have come to my attention.

### **Basis of independent examiner's statement**

My examination is carried out in accordance with Regulation 11 of the Charities Accounts (Scotland) Regulations 2006. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeks explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the accounts.

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

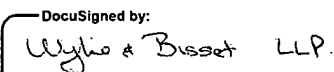
In the course of my examination, no matter has come to my attention

1. which gives me reasonable cause to believe that in any material respects the requirements:

- to keep accounting records in accordance with Section 44 (1) (a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations, and
- to prepare accounts which accord with the accounting records and comply with Regulation 8 of the 2006 Accounts Regulations

have not been met, or

2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

DocuSigned by:  
  
A76FAEF21C0C4C5...  
Claire Dalrymple, FCCA  
**Wylie & Bisset LLP**  
168 Bath Street  
Glasgow  
G2 4TP

Date: 14 December 2022

**PARKHEAD CITIZENS ADVICE BUREAU****(A company limited by guarantee)****STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDING 31 MARCH 2022****(Including an Income and Expenditure account)**

	Note	Unrestricted Funds 2022 £	Restricted Funds 2022 £	Total Funds 2022 £	Unrestricted Funds 2021 £	Restricted Funds 2021 £	Total Funds 2021 £
<b>Income and endowments from:</b>							
Donations and legacies	4	13,290	44,032	57,322	35,042	112,452	147,494
Charitable activities	5	81,835	357,481	439,316	7,993	377,293	385,286
<b>Total Income</b>		<b>95,125</b>	<b>401,513</b>	<b>496,638</b>	<b>43,035</b>	<b>489,745</b>	<b>532,780</b>
<b>Expenditure on:</b>							
Charitable activities	6	67,320	435,132	502,452	13,337	419,030	432,367
<b>Total Expenditure</b>		<b>67,320</b>	<b>435,132</b>	<b>502,452</b>	<b>13,337</b>	<b>419,030</b>	<b>432,367</b>
<b>Net income/(expenditure)</b>		<b>27,805</b>	<b>(33,619)</b>	<b>(5,814)</b>	<b>29,698</b>	<b>70,715</b>	<b>100,413</b>
Transfer between funds	16	-	-	-	16,357	(16,357)	-
<b>Net Movement in Funds</b>		<b>27,805</b>	<b>(33,619)</b>	<b>(5,814)</b>	<b>46,055</b>	<b>54,358</b>	<b>100,413</b>
<b>Funds reconciliation</b>							
Total funds brought forward	16	140,850	114,579	255,429	94,795	60,221	155,016
<b>Total Funds carried forward</b>	<b>16</b>	<b>168,655</b>	<b>80,960</b>	<b>249,615</b>	<b>140,850</b>	<b>114,579</b>	<b>255,429</b>

The Statement of Financial Activities includes all gains and losses recognised in the year.  
All income and expenditure derive from continuing activities.

**PARKHEAD CITIZENS ADVICE BUREAU****(A company limited by guarantee)****BALANCE SHEET AS AT 31 MARCH 2022**

	Note	Total Funds 2022 £	Total Funds 2021 £
<b>Fixed assets:</b>			
Tangible assets	10	21,027	22,020
<b>Total Fixed Assets</b>		<b>21,027</b>	<b>22,020</b>
<b>Current assets:</b>			
Debtors	11	5,227	20,651
Cash at bank and in hand		258,115	290,402
<b>Total Current Assets</b>		<b>263,342</b>	<b>311,053</b>
<b>Liabilities:</b>			
Creditors falling due within one year	12	(34,754)	(77,644)
<b>Net Current assets</b>		<b>228,588</b>	<b>233,409</b>
<b>Net assets</b>		<b>249,615</b>	<b>255,429</b>
<b>The funds of the charity:</b>			
Unrestricted funds	16	168,655	140,850
Restricted funds	16	80,960	114,579
<b>Total charity funds</b>		<b>249,615</b>	<b>255,429</b>

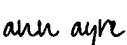
These accounts are prepared in accordance with the special provisions of Part 15 of the Companies Act relating to small companies and constitute the annual accounts required by the Companies Act 2006 and are for circulation to the members of the company.

For the year ended 31 March 2022 the company was entitled to exemption under section 477 of the Companies Act 2006. No member of the company has deposited a notice, pursuant to section 476, requiring an audit of these financial statements under the requirements of the Companies Act 2006.

The trustees acknowledge their responsibilities for ensuring that the company keeps accounting records which comply with section 386 of the Act and for preparing financial statements which give a true and fair view of the state of affairs of the company as at the end of the financial period and of its profit or loss for the financial period in accordance with the requirements of sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to accounts, so far as applicable to the company.

Approved by the trustees and signed on their behalf by:

DocuSigned by:  
  
 Name: Gillian Long

DocuSigned by:  
  
 Name: Ann Ayre

Date: 14 December 2022

Company No. SC396128

## **PARKHEAD CITIZENS ADVICE BUREAU**

**(A company limited by guarantee)**

### **NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2022**

#### **1. Accounting Policies**

##### **(a) Basis of preparation and assessment of going concern**

The accounts (financial statements) have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts.

The financial statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019), the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended).

The charity constitutes a public benefit entity as defined by FRS 102.

The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern.

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 £.

##### **(b) Funds structure**

Unrestricted income funds comprise those funds which the trustees are free to use for any purpose in furtherance of the charitable objects. Unrestricted funds include designated funds where the trustees, at their discretion, have created funds for specific purposes.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by the donor or trust deed, or through the terms of an appeal.

Designated funds are unrestricted funds earmarked by the charity trustees for specific purposes. The charity trustees retain the right to utilise these funds as they see fit.

Further details of each fund are disclosed in note 16.

##### **(c) Income recognition**

Income is recognised once the charity has entitlement to the income, it is probable that the income will be received, and the amount of income receivable can be measured reliably.

Donations are recognised when the charity has been notified in writing of both the amount and settlement date. In the event that a donation is subject to conditions that require a level of performance before the charity is entitled to the funds, the income is deferred and not recognised until either those conditions are fully met, or the fulfilment of those conditions is wholly within the control of the charity and it is probable that those conditions will be fulfilled in the reporting period.

## **PARKHEAD CITIZENS ADVICE BUREAU**

**(A company limited by guarantee)**

### **NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2022**

#### **1. Accounting Policies (continued)**

Income from government and other grants, whether 'capital' or 'revenue' grants, is recognised when the charity has entitlement to the funds, any performance conditions attached to the grants have been met, it is probable that the income will be received and the amount can be measured reliably and is not deferred.

Income received in advance of the provision of a specified service is deferred until the criteria for income recognition are met.

#### **(d) Pension scheme**

The charity was previously an admitted body to the Strathclyde Pension Fund which operates a defined benefit pension scheme. The charity negotiated an exit from Strathclyde Pension Fund on 31 December 2016 and an exit fee which was then payable over six years in full and final settlement of all obligations and liabilities to the defined benefit scheme. The liability had been paid in full by the Balance Sheet date.

From 1 January 2017 and throughout the financial year 2020-2021 the charity provided a defined contribution pension scheme for all employees. The pension costs charged in the financial statements in respect of this scheme represent the contributions payable by the charity during the year.

#### **(e) Resources expended**

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that settlement will be required, and the amount of the obligation can be measured reliably.

All expenditure is accounted for on an accruals basis. All expenses including support costs and governance costs are allocated or apportioned to the applicable expenditure headings. For more information on this attribution refer to note (g) below.

- Expenditure on charitable activities includes expenditure on activities undertaken to further the purposes of the charity and their associated support costs;

Irrecoverable VAT is charged as a cost against the activity for which the expenditure is incurred.

#### **(f) Tangible fixed assets and depreciation**

All assets costing more than £500 are capitalised and valued at historical cost. Depreciation is charged as follows:

	<b>Basis</b>
Building improvements	10% straight line
Furniture & fittings	10% straight line
Office equipment	25% straight line



## **PARKHEAD CITIZENS ADVICE BUREAU**

**(A company limited by guarantee)**

### **NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2022**

#### **1. Accounting Policies (continued)**

##### **(g) Allocation of governance costs**

Support costs have been allocated between governance costs and other support costs. Governance costs comprise all costs involving the public accountability of the charity and its compliance with regulation and good practice. These costs include costs related to external scrutiny and legal fees together with an apportionment of overhead and support costs.

Governance costs and support costs relating to charitable activities have been apportioned based on staff time spent. The allocation of support and governance costs is analysed in note 7.

##### **(h) Debtors**

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

##### **(i) Cash at bank and in hand**

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

##### **(j) Creditors and provisions**

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

##### **(k) Taxation**

The company is a charitable company with the meaning of Section 467 of the Corporation Tax Act 2010. Accordingly, the company is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 of Part 11 of the Corporation Tax Act 2010 and section 256 of the Taxation of Chargeable Gains Act 1992 to the extent that such income or gains are applied for charitable purposes only.

##### **(l) Operating leases**

The charity classifies the lease of property and equipment as operating leases. The title to the property and equipment remains with the lessor.

##### **(m) Financial instruments**

The charity has a financial instrument in relation to the pension liability which is held at amortised cost. With the exception of this liability, 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.

## **PARKHEAD CITIZENS ADVICE BUREAU**

**(A company limited by guarantee)**

### **NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2022**

#### **1. Accounting Policies (continued)**

##### **(n) Employee Benefit Policy**

The costs of short-term employee benefits are recognised as a liability and an expense, unless those costs are required to be recognised as part of the cost of stock or fixed assets. The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received. Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

##### **(o) Judgements and Estimates**

In the application of the company'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, if the revision affects only that period, or in the period of the revision and future periods if the revision affects both current and future periods.

**Depreciation** – fixed assets are depreciated over the useful life of the asset. The useful lives of fixed assets are based on the knowledge of senior management, with reference to assets expected life cycle.

**Allocation of expenditure between activities** – Support costs are allocated between charitable activities and governance based on the time spent by senior management on undertaking the charity's activities.

#### **2. Legal status of the charity**

The charity is a registered Scottish charity.

The charity is a company limited by guarantee and has no share capital. The liability of each member in the event of winding up is limited to £1.

#### **3. Related party transactions and trustees' expenses and remuneration**

Citizens Advice Scotland is a related party by association. Gil Long was elected to the Membership Committee and Board of Trustees of Citizens Advice Scotland last year. Janet Bain was elected on to the Development Committee of Citizens Advice Scotland. The charity received £176,622 (2021: £189,607) of income from Citizens Advice Scotland during the year.

No trustee or other person related to the charity had any personal interest in any contract or transaction entered into by the charity during the year (2021: None)

Expenses were waived by the trustees during the year amounting to Nil (2021: £Nil). Travel costs amounting to Nil (2020: Nil) were reimbursed to Nil (2021: £Nil) trustees.

No donations were made by a Trustee during the year (2021: £1,500).

**PARKHEAD CITIZENS ADVICE BUREAU****(A company limited by guarantee)****NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2022****4. Income from donations and legacies**

	<b>Unrestricted £</b>	<b>Restricted £</b>	<b>2022 £</b>
Grants	6,720	44,032	50,752
Donations	6,570	-	6,570
	<u>13,290</u>	<u>44,032</u>	<u>57,322</u>

	<b>Unrestricted £</b>	<b>Restricted £</b>	<b>2021 £</b>
Grants	29,781	112,452	142,233
Donations	5,261	-	5,261
	<u>35,042</u>	<u>112,452</u>	<u>147,494</u>

**5. Income from charitable activities**

	<b>Unrestricted £</b>	<b>Restricted £</b>	<b>2022 £</b>
Advice & Support Services	81,835	357,481	439,316
	<u>81,835</u>	<u>357,481</u>	<u>439,316</u>

	<b>Unrestricted £</b>	<b>Restricted £</b>	<b>2021 £</b>
Advice & Support Services	7,993	377,293	385,286
	<u>7,993</u>	<u>377,293</u>	<u>385,286</u>

**PARKHEAD CITIZENS ADVICE BUREAU****(A company limited by guarantee)****NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2022****6. Charitable activities expenditure**

	<b>Advice &amp; Support Services</b>	<b>2022</b>	<b>2021</b>
	<b>£</b>	<b>£</b>	<b>£</b>
Salaries	432,863	432,863	364,432
Recruitment	-	-	650
Rent, rates and insurance	16,289	16,289	12,964
Repairs & maintenance	9,546	9,546	3,539
Heating and lighting	3,997	3,997	1,372
Cleaning	-	-	1,591
Equipment lease/contract	3,668	3,668	3,462
Depreciations	6,236	6,236	3,970
Training expenses	2,019	2,019	45
Travel expenses	3,438	3,438	825
Postages	1,718	1,718	1,327
Stationery & office supplies	3,379	3,379	5,661
Telephone	1,543	1,543	2,578
Interpretation & Translation	237	237	680
Membership/subscriptions	1,259	1,259	4,000
Consultancy	-	-	1,500
Sundries	1,149	1,149	401
Fundraising & Promotion	887	887	-
Interest Charged	199	199	622
Legal and professional fees	387	387	-
Software	1,353	1,353	-
Storage	2,049	2,049	-
Governance (Note 7)	10,236	10,236	22,748
	<b>502,452</b>	<b>502,452</b>	<b>432,367</b>

**7. Allocation of governance costs**

The breakdown of governance costs and how these were allocated are shown in the table below:

	<b>Advice &amp; Support Services</b>	<b>2022</b>
	<b>£</b>	<b>£</b>
Professional fees	10,236	10,236
	<b>10,236</b>	<b>10,236</b>

**PARKHEAD CITIZENS ADVICE BUREAU****(A company limited by guarantee)****NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2022****7. Allocation of governance costs (continued)**

	<b>Advice &amp; Support Services</b>	<b>2021</b>
	<b>£</b>	<b>£</b>
Professional fees	22,748	22,748
	<u>22,748</u>	<u>22,748</u>

**8. Analysis of staff costs and remuneration of key management personnel**

	<b>2022</b>	<b>2021</b>
	<b>£</b>	<b>£</b>
Salaries and wages	386,135	324,722
Social security costs	28,283	23,576
Pension costs	18,445	16,134
Total staff costs	<u>432,863</u>	<u>364,432</u>
Key Management Personnel Remuneration	<u>104,067</u>	<u>117,037</u>

No employees had employee benefits in excess of £60,000 (2020: Nil).

	<b>2022</b>	<b>2021</b>
	<b>No.</b>	<b>No.</b>
Average number of persons, by headcount, employed by the charity during the year was:	<u>18</u>	<u>15</u>

**9. Net income/(expenditure) for the year**

This is stated after charging:	<b>2022</b>	<b>2021</b>
	<b>£</b>	<b>£</b>
Auditor's fees	-	6,120
Independent Examination Fees	2,754	-
Depreciation	<u>6,236</u>	<u>3,970</u>

**PARKHEAD CITIZENS ADVICE BUREAU****(A company limited by guarantee)****NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2022****10. Tangible Fixed Assets**

	<b>Fixtures &amp; Fittings £</b>	<b>Office Equipment £</b>	<b>Building Improvements £</b>	<b>Total £</b>
<b>Cost or valuation</b>				
At 1 April 2021	22,490	19,757	101,214	143,461
Additions	-	5,243	-	5,243
Disposals	-	-	-	-
At 31 March 2022	<u>22,490</u>	<u>25,000</u>	<u>101,214</u>	<u>148,704</u>
<b>Depreciation</b>				
At 1 April 2021	22,490	8,698	90,253	121,441
Charge for the year	-	4,886	1,350	6,236
Eliminated on disposal	-	-	-	-
At 31 March 2021	<u>22,490</u>	<u>13,584</u>	<u>91,603</u>	<u>127,677</u>
<b>Net book Value</b>				
At 31 March 2022	<u>-</u>	<u>11,416</u>	<u>9,611</u>	<u>21,027</u>
At 31 March 2021	<u>-</u>	<u>11,059</u>	<u>10,961</u>	<u>22,020</u>

**11. Debtors**

	<b>2022 £</b>	<b>2021 £</b>
Accrued income	4,226	15,420
Other Debtors	1,001	4,681
Trade Debtors	-	550
	<u>5,227</u>	<u>20,651</u>

**12. Creditors: amounts falling due within one year**

	<b>2022 £</b>	<b>2021 £</b>
Accrued charges	2,754	12,055
PAYE/NIC	-	6,960
Pension contributions	-	2,300
Deferred income (Note 13)	32,000	51,895
Other Creditors	-	4,434
	<u>34,754</u>	<u>77,644</u>

**PARKHEAD CITIZENS ADVICE BUREAU****(A company limited by guarantee)****NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2022****13. Deferred income**

	2022	2021
	£	£
Balance at 1 April 2021	51,895	61,007
Amount released to incoming resources	(51,895)	(61,007)
Amount deferred in year	32,000	51,895
Balance at 31 March 2022	<u>32,000</u>	<u>51,895</u>

Deferred income at 31 March 2022 comprises money received in advance from Robertson Trust (£32,000) for the financial year 2022/2023.

**14. Operating Lease Commitments**

The charity has annual commitments under operating leases as follows.

	Property £	Copier £	Telephones £	2022 £
Due < 1 year	9,450	740	2,568	12,758
Due between 2 to 5 years	-	185	2,590	2,590
	<u>9,450</u>	<u>925</u>	<u>5,158</u>	<u>15,348</u>

	Property £	Copier £	Telephones £	2021 £
Due < 1 year	9,450	892	2,572	12,914
Due between 2 to 5 years	-	223	6,430	6,653
	<u>9,450</u>	<u>1,115</u>	<u>9,002</u>	<u>19,567</u>

**15. Government Grants**

Glasgow City Council Transition Fund - Grant of £Nil (2021: £63,788) towards salary and running costs of the Core Advice Service provided in East End of Glasgow.

Glasgow City Council IGF - Grant of £120,720 (2021: £65,405) towards salary and running costs of the Core Advice Service provided in East End of Glasgow.

Glasgow IGF (Community Planning) - Grant of £Nil (2021: £20,813) towards the salary and running costs of the Pathfinders Project.

## **PARKHEAD CITIZENS ADVICE BUREAU**

**(A company limited by guarantee)**

### **NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2022**

#### **15. Government Grants (continued).**

Glasgow City Council IGF - Grant of £2,040 (2021: £5,160) received in the year to cover the costs of interpreting services for clients.

The National Lottery Community Fund – Awards For All - Grant of £Nil (2021: £9,882) to provide regular outreach services including home visits, pop up advice clinics, and public events to vulnerable groups in Parkhead and surrounding areas.

Scottish Legal Aid Board – Debt Advice Journey Programme – Grant in 2022 £31,245 (2021: £13,441) towards project employs a helping Hand Money Advice Buddy to help clients through to case resolution. The model tests whether intensive help for debt advice clients will lead to a reduction in the amount of time debt cases take to reach resolution; reduce the number of repeat contacts and test the effectiveness of different methods of communication.

Glasgow City Council Coronavirus Business Support Fund in 2022 £Nil (2021: £17,500) towards Business Support.

HMRC Job Retention Scheme – UK Gov – Grant in 2022 £Nil (2021: £15,987) Claim for employee's wages that had to be put on furlough and flexible furlough because of coronavirus (COVID-19)



**PARKHEAD CITIZENS ADVICE BUREAU****(A company limited by guarantee)****NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2022****16. Analysis of charitable funds**

<b>2022 Analysis of Fund movements</b>	<b>Balance b/fwd £</b>	<b>Income £</b>	<b>Expenditure £</b>	<b>Transfers £</b>	<b>Balance c/fwd £</b>
<b>Unrestricted funds</b>					
General funds	118,830	95,125	(61,084)	(5,243)	147,628
Fixed Assets	22,020	-	(6,236)	5,243	21,027
<b>Total unrestricted funds</b>	<b>140,850</b>	<b>95,125</b>	<b>(67,320)</b>	<b>-</b>	<b>168,655</b>
<b>Restricted funds</b>					
Arnold Clark	-	2,000	(2,000)	-	-
Bonnetmakers	-	1,000	(1,000)	-	-
Bank of Scotland Foundation Invest Grant	16,669	34,375	(43,358)	-	7,686
Citizens Advice Scotland - Pensionwise	-	53,239	(50,714)	-	2,525
Citizens Advice Scotland - FHC	-	15,455	(15,455)	-	-
Citizens Advice Scotland – Welfare Reform	-	28,577	(28,577)	-	-
Citizens Advice Scotland - Room For Improvement	644	-	(644)	-	-
Citizens Advice Scotland – Debt Work	-	21,113	(21,113)	-	-
Citizens Advice Scotland – UC HTC	-	41,790	(41,790)	-	-
Citizens Advice Scotland- EU Transition	2,000	-	-	-	2,000
Citizens Advice Scotland - EBD	30,045	2,525	-	-	32,570
Citizens Advice Scotland - CASH	25,000	-	(6,215)	-	18,785
Citizens Advice Scotland- Research	4,376	-	(4,376)	-	-
Foundation Scotland	-	4,895	(4,895)	-	-
Garfield Weston Foundation	15,000	-	(15,000)	-	-
Glasgow City Council IGF Core	-	122,820	(122,820)	-	-
GCVS	-	24,809	(15,309)	-	9,500
Lanarkshire Enterprise Digital Boost	-	2,670	(2,670)	-	-
Robertson Trust-Youth CASH	7,404	15,000	(22,404)	-	-
Scottish Legal Aid Board	13,441	31,245	(36,792)	-	7,894
<b>Total restricted funds</b>	<b>114,579</b>	<b>401,513</b>	<b>(435,132)</b>	<b>-</b>	<b>80,960</b>
<b>TOTAL FUNDS</b>	<b>255,429</b>	<b>496,638</b>	<b>(502,452)</b>	<b>-</b>	<b>249,615</b>

**PARKHEAD CITIZENS ADVICE BUREAU****(A company limited by guarantee)****NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2022****16. Analysis of charitable funds (continued)**

<b>2021 Analysis of Fund movements</b>	<b>Balance b/fwd £</b>	<b>Income £</b>	<b>Expenditure £</b>	<b>Transfers £</b>	<b>Balance c/fwd £</b>
<b>Unrestricted funds</b>					
General funds	80,003	43,035	(13,337)	9,129	118,830
Fixed Assets	14,792	-	-	7,228	22,020
<b>Total unrestricted funds</b>	<b>94,795</b>	<b>43,035</b>	<b>(13,337)</b>	<b>16,357</b>	<b>140,850</b>
<b>Restricted funds</b>					
Glasgow City Council - IGF Core Grant	-	65,405	(65,405)	-	-
Glasgow City Council Transitional Fund	-	63,788	(63,788)	-	-
Henry Smith Charity	-	38,200	(38,200)	-	-
Glasgow City Council IGF - Interpreting	-	5,160	-	(5,160)	-
Citizens Advice Scotland - Welfare Reform	-	29,688	(29,688)	-	-
Citizens Advice Scotland - Help To Claim	-	40,358	(40,358)	-	-
Citizens Advice Scotland - Room For Improvement	2,034	-	(190)	(1,200)	644
TNLCF- Awards For All	-	9,882	(9,882)	-	-
Glasgow City Council IGF - Recovery Café	-	4,253	(4,253)	-	-
Citizens Advice Scotland- EU Transition	2,000	-	-	-	2,000
Citizens Advice Scotland - EBD	18,245	11,800	-	-	30,045
Bank of Scotland Foundation Invest Grant	-	34,375	(17,706)	-	16,669
Corra Foundation	2,500	-	(2,500)	-	-
Citizens Advice Scotland - FHC	-	16,722	(16,722)	-	-
SCVO- Wellbeing Fund	-	4,000	(4,000)	-	-
Anonymous Grant	5,000	-	(4,294)	(706)	-
Citizens Advice Scotland Scottish	-	1,000	(1,000)	-	-
Glasgow City Council IGF - Pathfinders	-	20,813	(20,813)	-	-
Citizens Advice Scotland - Pensionwise	-	50,724	(50,724)	-	-
Citizens Advice Scotland - CASH	25,000	-	-	-	25,000
Citizens Advice Scotland -UK Government Covid-19 Fund	-	10,402	(3,229)	(7,173)	-
Citizens Advice Scotland -Money Advice	-	6,000	(6,000)	-	-
Robertson Trust-Youth CASH	-	15,000	(7,596)	-	7,404
Citizens Advice Scotland - Covid-19 Debt	-	8,753	(6,635)	(2,118)	-
Citizens Advice Scotland - Outcomes	3,442	(3,442)	-	-	-
Garfield Weston Foundation	-	15,000	-	-	15,000
Corra Wellbeing Fund	-	7,436	(7,436)	-	-
Scottish Legal Aid Board	-	13,441	-	-	13,441
Endrick Trust	2,000	-	(2,000)	-	-
HMRC Job Retention Scheme	-	15,987	(15,987)	-	-
Citizens Advice Scotland- Research	-	5,000	(624)	-	4,376
<b>Total restricted funds</b>	<b>60,221</b>	<b>489,745</b>	<b>(419,030)</b>	<b>(16,357)</b>	<b>114,579</b>
<b>TOTAL FUNDS</b>	<b>155,016</b>	<b>532,780</b>	<b>(432,367)</b>	<b>-</b>	<b>255,429</b>

## **PARKHEAD CITIZENS ADVICE BUREAU**

**(A company limited by guarantee)**

### **NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2022**

#### **16. Analysis of charitable funds (continued)**

- a) The general funds are available to be spent for any of the purposes of the charity.
- b) Tangible fixed assets represent the net book value of charity's tangible fixed assets.
- c) Restricted funds comprise:

Glasgow City Council IGF - Core Service Delivery of advice services in the East End of Glasgow through drop-in, appointments.

Glasgow City Council Transistional Fund – Core Service Delivery of advice services in the East End of Glasgow through drop-in, appointments. And Pathfinders to provide training and workplace experience in advice for local volunteers.

Henry Smith Charity – towards cost of money and benefit advice service.

Bank of Scotland Foundation Invest Grant – towards cost of money advice service.

The National Lottery Community Fund – Awards For All grant towards project to provide regular outreach services including home visits, pop up advice clinics, and public events to vulnerable groups in Parkhead and surrounding areas.

Garfield Weston Foundation - grant towards project to provide regular outreach services including home visits, pop up advice clinics, and public events to vulnerable groups in Parkhead and surrounding areas.

Glasgow City Council IGF – Interpreting -towards cost of Interpretation and Translation services. Transfer of funds due to underspend which was agreed did not have to be paid back.

Citizens Advice Scotland - Welfare Reform - grant funding from the Scottish Government to provide advice and assistance to the public to mitigate the effects of changes to the social security benefits system.

Citizens Advice Scotland - Help to Claim project is to improve the support that the Bureau is able to offer to those clients claiming Universal Credit.

Citizens Advice Scotland – Outcomes to develop a range of indicators to measure outcomes of advice. Transfer of funds due to underspend which was agreed to be paid back.

Citizens Advice Scotland- Room For Improvement for repairs and improvements. Transfer of funds due to capitalisation of asset purchased with funds.

Parkhead Housing Association – Contribution towards the cost of Central Heating repairs

Glasgow City Council IGF Recovery Café for a partnership project involving Bridgeton, Easterhouse and Parkhead CABx providing outreach services at Recovery Café's within the East End

## **PARKHEAD CITIZENS ADVICE BUREAU**

**(A company limited by guarantee)**

### **NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2022**

#### **16. Analysis of charitable funds (continued)**

Citizens Advice Scotland – EU Transition Fund to provide information and support to clients to understand how they are affected by changes in the immigration rules as a result of leaving the EU. Also, to provide training to staff and volunteers to enable them to deal with enquiries from clients.

SCVO- Wellbeing Fund to work with at-risk people who may be worst affected by the crisis, including homeless people and those experiencing fuel poverty due to Covid-19.

Corra Wellbeing Fund to provide advice service to those who worst affected by the crisis of Covid-19.

Scottish Legal Aid Board – Debt Advice Journey Programme – Grant towards project employs a helping Hand Money Advice Buddy to help clients through to case resolution. The model tests whether intensive help for debt advice clients will lead to a reduction in the amount of time debt cases take to reach resolution; reduce the number of repeat contacts and test the effectiveness of different methods of communication.

CAS – UK Gov Covid 19 Fund – Grant to assist with necessary adjustments to the premise and/or the service to support immediate local delivery. Transfer of funds due to capitalisation of asset purchased with funds.

CAS – Scottish Gov Covid 19 Fund – Grant for the provision of PPE and any necessary adjustment to premise.

HMRC Job Retention Scheme – UK Gov – Grant for employees' wages that had to be put on furlough and flexible furlough because of coronavirus (COVID-19)

Citizens Advice Scotland EBD to provide energy advice service for clients.

Citizens Advice Scotland Covid-19 Debt short term funding to increase money advice provision to deal with clients that have been impacted by the pandemic. Transfer of funds due to capitalisation of asset purchased with funds.

Citizens Advice Scotland Research Project – project to promote access to justice for remand prisoners, through contributing to the current policy debate. Project will research on the main issues (e.g. benefits, housing and debt) facing remand prisoners and by ensuring that prisoners have access to information that will help them cope with these issues on entering prison.

Bank of Scotland Foundation grant to provide money, debt and financial capability workshops to vulnerable people including those experiencing mental health issues and men in HMP Barlinnie

Corra Foundation for a project delivering money advice services for people with mental health issues.

Citizens Advice Scotland for Money Advice in the period from January to March.

## **PARKHEAD CITIZENS ADVICE BUREAU**

**(A company limited by guarantee)**

### **NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2022**

#### **16. Analysis of charitable funds (continued)**

Citizens Advice Scotland - FHC to complete Financial Health Checks to maximise people's income.

Anonymous grant to support the delivery of outreach advice services to prisoners in HMP Barlinnie. Transfer of funds due to capitalisation of asset purchased with funds.

SCVO – Digi Aye project to assist clients with digital claims and supporting them to develop Basic Digital Skills to get online, navigate through online systems and manage online financial transaction securely.

Glasgow IGF – Pathfinders to provide training and workplace experience in advice for local volunteers.

Citizens Advice Scotland - Pensionwise is a project providing guidance for people 50 years and over who wish to understand their options under the new pensions' freedom legislation. The project is run in partnership with Citizens Advice Scotland and funded by Her Majesty's Treasury and the post covers Greater Glasgow.

The Robertson Trust – Pathfinders grant towards the cost of a Volunteer Support Worker post supporting volunteer training, mentoring and workplace experience in advice.

Citizens Advice Scotland- CASH project is to develop advice services for young people and encouraging young people to access the service and increase volunteer opportunities.

Citizens Advice Scotland – Youth Awareness Campaign on young people's rights at work, empowering them to take action on issues and increasing their public confidence and awareness.

The Robertson Trust – Youth CASH grant towards project to develop advice services for young people and encouraging young people to access the service and increase volunteer opportunities.

Youth Scotland grant towards project is to develop advice services for young people and encouraging young people to access the service and increase volunteer opportunities.

Mactaggart & Mickel grant to provide training and workplace experience in advice for local volunteers.

The Albert Hunt Trust grant to provide training and workplace experience in advice for local volunteers.

Bellahouston Bequest Fund grant towards project to develop advice services for young people and encouraging young people to access the service and increase volunteer opportunities.

Virgin Money Foundation donation to provide training and workplace experience in advice for local volunteers.

**PARKHEAD CITIZENS ADVICE BUREAU**  
**(A company limited by guarantee)**

**NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2022**

**16. Analysis of charitable funds (continued)**

Endrick Trust grant to provide training and workplace experience in advice for local volunteers.

Co-operative donation grant to provide training and workplace experience in advice for local volunteers.

Arnold Clark grant to assist with recruiting and training volunteers.

Bonnetmakers grant to assist with fitting smoke alarms.

Citizens Advice Scotland debt work grant to assist with money advice to clients.

Citizens Advice Scotland UC HTC grant to deliver advice and assist initial claims for Universal Credit.

Foundation Scotland grant towards employing a volunteer support worker particularly to assist volunteers working remotely with digital skills.

GCVS grant to support volunteering and improve health and wellbeing for the local community.

Lanarkshire Enterprise Digital Boost grant to support digital advice delivery through training and equipment.

**17. Net assets over funds**

<b>2022</b>	<b>Unrestricted Funds</b>	<b>Restricted Funds</b>	<b>Total 2022</b>
	<b>£</b>	<b>£</b>	<b>£</b>
Fixed assets	21,027	-	21,027
Debtors	1,001	4,226	5,227
Bank & Cash	181,381	76,734	258,115
Creditors due < 1 year	(34,754)		(34,754)
	<u>168,655</u>	<u>80,960</u>	<u>249,615</u>

<b>2021</b>	<b>Unrestricted Funds</b>	<b>Restricted Funds</b>	<b>Total 2021</b>
	<b>£</b>	<b>£</b>	<b>£</b>
Fixed assets	22,020	-	22,020
Debtors	1,242	19,409	20,651
Bank & Cash	149,588	140,814	290,402
Creditors due < 1 year	(32,000)	(45,644)	(77,644)
	<u>140,850</u>	<u>114,579</u>	<u>255,429</u>