

# Penicuik Citizens Advice Bureau



2023-24




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The visit by our patron Her Royal Highness the Princess Royal.

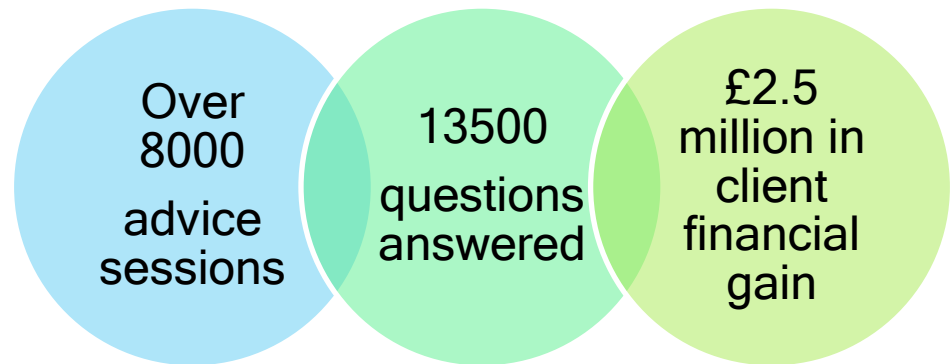



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Our longest serving trustee, Professor Sir Geoff Palmer OBE, receiving Scotland's highest honour from His Majesty the King.

## Highlights

- 5,400 volunteer hours
- Increased demand
- £63,000 in crisis support
- Income maximisation advice delivered at:
  - Midlothian Community Hospital
  - Highbank Intermediary Care Facility
  - Hawthorn Children and Families Centre
- Outreach sessions at
  - Danderhall
  - Food Pantry
  - Lasswade Library
  - Loanhead GP practice
  - Loanhead Library
  - Loanhead Miners Welfare
  - Loganlee
  - Rosewell



### Main office

Palmer House  
John Street  
Penicuik EH26 8AB

### Advice & appointments

01968 675259

### E mail

[contact.us@penicuikcab.org.uk](mailto:contact.us@penicuikcab.org.uk)

### Web page

[www.penicuikcab.org.uk](http://www.penicuikcab.org.uk)

### Opening Hours

Monday to Thursday  
9:30 to 3:30  
Friday 9:30 to 1:30

### Freephone Advice Line

0800 0327077

### Money Advice

01968 679918

### Facebook

[www.facebook.com/penicuikcab](http://www.facebook.com/penicuikcab)

Registered Charity no: SC014421.

Company Limited by guarantee no: SC229838

Our thanks go to all our funders and to all the individuals who donate to the Penicuik CAB who, together, enable us to continue to support and assist the people of Midlothian. In particular, we would like to thank Mr Burman whose generous monthly donations assist families and individuals struggling to buy food or to heat their home.

## CHAIRPERSON'S REMARKS

The Citizens Advice Bureau in John Street, Penicuik, may have an unassuming frontage but its narrow blue doorway belies the activity that takes place within. Every day, staff and volunteers sort out the many problems and difficulties that their clients need help with. Some clients are being mistreated by their employers. Others owe money to creditors and do not know how to deal with them. Yet others are tangled in the thickets of the benefits system, probably entitled to something but not knowing where to start. Some need vouchers for goods at food banks. Some are in trouble with their rent or council tax. A few folk just need a kindly ear and someone to take them seriously. But our staff and volunteers are there for them, ready to help with their knowledge of the law and the benefits system.

Last year saw an increase in the number of clients, post-Covid, and demand remains high. Equally, as can be seen in this report, just as demand is high, so is the amount of money we are able successfully to claim for our clients. This is money that helps keep people warm, fed and clothed. This is money that improves their lives, and money that benefits Midlothian.

This year the board of trustees introduced an initiative to recruit new trustees and more volunteers. Many voluntary organisations nowadays have difficulty recruiting people to these positions, but we have been fortunate in managing to recruit both new trustees and volunteers. Some of the volunteers are students in the law school at Edinburgh Napier University. Working at the bureau is very good training for their future careers, while the students' enthusiasm and biscuit consumption delight the existing staff and volunteers.

In September the bureau was privileged to receive a visit from HRH Princess Anne, the Princess Royal. The Princess Royal is the patron of the Scottish Association of Citizens Advice Bureaux. She was received by the Provost of Midlothian, Councillor Debbi McCall, and the Lord Lieutenant, Richard Callander, and introduced to the bureau managers, Sue Peart and Russell Gray. Thereafter she met trustees, staff and volunteers, having a word with everyone in the building. She then unveiled the plaque commemorating her visit, while noting Sir Geoffrey Palmer's involvement with the bureau. Sir Geoffrey Palmer K.T. is our longest-serving trustee, and our building is called Palmer House in his honour.

Finally, it remains for me to thank our managers, Sue and Russell, for all they do to ensure the smooth and professional running of the bureau, and, yet again, to thank Midlothian Council and its councillors for their continued financial and moral support of our bureau.

Professor Nicholas Grier, W.S.

## ABOUT THE PENICUIK CAB

The Penicuik Citizens Advice Bureau (CAB) is a registered charity and, although autonomous, we are members of the Scottish Association of Citizens Advice Bureaux (CAS) and abide by their conditions of membership and quality standards. We are independently audited every quarter to ensure we maintain standards of advice. We deliver advice services across Midlothian, and the majority of our advisers are trained volunteers.

### The aims of the Scottish CAB Service are:

To ensure that individuals do not suffer through ignorance of their rights and responsibilities or of the service available, or through an inability to express their needs effectively; and equally to exercise a responsible influence on the development of social policies and services, both locally and nationally.

We work with the Dalkeith CAB to deliver holistic, cost effective, independent generalist and specialist advice to the residents of Midlothian.

As well as our specialist staff we also have a team of trained volunteer advisers and volunteer trustees. Last year they gave over 5400 hours to the bureau.

Together, we deliver professional, high quality, dependable advice to anyone who needs it.

### Why not join us?

Empowering local communities  
by providing free and  
confidential advice.

Penicuik CAB Free Advice Line 0800 0327077



## OUR TEAM

### Manager

Sue Peart

### Assistant Manager

Russell Gray

### Advisers

Basuli Basu

James McDonald

Sheena Barrozo

Christine McFadzen

Anne Beattie

Kath Murphy

Robert Calder

Neil Ramsay

Mary Caulfield

Margaret Rintoul

Aileen Forbes

Pat Rooke

Linda Grady

Martin Slater

Mandy Hudson-Windsor

Greg Speirs

Ross Hunter

Jacky Thomson

Duncan Jenkins

David Tracey

Graham Machin

Dawn Windsor

### Administration

Toby Peart

### Cleaning services

Jacky Gibson

### Accountant

Heather Moore MAAT

### Trustees

Stephen Babatunde

Michele Lindsay

Anne Beattie

Dylan Lynch

Claire Cornet

Professor Sir Geoff Palmer

Linda Grady

Isabel Stenhouse

Professor Nicholas Grier

**DELIVERING OVER 8000 ADVICE SESSIONS**



**13500 questions answered**

# WHAT WE DO

- We provide free, confidential, holistic advice residents of Midlothian
- We are independently assessed quarterly for the quality of our advice
- We undertake benefit checks and help people apply for benefits or appeal a benefit decision
- We are qualified and licensed to provide debt and money advice
- We train volunteers to a high standard to deliver advice
- We provide advice in person, by telephone or by e mail and at venues across Midlothian.
- We maximise income - reducing inequality - money spent in our communities.
- We help resolve housing, debt, employment, relationship and benefit problems- reducing stress and improving well-being
- We believe in empowerment, and enabling our clients to gain control, manage their finances and improve their lives

*"Your support completely turned my life around"*

## In 2023-24

citizens  
advice  
bureau

43% of enquiries related to benefits

citizens  
advice  
bureau

17% of enquiries related to debt

citizens  
advice  
bureau

we provided £63,000 in crisis support

**58% of clients hadn't used our service before**

# Accessible Advice

As the demand for face-to-face advice intensifies the need for a network of community-based clinics located at local “touch points” has also increased. We ensure advice is accessible to the most vulnerable. To do this we work with other agencies and professionals to provide confidential advice in locations across Midlothian and receive referrals from social workers, family support workers, midwives and health visitors.

## Community based advice services

Danderhall- Newton Parish Church	Loanhead Miners Welfare
Engagement sessions at Primary Schools	Loganlea Centre
Hawthorn Children and Family Centre	Midlothian Community Hospital
Highbank Intermediate Care facility	Midlothian Sure Start Centres
Lasswade Library/High School	Penicuik Food pantry/Community Hub
Loanhead GP practice	Rosewell
Loanhead Library	Royal Edinburgh

The provision of these community-based outreach advice clinics brings these advantages:

- they are in familiar, non-threatening local settings
- they can be targeted at particular groups
- they are located along with other services to encourage referral
- they increase knowledge and raise awareness of issues with professionals
- advisers become known and trusted in that community
- they become part of the fabric of that community
- they reduce the cost and carbon impact of travel to a CAB office
- they replicate all the benefits and ethos of the CAB service within a small community- such as increased wellbeing and promoting opportunities
- networks are improved and co-operative working opportunities increased.

**Research commissioned on the CAB service found that all demographics valued the fact that:**

- we are registered charities
- the CAB service is free, independent and confidential
- we are staffed by volunteers who are trained to high quality standards
- we deliver face to face advice



# Projects

## AIM HI.

The Access to Improved opportunities in Midlothian for long term Health Improvement Project (AIM HI) funded by the Robertson Trust and is a partnership with Changeworks and Midlothian Sure Start.

Increased income/ decreased expenditure for families

- Reduction in child poverty, fuel poverty and food poverty.
- Social capital and community capacity building- increased ability of parents and families to engage in community activities and civic life.



## GIRFEC Income Maximisation Project

Getting it right for every child (GIRFEC) is the Scottish Government's commitment to provide all children, young people and their families with the right support at the right time.

The project is funded by Midlothian Council Social Work to maximise the incomes for struggling families with a child on the child protection register or with a child on home supervision. Clients are referred by Social Workers and NHS professionals to our specialist worker.



## Case Study

The referral was for a pregnant 16-year-old that had been living in residential care but was now living with her mother. Client required help with a special circumstances Universal Credit (UC) claim due to her age and prior residential care. Assisted client to obtain her National Insurance number and apply for Child Benefit, Scottish Child Payment, Best Start Grant Pregnancy and Baby Payment and Best Start Foods. Although we had other areas to look at, contact with the client was lost.

Client was re-referred several months later after the baby was born. Client supported to report change of circumstances to DWP and claim the child element. Following the move to her own accommodation the client was helped with payment of rent through UC and Scottish Choices. Also advised on energy providers, fuel tariffs, utilities and social tariffs and grant funding for items for the child's room - chest of drawers, wardrobe, curtains and bedding was obtained.

## Hawthorn Children and Family Centre, Mayfield.

Providing income maximisation advice to

- Families with children with placements at Hawthorn Children and Family Centre
- Parents attending family group work at Hawthorn Children and Family Centre

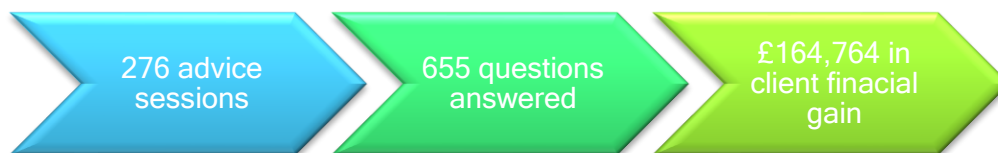
Working with, and receiving referrals from, Hawthorn Children and Family Centre. Linking with mental health projects, family support and Penicuik CAB's specialist debt worker to develop a wraparound service to increase household income and improve quality of life for the family.



**Hospital Welfare Advice Services.** Providing free, confidential, independent and impartial welfare rights advice for patients, carers and staff at the Midlothian Community Hospital and Highbank Intermediate Care Facility.

Provided by:  
 NHS Lothian  
 Charity

- Tackling health inequalities through the reduction of poverty by maximising income and reducing household expenditure (e.g. debt management, utility bill expenditure)
- Increasing benefit take up and improving access to employment, housing and debt advice.
- Increasing financial resilience and capacity among clients to help prevent future issues
- Improving self-reported health status and well-being of clients
- Reducing impact of financial, employment and housing problems on physical and mental health
- Improving use of clinical staff capacity where a referral to an adviser frees up time



## Money Talk Plus

This is part of a national project funded by the Scottish Government which aims to tackle poverty, especially child poverty and address the consequences of the cost-of-living crisis. The project increases the bureau's capacity and as part of the project we deliver additional drop in advice clinics such as the one at the Penicuik Community Hub and Food Pantry.

## Money Advice

Penicuik CAB is licensed by the Financial Conduct Authority to provide debt advice and our specialist advisers are authorised to administer sequestrations and debt arrangement programmes under the Debt Arrangement Scheme.

Our service follows the following principles:

- Free
- Confidential
- Independent
- Impartial
- Non-judgemental
- Non-discriminatory



In 2023-24 in addition to their ongoing case load our specialist advisors



### Our clients had:

£269,044 in credit card debt  
 £150,279 in mortgage arrears  
 £52,807 in rent arrears  
 £125,748 in council tax arrears  
 £52,090 in utility debt

### Case study

Client and his wife had an interest only mortgage with three secured creditors. Client had run his own business, but the client had Multiple Sclerosis, and his deteriorating health meant he had been unable to work and could not keep up his three secured loan repayments. He had also run up significant unsecured debt which had been in a failed trust deed (prior to our involvement). Clients were keen to stay in their existing home, as it had been adapted for his health needs, and there was sufficient equity within it to clear all secured debt. We also had a balanced Financial Statement which demonstrated that they would be able to pay a rent on the property. We did a mortgage to rent application to the Homeowners Support Fund, which was accepted, the outcome being clients have been able to stay in their existing home. We ensured that the client received all appropriate benefits.

# FINANCIAL STATEMENTS

For the year ended 31 March 2024

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## Statutory information for the year ended 31 March 2024

The Directors submit their report together with the financial statements for the year ended 31 March 2024.

### Reference and Administrative Information

Charity name	Penicuik Citizens Advice Bureau Limited
Charity number	SC014421
Company number	SC229838
Registered Office	Palmer House, John Street, Penicuik, EH26 8AB
Directors/Trustees	Anne Beattie Stephen Babatunde Claire Cornet Linda Grady Nicholas Grier Michele Lindsay Dylan Lynch Sir Geoff Palmer OBE Isabel Stenhouse
Accountant	Heather Moore MAAT, HMM Accounting Services
Independent Examiner	Paul Brien CA, MRA Business Services Ltd
Bankers	The Royal Bank of Scotland TSB

# Directors' report

## Structure, governance and management

### **Governing document.**

The Penicuik Citizens Advice Bureau is an independent service which provides free, impartial and confidential advice and information to the community it serves. It is a registered charity in Scotland and a company limited by guarantee whose members are made up of representatives of community groups, local residents, volunteers and staff. It is operated under the rules of its Constitution. In order to operate as a Citizens Advice Bureau, Penicuik Citizens Advice Bureau must comply with the Membership Scheme Standards as approved by the Scottish Association of Citizens Advice Bureau (Citizens Advice Scotland).

### **Recruitment and appointment of new trustees.**

The Directors are the trustees of the charity and are legally responsible for the overall operation of the bureau and must put the interests of the organisation first. They are responsible for the quality of the service provided and responsible for maintaining and developing the Bureau to meet the needs of the local Community. They ensure that the Bureau abides by Citizens Advice Scotland's conditions of membership. The directors assist with the appointment of paid staff. They maintain the budget and produce the annual accounts. They approve the forward plan. They support the Manager. Directors are usually elected at annual general meetings, but they may also be co-opted to the board, their appointment being ratified at the next annual general meeting.

### **Risk Management.**

The directors regularly review the major risks to which the charity is exposed, in particular those related to the operations and finances of the organisation. The directors ensure that systems are in place to mitigate the charity's exposure to the major risks. A risk register has been established and is updated at least annually.

## Objectives and activities.

Penicuik Citizens Advice Bureau has twin aims:

- To ensure that individuals do not suffer through ignorance of their rights and responsibilities or of the services available; or through an inability to express their needs effectively and equally.
- To exercise a responsibility to influence the development of social policies and services both locally & nationally.

The 12 principles of the CAB service:

- **A free service:** clients aren't charged for advice.
- **Confidentiality:** clients' details are not disclosed to anyone without permission.
- **Impartiality:** workers don't make judgements about clients.
- **Independent:** no outside agency influences the service offered.
- **The client's right to decide:** we offer advice, the client makes the decision.
- **Accessible:** we aim to make the service available to all.
- **Effective:** in the extent to which we meet the clients' needs.
- **Accountable:** open and democratic, responsible to the community.
- **Voluntary:** the service is mainly provided by unpaid staff from the community.
- **Empowerment:** to help clients help themselves.
- **Information retrieval:** using client experience to influence change.
- **Generalist service:** not restricting the topics we are prepared to give advice on.

### Financial review

Incoming resources for the year were £371,820 (2023 - £341,220) which represents an increase on the previous year. The net movement in funds for the year is £11,590 (2023 - £4,515). The information outlined in pages 19-23 provides more detail in support of the financial position.

**Principal Funding Sources.** Our main source of funding remains Midlothian Council. The Midlothian CABx deliver independent holistic advice services across Midlothian. The funding enables the charity to take on funded projects to meet identified needs. We would like to thank all our funders for their continued support of the Bureau.

**Investment Policy and Performance.** No long-term investments were held at the balance sheet date.

## Statement of Directors' Responsibilities

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

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

- Select suitable accounting policies and then apply them consistently;
- Observe the methods and principles in the Charities SORP 2019 (FRS 102)
- Make judgments and estimates that are reasonable and prudent;
- State whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

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

This report has been prepared in accordance with the Statement of Recommended Practice - Accounting and Reporting by Charities (January 2019) applicable to charities preparing their accounts in accordance with FRS 102 and in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small entities.

By order of the board on the 29 October 2024



Nicholas Grier, Chairperson



# Independent examiner's report

I report on the financial statements for the year ended 31 March 2024 set out on pages 19 to 23.

## Respective responsibilities of directors and examiner

The Directors, who are also Trustees for charity law purposes, are responsible for the preparation of the accounts in accordance with the terms of the Companies Act (2006), Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006. The charity trustees consider that the audit requirement of section 10(1) (a) to (c) of the 2006 Accounts Regulations does not apply for this year and that an independent examination is needed.

It is my responsibility to examine the accounts under section 44(1) (c) of the 2005 Act and to state whether particular matters have come to my attention.

## Basis of independent examiner's report

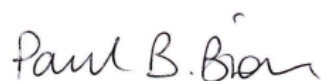
My examination was carried out in accordance with Regulation 11 of the Charities Accounts (Scotland) Regulations 2006 and general guidance issued by relevant professional bodies and The Office of the Scottish Charity Regulator. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and the seeking of explanations from you as directors 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 for the purposes of this report.

## Independent examiner's statement

In connection with my examination, no matter has come to my attention which gives me reasonable cause to believe that, in any material respect, the requirements:

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

have not been met; or to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



Paul Brian CA  
MRA Business Services Ltd  
2 Wellgatehead  
Lanark, ML11 9AA

Date: 25<sup>th</sup> November 2024

# Statement of financial activities for the year ended 31 March 2024

Penicuik Citizens Advice Bureau a company limited by guarantee

	Notes	Unrestricted Funds £	Restricted Funds £	Designated Funds £	Total Funds 2024 £	Total Funds 2023 £
<i>Income and endowments from:</i>						
Donations and legacies	2	143,130	0	0	143,130	142,668
Charitable activities	3	0	226,878	0	226,878	197,742
Investments	4	1,812	0	0	1,812	810
Other		0	0	0	0	0
<b>Total Income</b>		<b>144,942</b>	<b>226,878</b>	<b>0</b>	<b>371,820</b>	<b>341,220</b>
<i>Expenditure:</i>						
Charitable activities	5	109,084	242,183	8,963	360,230	336,705
<b>Total Expenditure</b>		<b>109,084</b>	<b>242,183</b>	<b>8,963</b>	<b>360,230</b>	<b>336,705</b>
<b>Net Income / (Expenditure) before transfers</b>		<b>35,858</b>	<b>(15,305)</b>	<b>(8,963)</b>	<b>11,590</b>	<b>4,515</b>
Transfers between funds		(1,419)	639	780	0	0
<b>Net Movement in Funds</b>		<b>34,439</b>	<b>(14,666)</b>	<b>(8,183)</b>	<b>11,590</b>	<b>4,515</b>
<i>Reconciliation of Funds:</i>						
Total Funds Brought Forward		201,079	14,805	20,925	236,809	232,294
<b>Total Funds Carried Forward</b>	11	<b>235,518</b>	<b>139</b>	<b>12,742</b>	<b>248,399</b>	<b>236,809</b>

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

All incoming resources and resources expended derive from continuing activities.

# Balance Sheet as at 31 March 2024

Company no: SC229838

	Notes	2024	2023
		£	£
<b>Fixed Assets:</b>			
Tangible Fixed Assets - NBV	8	6,742	14,925
<b>Current Assets:</b>			
Debtors	9	71,354	30,497
Cash at bank and in hand		<u>200,033</u>	<u>208,206</u>
		<u>271,387</u>	<u>238,703</u>
<b>Liabilities:</b>			
Creditors: Amount falling due within one year	10	(29,730)	(16,819)
<b>Net Current Assets</b>		241,657	221,884
<b>Total Net Assets</b>		<u><u>248,399</u></u>	<u><u>236,809</u></u>
<b>The Funds of the Charity:</b>			
Unrestricted Funds		235,518	201,079
Restricted Funds General		139	14,805
Designated Funds - Property Maintenance		6,000	6,000
Designated Asset Depreciation Fund		<u>6,742</u>	<u>14,925</u>
<b>Total Charity funds</b>	11	<u><u>248,399</u></u>	<u><u>236,809</u></u>

In preparing these financial statements

- (a) The directors are of the opinion that the company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 March 2024.
- (b) The members have not required the company to obtain an audit of its financial statements for the year ended 31 March 2024 in accordance with Section 476 of the Companies Act 2006, and
- (c) The directors acknowledge their responsibilities for:
  - (i) Ensuring that the company keeps accounting records which comply with Section 386 and 387 of the Companies Act 2006, and
  - (ii) Preparing accounts which give a true and fair view of the state of affairs of the company as at the end of the financial year and of its surplus or deficit for the financial year in accordance with the requirements of Section 394 and 395, and which otherwise comply with the requirements of this Act relating to the accounts, so far as applicable to the company.

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

The financial statements were approved by the Board on the 29 October 2024

*N. J. P. Grier*

Nicholas Grier, Chairperson

The notes form part of the financial statements

## Notes to the financial statements for year ended 31 March 2024

1. **Accounting Policies.** The principal accounting policies adopted in the preparation of the financial statements are set out below. The accounting policies have been applied consistently throughout the year and the preceding year.

(a) **Basis of accounting.** These financial statements have been prepared in accordance with the Charities SORP (FRS 102) that applies the provisions of Section 1A “Small Entities” of Financial Reporting Standard 102 “The Financial Reporting Standard applicable in the UK and Republic of Ireland” and the Companies Act 2006. The Financial Statements have been prepared under the historical cost convention. The Trustees are of the view that the immediate future of the Charity is secured and on this basis the assessment of the Trustees is that the Charity remains a going concern.

(b) **Cashflow.** The Trust has taken advantage of the exemption from the requirement to produce a cashflow statement in accordance with the Financial Reporting Standard for Smaller Entities (effective January 2019).

### (c) Fund Accounting

- *Unrestricted funds* are funds that can be used in accordance with the objectives of the charity at the discretion of the directors.
- *Designated funds* are unrestricted funds set aside by the directors for specific future purposes or projects.
- *Restricted funds* are funds that can only be used for particular restricted purposes within the objectives of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

(d) **Incoming resources.** All incoming resources are included in the statement of financial activities when the charity is entitled to the income and the amount can be quantified with reasonable accuracy. The following specific policies are applied to particular categories of income:

- Incoming resources from grants, where related to performance and specific deliverables, are accounted for as the charity earns the right to consideration by its performance.
- Income is deferred when performance related grants are received in advance of the performances or event to which they relate.

(e) **Resources expended.** Expenditure is recognised on an accrual basis as a liability is incurred. The company is not registered for VAT and accordingly irrecoverable VAT is charged against the category of resources expended to which it relates.

- Costs of generating funds are those costs incurred in attracting voluntary income.
- Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services to its beneficiaries. It includes both the direct costs and indirect costs necessary to support these 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.
- Costs relating to a particular activity are allocated directly; others are apportioned on an appropriate basis e.g. estimated usage, staff costs by the time spent.

(f) **Tangible fixed assets.** Fixed assets are stated at cost less accumulated depreciation. The cost of minor additions or those costing below £500 are not capitalised. Depreciation is provided at annual rates calculated to write off the cost of each asset over its expected useful life, as follows:

Fixtures, Fittings & Equipment	25% straight line
Computer Equipment	33% straight line

## Notes to the financial statements continued

### 2. Donations & Legacies

	Unrestricted Funds £	Restricted Funds £	Designated Funds £	Total 2024 £	Total 2023 £
Midlothian Council	138,832	0	0	138,832	138,832
IASS/PASS	621	0	0	621	621
CAS - Pensionwise	1,010	0	0	1,010	1,515
Acorn Project	0	0	0	0	170
Donations Received	479	0	0	479	970
Burman Donations Received	1,550	0	0	1,550	0
Other Income	638	0	0	638	560
	<b>143,130</b>	<b>0</b>	<b>0</b>	<b>143,130</b>	<b>142,668</b>

### 3. Income from Charitable Activities

	Unrestricted Funds £	Restricted Funds £	Designated Funds £	Total 2024 £	Total 2023 £
CAS - Aviva	0	2,002	0	2,002	0
CAS - Energy Best Deal	0	25,960	0	25,960	0
CAS - Gambling Support	0	3,981	0	3,981	0
CAS - Money Talks Multichannel	0	0	0	0	16,286
CAS - Money Talks Plus	0	58,930	0	58,930	26,460
CAS - Sc. Gov. - Debt Advice	0	0	0	0	11,465
CAS - Shopping Cart Pilot	0	0	0	0	4,900
CAS - Welfare Reform	0	0	0	0	6,079
General Small Grants	0	0	0	0	3,014
Hawthorn Children's Centre	0	23,833	0	23,833	9,167
MC - Bus Tickets	0	0	0	0	2,550
MC - GIRFEC	0	20,414	0	20,414	20,414
MC - Holistic Food & Key Essentials	0	30,500	0	30,500	30,500
MC - Poverty Support Grants	0	0	0	0	5,400
MC - Winter Flexibility / LACER	0	11,390	0	11,390	9,750
NHS Lothian (AIM HI)	0	0	0	0	42,534
NHS Lothian Hospital WAS	0	24,164	0	24,164	9,223
Robertson Trust	0	18,750	0	18,750	0
Sure Start - HIF	0	6,954	0	6,954	0
	<b>0</b>	<b>226,878</b>	<b>0</b>	<b>226,878</b>	<b>197,742</b>

### 4. Investment Income

	Unrestricted Funds £	Restricted Funds £	Designated Funds £	Total 2024 £	Total 2023 £
Bank Interest Received	1,812	0	0	1,812	810
	<b>1,812</b>	<b>0</b>	<b>0</b>	<b>1,812</b>	<b>810</b>

## Notes to the financial statements continued

### 5. Charitable Activities

	Unrestricted	Restricted	Designated	Total	Total
	Funds	Funds	Funds	2024	2023
	£	£	£	£	£
<b>Direct Costs</b>					
Project Consultancy Fees	0	0	0	0	12,818
Client Support	2,282	0	0	2,282	2,550
Poverty Support Grants	0	0	0	0	3,285
Food Voucher Grants	0	0	0	0	2,789
Energy Support Grants	0	8,221	0	8,221	6,614
Salaries & Wages	74,115	205,740	0	279,855	248,113
Subscriptions & Memberships	1,337	2,962	0	4,299	3,636
<b>Support Costs</b>					
Staff Training & Conferences	175	0	0	175	14
Travel & Subsistence	343	50	0	393	740
Recruitment & PVG's	0	460	0	460	230
Other Staff Costs	4,256	0	0	4,256	2,772
Volunteer Expenses	226	527	0	753	960
Health & Safety PPE	92	60	0	152	163
Canteen & Cleaning	525	1,300	0	1,825	2,072
Insurances	309	692	0	1,001	902
Rent & Services	6,226	8,167	0	14,393	14,103
Property Repairs & Maintenance.	7,603	0	0	7,603	4,643
Waste Management & Recycling	405	915	0	1,320	1,076
Utilities	4,466	3,610	0	8,076	6,211
Stationery & Postage	711	1,589	0	2,300	2,068
Phone, Broadband & Mobiles	234	1,194	0	1,428	1,454
Office Equipment Leasing	1,209	2,759	0	3,968	3,731
Office Equipment & Furniture	907	0	0	907	662
Computer running costs	1,317	978	0	2,295	1,520
Advertising & Marketing	248	469	0	717	390
Finance Charges	416	0	0	416	327
Depreciation	0	0	8,963	8,963	8,604
<b>Governance</b>					
Legal & Governance	13	0	0	13	13
Accountancy & Audit Fees	394	0	0	394	500
Bookkeeping & Payroll	1,110	2,490	0	3,600	3,600
AGM & Sundry	165	0	0	165	145
	<b>109,084</b>	<b>242,183</b>	<b>8,963</b>	<b>360,230</b>	<b>336,705</b>

## Notes to the financial statements continued

### 6. Staff costs and numbers

	Unrestricted	Restricted	Designated	Total	Total
	Funds	Funds	Funds	2024	2023
	£	£	£	£	£
Staff Salaries	61,357	186,250	0	247,607	216,254
National Insurance	4,369	10,785	0	15,154	13,107
Pension Contributions	8,389	8,705	0	17,094	18,752
	<b>74,115</b>	<b>205,740</b>	<b>0</b>	<b>279,855</b>	<b>248,113</b>

No employees had emoluments in excess of £60,000 in this or the previous year.

The average number of employees during the year was 10 (2023 - 12)

### 7. Directors' remuneration & related party transactions

No members of the board of directors received any remuneration during the year (2023: Nil).

No director or other person related to the charity had any personal interest in any contract or transaction entered into by the charity during the year (2023: Nil).

### 8. Fixed Assets

	Fittings & Equipment	Computer Equipment	Total
	£	£	£
<b>Cost</b>			
As at 1 April 2023	44,891	13,673	58,564
Additions	0	780	780
Disposal	0	0	0
As at 31 March 2024	<b>44,891</b>	<b>14,453</b>	<b>59,344</b>
<b>Depreciation</b>			
As at 1 April 2023	32,413	11,226	43,639
Disposal	0	0	0
Charge for the year	7,100	1,863	8,963
As at 31 March 2024	<b>39,513</b>	<b>13,089</b>	<b>52,602</b>
<b>Net Book Value</b>			
At 31 March 2024	<b>5,378</b>	<b>1,364</b>	<b>6,742</b>
At 31 March 2023	<b>12,478</b>	<b>2,447</b>	<b>14,925</b>

## Notes to the financial statements continued

### 9. Debtors amount falling due within one year

	2024	2023
	£	£
Debtors	33,787	0
Prepayments	2,687	2,921
Accrued Income	34,782	27,576
Other Debtors	98	0
	<u>71,354</u>	<u>30,497</u>

### 10. Creditors amount falling due within one year

	2024	2023
	£	£
Trade Creditors	996	4,068
Social Security & Other Taxes	295	502
Other Creditors	581	142
Accruals	14,278	3,614
Deferred Income**	13,580	8,493
	<u>29,730</u>	<u>16,819</u>

#### \*\*Deferred Income made up as follows:

Fund	Period	2024
		£
Midlothian Council - Winter Flexibility / LACER	Apr 24 - Sept 24	7,330
Robertson Trust	Apr 24 - Jun 24	6,250
Total Deferred Income		<u>13,580</u>

### 11. Movements in funds

	As at 01/04/23	Income	Expenses	Transfer between funds	As at 31/03/24
	£	£	£	£	£
Unrestricted Funds	201,079	144,942	(109,084)	(1,419)	235,518
Restricted Funds	14,805	226,878	(242,183)	639	139
Designated Funds - Property Maintenance	6,000	0	0		6,000
Designated Asset Depreciation	14,925	0	(8,963)	780	6,742
Total Funds	<u>236,809</u>	<u>371,820</u>	<u>(360,230)</u>	<u>0</u>	<u>248,399</u>