



**CENTRAL BORDERS**  
**CITIZENS ADVICE BUREAU**

(A Company Limited by Guarantee)

ANNUAL REPORT

For the period 1st April 2023 - 31<sup>st</sup> March 2024

Charity Number - SC000983  
Company Number – SC217973

# Annual Report

## For the Year Ended 31 March 2024

<b>Contents</b>	<b>Page</b>
Legal and Administrative Information	3
Report of the Board of Directors	4-10
Independent Examiner's Report	11
Statement of Financial Activities	12
Balance Sheet	13
Notes to the Accounts	14-18

# Central Borders Citizens Advice Bureau

## Report from the Board of Directors for the year ending 31st March 2024

The Board presents its report and financial statements for the year ended 31 March 2024

### Reference and Administration Information

Charity Name: Central Borders Citizens Advice Bureau  
Charity Registration Number: SC 000983  
Company Registration Number: SC 217973  
Registered Office and Operation Address: 111 High Street, Galashiels TD1 1RZ

### Board of Directors

David Brownlee	from 5/10/21. Chair from 4 <sup>th</sup> October 2023
W. Calder	Vice-Chair from 22/10/2014 – 5/10/21; Chair from 5/10/21-4/10/22. Vice-Chair from 4/10/22
D. Purves	from 21/9/2009
C. Hamill-Diamond	from 3/10/2018. Company Secretary from 4/10/22
Riley Sansom	from 6/10/2020
John Offord	from 7/12/21. Treasurer 1/4/22.
J. Goldie	from 30/10/2023
M. Turner	Adviser Rep to Board from 5/10/2017 & Vice-Chair from 5/10/21-4/10/22
G. Purves	Adviser Rep to Board from 4/10/22

### Independent Examiner

P. Redpath, FCCA, 4 Clifton Road, Selkirk TD7 4EL

### Bankers

Bank of Scotland, 3 Channel Street, Galashiels TD1 1BE

# Central Borders Citizens Advice Bureau

## Annual Report 2023-24

Central Borders Citizens Advice Bureau (CBCAB) has been operating since 1970. CBCAB is a member of the Scottish Association of Citizens Advice Bureaux (CAS), a nationwide network of independent advice agencies. The bureau offers free, independent, confidential, impartial information and advice. Help is available to all members of the Borders community.

The Bureau has two aims: --

- *To ensure that people do not suffer through lack of knowledge of their rights and responsibilities or of the services available to them, or through an inability to express their needs effectively.*

*And also*

- *To exercise a responsible influence on the development of social policy and services both locally and nationally.*

As part of our membership we undergo an Organisation Audit and Quality of Advice Assessment every three years.

We are also authorised and regulated by the Financial Conduct Authority.

### **Board of Directors:**

Members of the Board of Directors are Directors for the purpose of company law and Trustees for the purpose of charity law. The Board is responsible for the sound governance of planning and finances and as an employer to support the manager and staff. Sub-committees for Human Resources and Property and Finance, Funding and Planning ensure that all areas are covered.

### **Friends of CBCAB:**

This is a separate charity, which raises funds to provide or assist in the provision of amenities in the bureau for clients and staff. In addition to the money raised these events give opportunity for Advisers and Friends to get together away from the pressures of an advice session. Thanks to all our friends for your continued support - it is greatly appreciated.

# Central Borders Citizens Advice Bureau Chair's Report

Helping people know their rights, claim their entitlements, and support them to get the essentials of life, is a real team effort. It's about relationships, it's about respect, it's about support for basic human decency. Without so many people dedicated to the CAB, we would be nothing, and I wanted to take the time this year to acknowledge just how many people, from all walks of life, it takes to make the CAB what it is. We're all united by a real love for the CAB service, and the good it can do, and the value of having it in, and supporting, the communities throughout the borders. Our work this year has been focussed on increasing our community presence, and making our advice more accessible wherever you happen to live.

We have an experienced staff team and an increasing number of volunteers. The long term effects of the cost-of-living crisis on local people has sadly been plain to see. Our team has been able to meet the challenge of the high and increasing demand for advice, working with real dedication to help the people in our community cope with those issues.

Our volunteers really are the lifeblood of the bureau, and we have been very grateful for the help from friends of CAB, who provide additional support for volunteer welfare – for example, with the huge increase in heating bills for the CAB, they helped purchase CAB fleeces for the team so we could cope with the chilly winter. Their support, and the generosity from the community in donating to them, really helps show the volunteers how much they are appreciated.

This year has seen a lot of change in the CAB as Kathryn Peden, our highly experienced manager, retired in the summer of 2023. Thankfully our new manager, Moya Loughery, has been brilliant, taken up the challenge of the role with gusto, ensuring the positive culture of the CAB continues, while also helping to develop our presence in the community.

The support from Citizens Advice Scotland has also been hugely appreciated and I must acknowledge the effective support from Laura Plumb, who regularly attends our directors' meetings. I must also acknowledge the support of the Scottish Borders Council, who have provided core funding for the basic service and additional funding to help meet the demand for energy advice. We have also been successful in attracting additional funding from the Big Lottery to help with recruiting, training and supporting our volunteers, without whom the CAB could not operate.

As a board, we have been fortunate to have an excellent group of volunteers. Bill Calder has been happy to support the bureau as vice chair and I really value his experience and support as we move forward. With our base in Galashiels, and an increased community presence in Newton St Boswells, Stow, Selkirk, Philiphaugh, Earliston, and with plans for advice clinics in Kirkhope, Ashkirk, Midlem & Yarrow, we are providing an increased ability to support our whole community, giving accessible advice where people live, working alongside the CAB in Peebles, Roxburgh & Berwickshire.

With our successful fundraising efforts, I'm pleased that we are in a solid financial position, so we can continue to help the people in central borders, and with such an excellent group of people, we are sure to be able to meet the challenges that lie ahead.

David Brownlee  
Chair, CBCAB

## Central Borders Citizens Advice Bureau Manager's Report

This report covers the period 1<sup>st</sup> April 2023 – 31<sup>st</sup> March 2024

### Funding:

Our core funding comes from the contract between the Borders Citizens Advice Consortium and Scottish Borders Council (SBC) to provide Money, Welfare and Advisory Services in our area. This has been further extended until end of March 2026.

We have also been successful in being awarded project funding from other sources, which enhances our core funds as follows; -

- Scottish Government Funding previously received under the banner of Welfare Reform Mitigation, Money Talk and Debt were amalgamated into one fund – Money Talk Plus. This funding enabled clients can access free, independent, impartial, confidential advice on welfare rights, benefits, debt, money and income maximisation and expenditure reduction
- Cost of Living, income maximisation and energy advice funded by Scottish Borders Council
- Various campaign funds through Citizens Advice Scotland: Energy Best Deal, Big Energy Savings Network & Gamble Aware
- Robertson Trust: Funding awarded to establish a Training & Development Project for the Consortium
- Council Tax Debt Pilot: Funding received to assist with local authority engagement to identify approaches to review the Collaborative Council Tax Collection guide
- Scottish Borders Communities Mental Health and Wellbeing Fund: To establish community outreach services throughout the Scottish Borders

### Staffing:

On 31<sup>st</sup> March 2024 our staffing consisted of:

- 9 Board members (2 being volunteer adviser rep)
- 2 Specialist Project Workers
- 2 Money Advisers
- 1 Benefits Adviser
- 8 Fully trained Volunteer Advisers
- 1 Volunteer Receptionist
- 1 Volunteer Social Policy Co-Coordinator
- 1 Volunteer Administrator

4 Trainee Advisers  
Session Supervisor  
Triage Worker/Administrator  
Cleaner  
Manager

Kathryn Peden, our experienced and well-loved manager, retired this year and we are extremely grateful for her ongoing support. Roberta McNeilage also retired and but generously continues to provide administrative and case checking support. In June 2023 Jennifer Duff moved from Money Adviser to become the bureau Session Supervisor and a training & development Project was established, employing two new staff members. A new Triage/Admin role was established in December 2023.

*Many thanks go to all our volunteers and staff for their commitment, dedication and support.*

**Training:**

Topics covered include debt – supporting clients to complete Financial Details packs, Effective Case Recording, Energy and Energy saving measures, Be Gamble Aware & Managed Migration. Each training helps advisers support clients facing massive cost of living increases. In June, as part of Volunteers week, an event was held in the bureau to thank all volunteers for their unwavering commitment to our clients.

**Service Provision 2023-24**

2023-24 Demand for the service has continued to be very high but all have strived to meet this and continue to provide quality advice. Bureau opening hours returned to normal following covid restrictions and face to face appointments were available; however, telephone, video and e-mail advice and support have continued as these have been found to be very effective and more accessible for clients who may have found it difficult to attend in person.

Our opening hours continue to be Monday-Thursday. 10am-4pm.

**2023-2024**

During the year the Bureau helped 1944 clients and dealt with 8188 issues  
The top six enquiry categories were:

- Benefits: 3620
- Finance & charitable Support: 1380
- Debt issues: 811
- Utilities: 811
- Housing: 508
- Employment: 497

**Referrals to a food bank:**

2023-24: 684

2022-23: 303

Clients received a reported financial gain of £ 1,218,191 as a result of advice given by the Bureau, 40.44% of which was connected to benefit entitlements.

In addition, Bureau clients have access to specialist advice and information:

Pensionwise

PASS (patient advisory support service)

ERAS – Employment Project – Border CABx & DAGCAS

National helplines: Help to Claim, Money Talk Team, PASS & Consumer Advice

Sadly, funding for ASAP (armed services advice project) has come to an end but we are fortunate that SSAFA – The Armed Forces Charity, have an effective presence in The Scottish Borders.

### **Social Policy**

The second and joint aim of the CAB service is to “exercise a responsible influence on social policy both locally and nationally”. This year we submitted 102 social policy reports. Cost of Living increases around food poverty, benefit challenges and utility issues continue to be a common theme.

### **Joint working:**

In the interests of efficiency, Borders CAB managers and committee members share responsibilities for representing the Borders CAB locally and nationally to ensure that the needs and experiences of Borders clients and services are properly represented. CBCAB continues to be involved with SBC’s Campaign to raise awareness of the Welfare reform changes and the impact to all existing and potential working age benefit claimants.

Successful joint working this year has included:

- SBC/CAB contract interface with Welfare Benefits and Homeless Services teams
- SBC/CAB Welfare Advisory Contract Monitoring Group
- Eildon Community Hub
- Representing CAB on the Financial Help Early Years Project
- Mental Health Providers Forum
- Borders Home Energy Forum
- Social Enterprise Chamber Business Group
- Working with NHS, SBC and other agencies to monitor NHS Borders Money Worries App.

## **Opportunities & Challenges for 2024/2025:**

Due to Cost of Living increases: rising energy costs, food costs, rent and mortgage and other lending interest rate rises, demand for assistance from CAB is likely to continue or increase.

We have been successful in securing funding from the Robertson Trust to employ Border CABx Recruitment and Training Officer/s to promote volunteering in the CAB Service and facilitate their training in line with Citizens Advice Scotland’s competencies. Additional Volunteer Advisers are necessary to meet demand however all 3<sup>rd</sup> sector organisations are competing for the same small pool of potential volunteers.



Core funding from Scottish Borders Council has been confirmed until March 2026 but we also aim to ensure the service is available to potential clients throughout the area, in their community, without them needing to attend the bureau in person.

### Challenges for 2024/25

- Recruitment & training of volunteers for both the Generalist Service and Board.
- Increased demand due to Cost of Living Crisis re energy and other price rises.
- Increased demand for help with benefit claims, income maximisation and debt remedies
- Increased demand for referrals to a food bank and other crisis and emergency support.
- Recruitment and retention of both core and specialist staff.



### Aims for 2024/25

- Increase service accessibility by providing expanded outreach service in communities
- Develop and promote CAB service in partnership with other agencies
- Continue to explore funding opportunities and new projects to meet needs and demands
- Ensure all Advisers are given appropriate training and support to continue helping the residents of the Scottish Borders

**Central Borders Citizens Advice Bureau**  
111 High Street, Galashiels, TD1 1RZ  
Telephone 01896 753889  
Monday – Thursday 10am – 4pm  
[bureau@centralborderscab.casonline.org.uk](mailto:bureau@centralborderscab.casonline.org.uk)  
[www.galashielscab.org.uk](http://www.galashielscab.org.uk)



**NHS Borders Money Worries App**  
Help with Money, Health, Housing & Work  
Simply scan the relevant QR code and download





# Central Borders CAB

## Financial Review – 2023-24

CBCAB continues to perform well financially. Income for the year rose to £218,500 (2023 - £145,177), largely as a result of attracting additional project funding. Income consists of £62,237 core funding from Scottish Borders Council; a further £20,688 restricted funding from SBC for the Warm & Well project; £74,959 through Citizens Advice Scotland (CAS) for services and projects - £44,268 of this restricted for specific projects; Training Project funding of £32,000 from the Robertson Trust, plus £8,000 project contributions from Peebles and Roxburgh and Berwickshire CAB; restricted funding of £10,668 from the CMHWP Wellbeing Fund; £6,280 for the CT Debt Pilot; £932 in donations from the Friends of CBCAB and individuals; £1,336 refund from Scottish Water; and £1,400 in Term Deposit interest.

Expenditure for the year was £194,281 (2023 - £129,286), split between unrestricted core costs of £87,541, governance costs of £4,590, and restricted project costs of £102,150. Costs are well managed and controlled. The majority of the costs are for salaries £165,813 (2023 - £106,468), with the remainder covering operating costs and the depreciation charge for the year.

This success in continuing to secure funding and careful cost control resulted in a surplus for the year of £24,219 (2023 - £15,891). This breaks down as a £10,673 surplus on unrestricted funds, and £13,546 on restricted funds (representing restricted income still to be spent).

At 31<sup>st</sup> March 2024 our total funds are £214,155 represented by:

- Unrestricted General Fund (our free reserves) £99,165
- Designated Staff Contingency Reserve £7,562 – funds set aside by the Board to contribute to redundancy payments or unplanned staffing requirements
- Restricted Project funding £17,136– the balance of restricted project funding carried forward to be spent in 2024/25
- Capital Reserve fund £90,292, which represents the value of the fixed assets (our building and equipment) at cost less accumulated depreciation.

### Independent Examiner

Pamela Redpath, FCCA, was re-appointed as the charitable company's independent examiner during the year and has expressed her willingness to continue in that capacity.

This report has been prepared in accordance with the Statement of Recommended Practice Accounting and Reporting by Charities (issued in March 2005) and in accordance with section 396 of the Companies Act 2006.

Approved by the Board of Directors and signed on their behalf on 27 SEPTEMBER 2024

  
David Brownlee – Chair, CBCAB

## CENTRAL BORDERS CITIZENS ADVICE BUREAU

Charity No: SC000983

### Independent Examiner's Report to the Trustees/Directors of Central Borders Citizens Advice Bureau

I report on the accounts of the charity for the year ended 31 March 2024 which are set out on pages 12 to 18.

#### 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) (d) 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 respect 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 9 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.

*Pamela Redpath*

Name: Pamela Redpath FCCA

Address: 4 Clifton Road, Selkirk, TD7 4EL

Date: 1st October 2024

**CENTRAL BORDERS CITIZENS ADVICE BUREAU**  
**STATEMENT OF FINANCIAL ACTIVITIES (INCOME AND EXPENDITURE ACCOUNT)**

For The Year Ended 31 March 2024

		Unrestricted & Designated Funds	Restricted Funds	Capital Reserve	Total Funds	Unrestricted & Designated Funds	Restricted Funds	Capital Reserve	Total Funds
		2024	2024	2024	2024	2023	2023	2023	2023
	Notes	£	£	£	£	£	£	£	£
Income from Donations	2	860	72	-	932	1,107	875	-	1,982
Charitable activities:									
Scottish Borders Council	3	62,237	20,688	-	82,925	62,264	20,172	-	82,436
Citizens Advice Scotland	3	30,691	44,268	-	74,959	35,089	25,870	-	60,759
Other Funders/Projects	3	6,280	50,668	-	56,948	-	-	-	-
Investment income:									
Term Deposit Interest		1,400	-	-	1,400	-	-	-	-
Other income:									
Scottish Water refunds		1,336	-	-	1,336	-	-	-	-
<b>Total Income</b>		<b>102,804</b>	<b>115,696</b>	<b>-</b>	<b>218,500</b>	<b>98,460</b>	<b>46,717</b>	<b>-</b>	<b>145,177</b>
Expenditure on									
Costs of Core Activity	4	87,541	-	-	87,541	80,968	-	-	80,968
Project Costs	4	-	102,150	-	102,150	-	43,948	-	43,948
Governance Costs	4	4,590	-	-	4,590	4,370	-	-	4,370
<b>Total Expenditure</b>		<b>92,131</b>	<b>102,150</b>	<b>-</b>	<b>194,281</b>	<b>85,338</b>	<b>43,948</b>	<b>-</b>	<b>129,286</b>
<b>Net Income for Year</b>		<b>10,673</b>	<b>13,546</b>	<b>-</b>	<b>24,219</b>	<b>13,122</b>	<b>2,769</b>	<b>-</b>	<b>15,891</b>
Transfer between Funds		880	-	(880)	-	1,100	-	(1,100)	-
<b>Net movement in Funds</b>		<b>11,553</b>	<b>13,546</b>	<b>(880)</b>	<b>24,219</b>	<b>14,222</b>	<b>2,769</b>	<b>(1,100)</b>	<b>15,891</b>
<b>Total Funds Brought Forward</b>		<b>95,174</b>	<b>3,590</b>	<b>91,172</b>	<b>189,936</b>	<b>80,952</b>	<b>821</b>	<b>92,272</b>	<b>174,045</b>
<b>Total Funds Carried Forward</b>		<b>106,727</b>	<b>17,136</b>	<b>90,292</b>	<b>214,155</b>	<b>95,174</b>	<b>3,590</b>	<b>91,172</b>	<b>189,936</b>

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

**CENTRAL BORDERS CITIZENS ADVICE BUREAU  
BALANCE SHEET AS AT 31 MARCH 2024**

	Notes	2024 £	2023 £
<b>Fixed Assets:</b>			
Tangible Assets	8	90,292	91,172
<b>Total Fixed Assets</b>		<u>90,292</u>	<u>91,172</u>
<b>Current Assets:</b>			
Debtors and Prepayments	9	4,959	5,186
Cash at Bank and in hand		138,661	97,298
<b>Total Current Assets</b>		<u>143,620</u>	<u>102,484</u>
<b>Liabilities:</b>			
Creditors: amounts falling due within one year	10	(18,641)	(2,232)
<b>Net Current Assets</b>		<u>124,979</u>	<u>100,252</u>
Creditors: amounts falling due after more than one year	11	(1,116)	(1,488)
<b>Net Assets</b>		<u>214,155</u>	<u>189,936</u>
<b>Unrestricted Funds</b>			
Capital Reserve	14	90,292	91,172
Designated funds	14	7,562	7,562
General Reserve	14	99,165	87,612
		<u>197,019</u>	<u>186,346</u>
<b>Restricted Funds</b>	14	17,136	3,590
<b>Total Funds</b>		<u>214,155</u>	<u>189,936</u>

For the year ended 31 March 2024 the company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

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

The Directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts.

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

Approved by the Company Board of Directors on 3rd September 2024 and signed on its behalf by:

  
 Brownlee - Company Chair

## Notes forming Part of the Annual Financial Statements for the Year Ended 31 March 2024

### 1 Accounting Policies

The principal accounting policies are summarised below. They have been applied consistently throughout the year and in previous accounting years.

#### (a) Basis of Accounting

The financial statements have been prepared in accordance with 'Accounting and Reporting by Charities: Statement of Recommended Practice' applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) – the Charities SORP (FRS 102) and the Companies Act 2006.

#### (b) Fund Accounting

Unrestricted Funds are available for use at the discretion of the Trustees in furtherance of the general objectives of the Charity. Designated Funds are unrestricted funds earmarked for particular purposes. Restricted funds may be subject to restrictions on their use imposed by the provider.

#### (c) Incoming Resources

Voluntary income is received by way of grants, donations and gifts and is included in full in the statement of financial activities. Grants, where entitlement is not conditional on delivery of a specific outcome by the Charity are recognised when the Charity becomes unconditionally entitled to the grant. Grants received in advance are treated as deferred income and recognised in the year in which they are being used. Donated services and facilities are included at the value to the Charity, where this can be quantified. The value of services provided by volunteers has not been included in these statements.

#### (d) Resources Expended

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any appropriate VAT, which cannot be fully recovered and is reported as part of the expenditure to which it relates. Costs of generating funds comprise the costs associated with attracting voluntary income. Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature to support them. Governance costs include those costs associated with meeting the constitutional and statutory requirements of the Charity and includes those costs linked to the Charity's strategic management. All costs are allocated between the expenditure categories in the financial statements on a basis designed to reflect the use of resources. Costs relating to a particular activity are allocated directly; others are apportioned on an appropriate basis.

#### (e) Fixed Assets

Tangible fixed assets are stated at the lower of cost or current value. Equipment, furniture and fittings are reviewed annually and are stated at the greater of 10% of cost, or cost less an appropriate deduction for depreciation, calculated as follows: -

Furniture & Fittings	15% per annum on a straight line basis
Office Equipment	20% per annum on a straight line basis
IT Equipment	25% per annum on a straight line basis

The value of the foregoing items is reviewed annually and written down for impairment. Heritable property is stated at cost in view of the Charity's policy to keep the property fully maintained and in good order.

CENTRAL BORDERS CITIZENS ADVICE BUREAU  
NOTES TO THE ACCOUNTS (continued)

2 Donations

	Unrestricted		Restricted	
	2024	2024	2023	2023
	£	£	£	£
Friends Donation	-	72	-	875
General Donations	800	-	-	-
SVDP	60	-	1,107	-
	<u>860</u>	<u>72</u>	<u>1,107</u>	<u>875</u>

3 Income from Charitable Activities

	Unrestricted		Restricted	
	2024	2024	2023	2023
	£	£	£	£
Scottish Borders Council:				
Contract Payment	62,237	-	62,264	-
Warm & Well	-	20,688	-	20,172
SBC Sub Total	<u>62,237</u>	<u>20,688</u>	<u>62,264</u>	<u>20,172</u>
CAS - Money Talk Team	-	44,268	-	20,897
CAS - Energy Best Deal/Advice	5,792	-	5,058	-
CAS - Energy Crisis	-	-	3,014	-
CAS - Big Energy Savings Network (BESN)	2,500	-	1,150	-
CAS - SGN Safe & Warm Outreach	14,065	-	-	-
CAS - Pensionwise	1,010	-	1,755	-
CAS - Debt Levy	-	-	2,740	-
CAS - Aviva Project	1,826	-	-	-
CAS - Gamble Aware	2,998	-	-	-
CAS - Welfare Mitigation	-	-	-	4,773
CAS - SG Debt Advice	-	-	16,723	-
CAS - IMP Campaign	-	-	2,400	-
CAS - Other Campaigns	2,500	-	2,249	-
CAS - Sub Total	<u>30,691</u>	<u>44,268</u>	<u>35,089</u>	<u>25,670</u>
Robertson Trust- Training Project	-	32,000	-	-
Training contributions - Other CABs	-	8,000	-	-
CMHWP Wellbeing Fund	-	10,668	-	-
CT Debt pilot	6,280	-	-	-
Other Funders/Projects	<u>6,280</u>	<u>50,668</u>	<u>-</u>	<u>-</u>
Total Income from Charitable Activities	<u>99,208</u>	<u>115,624</u>	<u>97,353</u>	<u>45,842</u>



CENTRAL BORDERS CITIZENS ADVICE BUREAU  
NOTES TO THE ACCOUNTS (continued)

4 Analysis of expenditure on charitable activities

Costs directly allocated to activities	Unrestricted	Restricted		Total 2024	Total 2023
	Core Activity	Project Costs	Governance Costs		
	£	£	£	£	£
Staff related costs	62,562	99,151	4,100	165,813	106,468
Operating Costs	24,099	2,999	490	27,588	21,718
Depreciation Charge for the Year	880	-	-	880	1,100
<b>Total resources expended</b>	<b>87,541</b>	<b>102,150</b>	<b>4,590</b>	<b>194,281</b>	<b>129,286</b>

All costs are charged to core work or specific projects based on estimates from the CAB Manager.  
Restricted project costs in 2022-23 were staff related costs of £41,873 and operating costs of £2,075

5 Staff Costs and Numbers

Staff costs were as follows:

	2024	2023
	£	£
Salaries	156,174	103,034
Social Security costs	6,886	1,880
Pension costs	2,753	1,554
<b>Total</b>	<b>165,813</b>	<b>106,468</b>

No employee received emoluments in excess of £60,000

Pension contributions towards defined contribution schemes

	2024	2023
	2,753	1,554

Pension costs relate to pension costs paid by the Bureau into defined contribution schemes, which are administered independently by NEST.

The average number of paid employees during the year, calculated on the basis of full time equivalents was as follows:

	2024	2023
	FTE	FTE
Manager	1.00	0.86
Advice and information	5.17	2.85
Administration and support	0.09	0.89
<b>Total</b>	<b>6.26</b>	<b>4.60</b>

The key management staff comprise the Bureau Manager and Session Supervisor.  
The total benefits of key management personnel were £62,514 (2023 £73,625)

6 Trustee Remuneration & Related Party Transactions

No member of the Board of Directors 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).

7 Taxation

As a charity, Central Borders Citizens Advice Bureau is exempt from tax on income and gains falling within Section 505 of the Taxes Act 1988 or Section 256 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects. No tax charges have arisen in the charity.

CENTRAL BORDERS CITIZENS ADVICE BUREAU  
NOTES TO THE ACCOUNTS (continued)

8 Tangible Fixed Assets

	Office Eqpt £	Premises £	Total £
Assets brought forward (book value at 1 April 2023)	4,398	86,774	91,172
Additions 2023-24	-	-	-
Assets disposed of	-	-	-
	<u>4,398</u>	<u>86,774</u>	<u>91,172</u>
Depreciation Charge for the year	(880)	0	(880)
Asset value 31 March 2024	<u>3,518</u>	<u>86,774</u>	<u>90,292</u>

9 Debtors and Prepayments

	2,024	2,023
	£	£
SBC Warm & Well Q4 payment	4,402	
SBC contract payment (March 2023)	-	5,186
Prepayment: HMRC 2023/24 overpayment (adjusted 2024/25 M1)	557	-
	<u>4,959</u>	<u>5,186</u>

10 Creditors: Amounts Falling Due within One Year

	2,024	2,023
	£	£
HMRC - PAYE/NIC	-	1,082
NEST - Pension contributions	745	204
Trade creditors	724	574
Energy Savings Trust	372	372
Deferred Income (note 12)	16,800	-
	<u>18,641</u>	<u>2,232</u>

11 Creditors: Amounts Falling Due After More Than One Year

	2,024	2,023
	£	£
Energy Savings Trust	1,116	1,488
	<u>1,116</u>	<u>1,488</u>

During 2019-20 the Bureau received funding from the Energy Savings Trust for energy efficiency works. Of this £528 was in the form of a grant and recognised as income in the accounts for 2020-21. The remaining £2,994 was in the form of a loan, being repaid over the seven years from 2020-21 to 2027-28 at £390 in year one, and then at £372 per year.

12 Deferred Income

	2024	2023
	£	£
SBC Cost of Living grant 2024/25	<u>16,800</u>	-

CENTRAL BORDERS CITIZENS ADVICE BUREAU  
NOTES TO THE ACCOUNTS (continued)

13 Analysis of Net Assets Between Funds

	General Funds	Designated Funds	Restricted Funds	Capital Reserve	Total Funds
	£	£	£	£	£
Tangible fixed assets	-	-	-	90,292	90,292
Current assets	118,922	7,562	17,136	-	143,620
Current liabilities	(18,641)	-	-	-	(18,641)
Liabilities over more than a year	(1,116)	-	-	-	(1,116)
Net assets at 31 March 2024	99,165	7,562	17,136	90,292	214,155

14 Movements in Funds

	At 1 April 2023	Income	Expenditure	Transfers	At 31 March 2024
	£	£	£	£	£
<b>Restricted funds:</b>					
Training Project - Robertson Trust	-	40,000	37,378	-	2,622
Warm & Well	890	17,888	18,578	-	-
Warm & Well Discretionary Fund	2,700	3,000	965	-	4,735
Money Talk Team	-	44,268	44,268	-	-
CMHWB Wellbeing	-	10,666	889	-	9,779
Frinds donation	-	72	72	-	-
Total Restricted Funds	3,590	115,696	102,150	-	17,136
<b>Unrestricted Funds:</b>					
Designated Staff Contingency Reserve	7,562	-	-	-	7,562
General Funds	87,612	102,804	92,131	880	99,165
Total Unrestricted Funds	95,174	102,804	92,131	880	106,727
Capital Reserve	91,172	-	-	(880)	90,292
Total Funds	189,936	218,500	194,281	-	214,155

Purposes of Restricted Funds

Robertson Trust - Training Project	This training project was funded by a £32,000 grant from The Robertson Trust, plus a contribution of £6,000 from Roxburgh & Berwickshire CAB and £2,000 from Peebles CAB. The project started in June 2023 so there was a balance of £2,622 carried forward to be spent in April/May 2024.
Warm & Well	Funded by Scottish Borders Council to provide support and advocacy to those in cold, damp houses and in fuel poverty. The scheme aims to improve health outcomes and lower energy bills.
Warm & Well Discretionary Fund	Funded by Scottish Borders Council to provide small discretionary payments to help clients with energy costs. The balance of £4,735 was carried forward into 2024/25.
Money Talk Team	To support income maximisation from all available sources and ensure that clients are not paying more than they need to for essential goods and services. Impartial money advice can also be accessed.
CMHWB Wellbeing Fund	To cover the costs of a Money Adviser (plus a contribution towards operating and management costs). The 12 month project started in March 2024 so the majority of the funding is carried forward into 2024/25.

Purpose of Designated Funds

**Staff Contingency Reserve:** The Board of Directors has determined that this fund be established to contribute to (a) redundancy payments in the event of the bureau having to close and (b) for unplanned staffing requirements.

**Capital Reserve:** This is comprised of the written down value of the net tangible assets as at 31 March 2024, together with any capitalised expenditure in the current year.

**General Reserve** This reserve is not designated and can be used to fund the Bureau's expenditure and meet any unusual or unexpected expenditure requirements.

