



THE SCOTTISH ASSOCIATION OF CITIZENS ADVICE BUREAUX

**Financial Statements
For the year ended 31 March 2021**

Companies House Registration Number SC089892

THE SCOTTISH ASSOCIATION OF CITIZENS ADVICE BUREAUX
A registered Scottish Charity SC016637 and company limited by guarantee SC089892

Financial Statements
For the year ended 31 March 2021

Contents

Trustees Report including Strategic Report.....	5
Independent Auditors report to the Trustees and Members.....	18
Statement of Financial Activities	23
Balance Sheet	23
Cash Flow Statement.....	24
Notes to the Accounts.....	26

THE SCOTTISH ASSOCIATION OF CITIZENS ADVICE BUREAUX
A registered Scottish Charity SC016637 and company limited by guarantee SC089892

Trustees during the year ended 31 March 2021 and up to signing of Accounts.

Rory Mair	Appointed Chair 28 March 2017 Re-elected Chair 20 February 2020
Graeme Bissett *	Appointed 28 March 2017 and Vice Chair 28 April 2018 Re-elected Vice Chair 20 February 2020
David Dunn *	Appointed 6 March 2019
Nicholas Grier #	Appointed 28 March 2017 and re-elected 20 February 2020
Lindsay Hall #	Appointed 28 March 2017 and re-elected 20 February 2020
Sandra Heidinger *	Appointed 6 March 2019
Gil Long #	Co-opted 16 August 2018 and appointed 6 March 2019
Valerie Maehle #	Appointed 20 February 2020
Karen Nailen #	Appointed 3 December 2015 and re-elected 20 February 2020
David Rankin *	Appointed 28 March 2017 and re-elected 20 February 2020 Resigned 26 February 2021
Simon Rennie *	Appointed 20 February 2020
Stephen Rowan #	Co-opted 7 June 2019 and elected 20 February 2020
Callum Thomson *	Appointed 28 March 2017 and re-elected 20 February 2020
Anna Evans *	Appointed 13 May 2021

*** denotes External Trustee**

denotes Bureau Trustee

THE SCOTTISH ASSOCIATION OF CITIZENS ADVICE BUREAUX
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Senior Leadership Team:

Derek Mitchell	Chief Executive Officer
Anne Lavery	Deputy Chief Executive Officer
George Eckton	Director of Advice Services
Polly Tolley	Director of Impact
David Brownlee	Head of Bureaux Services
Frances Donnelly	Head of Finance
Iain Forrester	Head of Information Technology
Kieron Higgins	Head of Communications
Natasha Gilmour	Head of Extra Help Unit
Vikki Shelton	Head of Human Resources
Gillian Fyfe	Strategic Lead, Strong Communities
Kate Morrison	Strategic Lead, Markets
Mhoraig Green	Temporary Strategic Lead, Strategy and Governance, appointed 30 November 2020
Nina Ballantyne	Temporary Strategic Lead, Social Justice Team, appointed 30 November 2020
Myles Fitt	Strategic Lead, Financial Health
Jenifer Johnston	Business Development Manager, resigned 7 January 2021
Jonathan Watt	Programme Manager

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Auditors:

Saffery Champness LLP

Edinburgh Quay, 133 Fountainbridge, Edinburgh, EH3 9BA

Bankers:

Bank of Scotland, 51 South Clerk Street, Newington, Edinburgh EH8 9PP

Legal Advisors:

Burness Paul, 50 Lothian Road, Festival Square, Edinburgh EH3 9WJ

Registered at Companies House number SC089892

Citizens Advice Scotland is a Registered Scottish Charity number SC016637

Registered and Principal Office: First Floor, Broadside, 2 Powderhall Road, Edinburgh, EH7 4GB

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Trustees Report including Strategic Report

Strategic Report

The Scottish Association of Citizens Advice Bureaux is a company limited by guarantee and a registered charity and is governed by its Memorandum and Articles of Association which set out the objects and powers of the charitable company. In the event of the company being wound up the liability of the members is limited to £1.

The Association is also known as Citizens Advice Scotland (CAS).

Scotland's Citizens Advice Network empowers people in every corner of Scotland through our local bureaux and national services by providing free, confidential, and independent advice. We use people's real-life experiences to influence policy and drive positive change. We are on the side of people in Scotland who need help, and we change lives for the better.

At the heart of the network there are 59 individual Citizens Advice Bureaux organisations across Scotland, all operating as independent charities in their own right and generally focusing on providing support directly to clients. Each of these organisations is a member of Citizens Advice Scotland.

As the national component of the network, Citizens Advice Scotland provides training and information to bureau teams, as well as a rigorous quality assurance and monitoring programme, ensuring that the same high quality of advice is available across Scotland. We work to secure national programmes and projects that provide support to individuals on specific issues (in Scotland and across Great Britain), delivered through bureaux wherever possible and directly where that is most appropriate. We also carry out research, policy work and campaigning on key issues - based on a statistical analysis of the advice sought by clients from across the network.

2020/21 was a year like no other as a result of the Covid-19 pandemic and the resulting restrictions needed to halt the spread of the virus. This posed an extraordinary set of challenges to the network – our advice and advocacy work would never have been more needed, but restrictions on face to face advice and the fast moving nature of policy development would make it harder to deliver. As this report shows, the network didn't miss a beat, and stepped up to this once in a lifetime challenge.

Our vision and purpose

The Scottish Citizens Advice network has a footprint in every local community in Scotland and by linking this local offering with our national expertise in advice provision, which includes consumer and energy issues, we can ensure that people can access advice where and how they want, regardless of where they live in Scotland.

Our work is two-fold; advice and advocacy. We hold the largest data set on societal issues outside the public sector and because we are wholly independent from government, we can use our insight, evidence and influence to provide a genuine voice for people.

THE SCOTTISH ASSOCIATION OF CITIZENS ADVICE BUREAUX

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Our advocacy work spans working with governments, regulators and business at a UK and Scottish level on improving areas of particular detriment, undertaking research and delivering awareness and education campaigns.

We combine high quality research, first hand consumer case studies from across the Citizens Advice Scotland network and industry monitoring to identify and analyse existing and potential consumer issues. This work allows us to then engage with decision makers in government, companies and regulators and achieve changes that will benefit consumers in Scotland. This virtuous circle of advice and advocacy delivers results for communities across Scotland. We believe that every citizen in Scotland should have access to free, impartial and confidential advice that helps them make informed decisions, whenever they need it and however they choose to access it.

Strategic framework

We aim to build a fairer society by enhancing and adding value for the Citizens Advice network, which provides free access to quality information and advice for all, and by influencing for positive change.

In 2017-18 we created a strategic framework following an extensive programme of consultation and discussion.

This framework is comprised of four strategic focus areas:

1. Funding and income – appropriate funding and income is critical to the Citizens Advice network and we have a key role to play in securing it.
2. Enabling service delivery – high quality advice and information should be available for all who need it – and to make that a reality we must work together effectively across the network.
3. Building brand. The brand of Citizens Advice Scotland is a valuable asset. We believe it should be protected and that by building it we can provide greater support to the network and to citizens.
4. Advocacy and influence. Citizens Advice Scotland acts as a voice for the network in Scotland, influencing decision makers in the interests of the network as a whole and of citizens.

In 2021/22 CAS has begun the process of refreshing our strategy.

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Trustees Report

The once in a lifetime challenge of Covid-19

On 23 March 2020, the United Kingdom went into lockdown to slow the spread of the Covid-19 virus. The orders to stay at home meant Citizens Advice Bureaux (CABs) would have to transition to remote working quickly to get people the help they needed.

As millions of people found themselves unable to work and facing financial insecurity as a result of the pandemic, policymakers had to make fast decisions to ensure people had support.

The network's achievements over the year that followed are broken down among our strategic focus areas.

Building brand

CAS saw huge growth of our online advice content over the course of the pandemic, with 2.5 million unique users of our Advice for Scotland website.

We partnered with the Scottish Government for four separate marketing campaigns during key points of the pandemic to ensure people had access to our advice online, from CABs and through Scotland's Citizens Advice Helpline. The campaigns covered print, television, digital and radio.

We launched www.MoneyMap.scot which rounded up online options for people to boost their incomes and cut their cost of living. Since its launch in November it has attracted over 100,000 visitors.

Our campaigns programme for 2020/21 was co-designed with the network, to reflect the challenges of campaigning during social distancing and the issues CABs wanted us to reach people on. As a result we campaigned on issues such as redundancy rights, the launch of our money map and Big Energy Saving Month.

Our weekly column in the Herald newspaper ran for the full year and still does. Covering a broad range of issues from across the impact and advice services directorates, we retained a weekly national media presence on a breadth of issues very few other organisations in Scotland would be capable of.

We agreed a strategic partnership with Young Scot, which will help us reach more young people with our advice and open up opportunities for more young people to volunteer with the network.

The Scottish Parliament debated the work of the Citizens Advice network during the pandemic, with MSPs from across the chamber praising the work of CABs. During the Scottish Parliament elections we produced a video featuring the leaders of Scotland's 5 main political parties praising the work of CAB staff and volunteers.

THE SCOTTISH ASSOCIATION OF CITIZENS ADVICE BUREAUX

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We undertook a programme of capacity building for CABs to improve their skills when it comes to campaigning work, with sessions on media, digital and design.

Advocacy and influence

During the pandemic we started the publication of regular data reports based on the demand for advice that CABs and our public advice site were seeing, and distributed them to key stakeholders like ministers, parliamentarians and civil servants. These changes in advice patterns and growth in demand for certain areas informed decision making by government and industry on key policy areas.

We developed and published a manifesto ahead of the 2021 Scottish Parliament elections, urging the next Scottish Parliament to focus on the immediate risk people will face financially during the economic aftermath of the pandemic. Key asks were adopted in party manifestos, such as doubling the Scottish Child Payment and more investment in green infrastructure.

CAS helped those struggling financially from the economic effects of coronavirus by securing legislative change to increase the time to seek debt advice, removal of fees for bankruptcies and increasing debt thresholds, extending and making permanent debtor friendly measures in Coronavirus legislation.

We influenced the Scottish Renewal Advisory Board to include our proposal for a person-centred approach for helping people experiencing money and debt problems as one of its key recommendations in its report to Scottish Government.

CAS joined the Connecting Scotland Advisory Board and will be able to influence the future roll out of the programme. The homepage for those receiving devices via Connecting Scotland now contains links to the CAS public advice site and Bureau finder page as well as links to further information such as the Money Map tool. The Scottish Government has extended this programme, a key ask from CAS.

CAS secured protections for small charities in Scotland, working in partnership with telecommunications regulator Ofcom as part of the UK's implementation of the European Electronic Communications Code (EECC). Originally Ofcom proposed extra protections would only apply to not for profit customers with less than 10 staff (including volunteers). CAS successfully argued it would be detrimental to charities in Scotland if volunteer numbers were included. Ofcom agreed with our reasoning and decided not to proceed with this proposal. This ensures that many third sector organisations in Scotland including Citizens Advice Bureau are able to benefit from these new customer protection measures.

Our work on the devolution of social security has led to legislative change which will result in a more positive experience for disabled people.

Our unique insight in housing issues has secured the extension and expansion of protections for renters.

We successfully advocated for temporary positive changes to Universal Credit, such as the £20 per week uplift, to continue for a longer period of time in the Spring of 2021.

THE SCOTTISH ASSOCIATION OF CITIZENS ADVICE BUREAUX

A registered Scottish Charity SC016637 and company limited by guarantee SC089892

CAS research evidence and advocacy work on behalf of low income households has supported a decision by the Scottish Government to increase the Water Charges Reduction Scheme from 25% to 30% during 2021-27. This will provide greater financial support to households that need it most.

The Heat Networks (Scotland) Bill was passed by the Scottish Parliament on 24 February and included measures CAS lobbied for, including better consumer protections and community engagement measures.

Funding and income

We recognise that appropriate funding and income is critical to the success and impact of the whole Citizens Advice network in Scotland, and that we have a key role to play in securing it. Over the year the following projects have been delivered and introduced.

Scottish Citizens Advice network	20/21	£'m	19/20	£'m
Advice services to citizens including:		16.0		13.8
Armed Services Advice Project		0.6		0.7
Covid Support		2.3		0.0
EU Settlement Scheme		0.7		1.1
Energy Best Deal		0.7		0.6
Gambling Support Service		0.2		0.0
Money Talk Team (formerly Financial Health Check)		1.4		1.7
PASS		0.8		0.8
Pensionwise		1.8		1.7
Universal Credit		4.1		4.0
Welfare Reform		1.5		1.4
Other		1.9		1.8
Advocacy services on behalf of citizens		3.7		3.5
Support to our local bureaux		3.1		2.9
Total investment in services to Scottish citizens		<u>22.8</u>		<u>20.2</u>

We rolled out a new Gambling Support Service to raise awareness of gambling harms and deliver training to frontline workers to help recognise those at risk of gambling harms.

We continued to deliver the Help to Claim service, supporting clients applying for Universal Credit. The Service was further supported by radio advertising delivered by the DWP.

The network also secured a further year of funding to deliver the Money Talk Team and Welfare Reform projects.

New funding for a debt advice service was brought into the network following a donation from JP Morgan Chase Foundation.

THE SCOTTISH ASSOCIATION OF CITIZENS ADVICE BUREAUX

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Enabling service delivery

CAS works to support every bureaux to deliver the confidential, impartial and expert advice that people across the country have come to expect and over the past year this has required new approaches and investment in technology infrastructure in order to maintain these services.

Our Extra Help Unit based in Glasgow continued to support vulnerable consumers and unlocked £2M in financial redress for consumers.

The network introduced Scotland's Citizens Advice Helpline in direct response to the pandemic. This allowed advisers to continue to meet the advice needs of clients across the country by telephone throughout lockdown.

CAS secured a £1.5M grant from the Department of Business, Energy and Industrial Strategy to support our COVID response. Of this grant, CAS allocated £800k of emergency grant funding to bureaux to future proof the network, support local delivery and enhance and support digital advice. The further £700,000 was invested in network wide infrastructure improvements, for example we doubled the bandwidth of the shared services platform ensuring improved network speed and stability to further support remote working. The funding also allowed us to invest in our digital advice resources to allow timely and continuous updating of information and we provide licences to vital digital resources for advisers.

Supported by funding from a variety of sources, including Scottish Government, we ensured the network could procure PPE from approved sources and assisted in the process and we provided advice and guidance to the network as the pandemic progressed and developed training to support the return to work post pandemic.

We undertook research with focus groups and created a toolkit to support recruitment and therefore volunteer capacity for CABs to use when they are able to take on more volunteers. New materials were developed to deliver online training and to support tutors.

In terms of technology investments, we rolled out improvements to 10to8, an appointment booking system to facilitate better appointment management and allow for appropriate distancing and safety. And we migrated bureaux to the Avaya telephony system for local calls and for seamless use for national projects allowing increased flexibility of resources.

We transferred CASTLE to a cloud-based system and introduced authentication protocols which meant the system can be accessed from any location resulting in increased flexibility of workplace and we invested in the creation of a hybrid office/remote capability (VPN) and rolled it out to users across the network ensuring safe and secure home working was possible for the longer term.

We invested in a new IT service desk tool allowing better management and prioritisation of helpdesk requests and an improved service offering.

We rolled out Office 365 to all shared services bureaux and CAS staff and we invested in upgraded hardware to allow staff and volunteers to work from home successfully.

THE SCOTTISH ASSOCIATION OF CITIZENS ADVICE BUREAUX

A registered Scottish Charity SC016637 and company limited by guarantee SC089892

We undertook consumer research and updated our advice as the UK left the EU.

Financial Performance 2020/21

Statement of Financial Activities (SOFA)

The Statement of Financial Activities shows an 19% increase in Total Income, from £20.1M in 2019/20 to £23.9M this year. Of this total, 86% (2020: 89%) was received directly from the UK and Scottish Governments. Total Expenditure rose as well, by 12.8%, from £20.2M in 2019/20 to £22.8M. Net Movement in Funds for the year was a positive £1.1M, compared with last year's negative movement of (£134K); this is tied to the increase in Restricted and Designated Funds at year end, and the replenishment of Unrestricted Core Funds to pre-Covid levels in line with our reserves policy.

Overall, CAS distributed £12.8M to bureaux, up 15.1% from £11.1M in 2019/20. The largest increases in existing funding were for **Energy Best Deal, Universal Credit – Help to Claim, Pensionwise** and **GambleAware**, whilst the largest sources of new funding were for **COVID related support (DBEIS and Scottish Government), CanDo development (Scottish Enterprise)**, establishing a **specialist Debt Helpline (JP Morgan Chase Foundation)**, and establishing a **Scottish Citizens Advice Helpline (Robertson Trust)** projects.

The development committee made 9 (2020: 10) awards to CABs throughout Scotland totalling £666,900 (2020: £322,206) to develop services.

Balance Sheet as at 31 March 2021

Our cash balances at 31 March 2021 were £4.4M, increased from last year's position of £4.0M. Of this cash balance £0.8M is Core Unrestricted which covers 3.9 Months costs, which is in line with our cash reserves target.

Our overall Reserves position at 31 March 2021 is £4.52M, which is an increase compared to last year's total of £3.42M. Within this year's total, Unrestricted Reserves are £2.6M, of which £1.7M is designated leaving £971K of free reserves. These reserves provide sufficient working capital to cover 4.5 months' Unrestricted Charitable activities:

Reserves	At 1st April 2020	Movements during Year	At 31st March 2021
	£	£	£
Unrestricted	1,897,539	751,842	2,649,381
Restricted	1,521,037	351,875	1,872,912
Total	3,418,576	1,103,717	4,522,293

THE SCOTTISH ASSOCIATION OF CITIZENS ADVICE BUREAUX

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Governance

The CAS Chair is an independent appointment and all other Trustees are appointed as follows:

- Bureau Trustee (maximum 6) – this can be a volunteer in a CAB e.g. a volunteer advisor or a member of the CAB's Board or a CAB Manager.
- External Trustee (maximum 6) – external to the CAB service.

Candidates for the Chair, Bureaux and External Trustees vacancies go through a formal recruitment exercise with an external agency and the CAS Nominations Committee. The CAS Nominations Committee comprises the Chair of the Association, one Bureau and one External Trustee and a maximum of two representatives from the CAB network.

The initial phase of Trustee recruitment is for the Nominations Committee to analyse the current composition of the CAS Board to identify any skills gaps. The Committee can then determine the skills and experience required of any potential Trustees to ensure the requisite expertise on the Board.

The Nominations Committee reviews all Trustee applications and interviews a shortlist of candidates. Details of successful interview candidates are then submitted to the CAS Board for agreement and the agreed potential Trustees are presented to the SACAB members for election at the Annual General Meeting. Part of the business of the Annual General Meeting is to elect CAS Trustees and also members of the various Standing Committees of the Association.

To ensure stability and continuity of the CAS Board, Trustees including Honorary Officers are elected for 3 years renewable once, so the maximum term allowable is 6 years.

In the case of a vacancy arising on the CAS Board between one Annual General Meeting and the next, depending on the category of Trustee vacancy that arises, then an appropriate process to recruit a co-opted Trustee is undertaken. If the vacancy is for an External Trustee then an external agency will be used for the recruitment exercise. For a Bureau Trustee vacancy an internal recruitment process is undertaken whereby the vacancy is advertised on the CAS website. For both categories of Trustees, the Nominations Committee selection and interview process previously described will apply.

Any newly elected Trustees undertake an Induction Programme which includes meeting with the CAS executive for an overview of the organisation and meeting relevant CAS Teams. Trustees are also provided with an Induction Pack which includes organisational documentation, e.g. Annual Accounts, Strategic Plan and previous CAS Board Minutes. To ensure the Board are kept up-to-date on latest developments and to consider strategic matters, Board awaydays can also be scheduled.

THE SCOTTISH ASSOCIATION OF CITIZENS ADVICE BUREAUX

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Trustees do not receive remuneration, although they are entitled to claim reimbursement of reasonable travel expenses incurred in attending Board and Committee meetings.

Trustees' responsibilities in relation to the financial statements

The charity Trustees (who are also the directors of the Scottish Association of Citizens Advice Bureaux for the purposes of company law) are responsible for preparing a Trustees' annual report and financial statements in accordance with applicable law and UK Accounting Standards (UK Generally Accepted Accounting Practice).

Company law requires the charity Trustees to prepare financial statements for each financial 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:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable UK accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

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

Managing Risk

CAS and the charity sector in general continue to be challenged by a myriad of risks; including reduced funding, increased competition, brand protection, cyber-crime and fraud, as well as issues around transformation of services. The nature both of our organisation and our strategy means that we face a number of inherent risks and uncertainties.

The Board has considered carefully the type and extent of the principal risks to the organisation achieving its strategic objectives and delivering appropriate outcomes for citizens, members and stakeholders. A number of these are summarised below, categorised according to the strategic objective to which they relate most closely.

THE SCOTTISH ASSOCIATION OF CITIZENS ADVICE BUREAUX

A registered Scottish Charity SC016637 and company limited by guarantee SC089892

Strategic Priority	Risk	Mitigation
Funding and Income	Reductions in funding for advice reduces service delivery	Project group established to look at scope for new funding opportunities and business development areas
		Risk assessment tool developed to identify CAB at risk
		Continual performance monitoring implemented to ensure that project grant conditions are met
Advocacy and Influence	The transition of levy-funded advocacy areas to Consumer Scotland diminishes the ability of the network to advocate on behalf of its clients in the regulated industries.	Work is underway to redefine the advocacy role of the network within these industries, with consideration to future partnership working with Consumer Scotland to ensure that experiences of Scottish consumer are acted upon.
		Enhancements are being made to the data hub which will ensure that both local and EHU energy advice issues form the basis of future advocacy activity
Brand	Reputational damage reduces value of brand	Safeguarding policies and training for all volunteers and staff is in place
		CAS is working with CITA to ensure with the new Digital Advice Programme that there is no deterioration in advice quality for clients in Scotland or unnecessary cost.
		Robust membership standards and complaint processes in place
Service Delivery	High staff turnover creates skills gaps and lack of stability in key roles potentially impacting the delivery of the strategic plan	Creation of People Strategy with specific aim around attracting and retaining talent. Revised performance process implemented to aid retention of key staff
	COVID-19 creates significant health & safety challenges for	Government funding has helped to ensure that CAB and CAS are health & safety

THE SCOTTISH ASSOCIATION OF CITIZENS ADVICE BUREAUX

A registered Scottish Charity SC016637 and company limited by guarantee SC089892

Strategic Priority	Risk	Mitigation
Service Delivery cont;	future use of office space both for CAS and network	compliant. Coronavirus Advice Hub has been promoted to all bureaux; roll-out of CAB Attend Anywhere pilots
	Failure in cyber security and data controls, leading to compromised client data	Plan to gain Cyber Essentials Plus by 2022. Aim to offer CAB Cyber insurance in future.

At the same time, CAS recognises that adopting an overly risk adverse approach may stifle the organisation's ability to identify and benefit from new opportunities. Every action involves a degree of risk and it is the role of the executive and trustees to meet the challenges of those risks and manage them appropriately in a way that delivers optimum outcomes for our beneficiaries. Set out below is the approach to management of risk within the organisation.

How we manage risk

CAS has a three levels approach through which it manages significant risks. At senior management level the SLT are responsible for maintaining an effective risk and control environment as part of day-to-day operations under the direction of the Chief Executive and the Executive Team. The SLT review the Risk Register on a regular basis and consider the robustness and effectiveness of processes and controls to ensure compliance with the Board's appetite for risk, policies and delegated authority levels. The Risk Register includes specific measures taken to mitigate the effect of identified risks.

At a governance level, sub-committees of the Board, most notably the Risk, Audit and Finance (RAF) Committee, monitor the strategic risks. This committee considers the risks and, where appropriate, commissions reviews of specific risks, for example Pension Fund positions, to ensure that the SLT are taking the necessary steps to manage the risks within the organisation. The chair of the RAF Committee reports these findings to the Board, highlighting areas of concern or proposals for improvement.

The Board provide oversight and direction of risk management in accordance with their respective responsibilities. The Board review the risk register at each board meeting together with the ongoing monitoring of progress against planned improvement actions. The Board ensure the risk response is based on the assessment of potential risk exposure and an acceptable level of tolerance.

Key Management Personnel

Remuneration of all staff at CAS, including the Senior Leadership Team, is managed under the CAS pay framework in accordance with the CAS Reward Policy. All posts have a set salary range, and an individual's starting remuneration level within the salary range for their post is determined according to skills and experience. Annual salary increases are agreed through a collective bargaining process with the union and normally take the form of standard % uplift to all salaries.

THE SCOTTISH ASSOCIATION OF CITIZENS ADVICE BUREAUX
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Going Concern

The COVID-19 pandemic continues to cause significant disruption to societies and economies across the globe.

The charitable company has been significantly affected by the financial impact of COVID-19, and the accounts for the year ended 31 March 2021 do reflect the impact on the activities and finances of the company.

Since March 2020, and in accordance with government advice, the company has closed its premises to all but essential staff and changed to staff working remotely. At the time of writing in July 2021 the company's premises remain closed. Measures taken to contain the spread of the virus, including social distancing, travel restrictions and closures of non-essential services continue to make significant disruptions to our activities.

The future operations of the charitable company remains dependent on the continued financial support of the core funding bodies.

Against this background, the Trustees have been presented with and approved up to date management accounts, budgets and cash flow projections which include key income and cost assumptions including ongoing support from funding bodies that the Trustees consider reasonable and prudent.

Having considered the above matters, the Trustees are of the view that, at the date of approval of the financial statements, the company will have sufficient resources to continue to operate and meet debts as they fall due for the foreseeable future. The financial statements have therefore been prepared on a going concern basis.

Plans for future periods

The Trustees have confirmed that they support a review of our current strategy and that CABs should be involved in this process from an early stage. The Trustees stated that they would like to see more business planning and Key Performance Indicators set and that key stakeholders including funders should be involved in this process to ensure a wide range of experiences and expectations is captured.

Disclosure of Information to the Auditor

Each person who is a Trustee of the Board at the date of approval of this report confirms that:

- So far as the Trustee is aware, there is no relevant audit information of which CAS's auditors are unaware; and
- Each Trustee has taken all the steps he/she ought to have taken as a Trustee to make himself/herself aware of any relevant audit information and to establish that CAS's auditors are aware of that information.

THE SCOTTISH ASSOCIATION OF CITIZENS ADVICE BUREAUX
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By order of the Board of Trustees

Rory Mair
Chair

A handwritten signature in grey ink, appearing to read 'Rory Mair', is positioned above the printed name and title.

Date 13.09.2021

THE SCOTTISH ASSOCIATION OF CITIZENS ADVICE BUREAUX

A registered Scottish Charity SC016637 and company limited by guarantee SC089892

Independent Auditors report to the Trustees and Members

Opinion

We have audited the financial statements of The Scottish Association of Citizens Advice Bureaux for the year ended 31 March 2021 which comprise the Statement of Financial Activities, the Balance Sheet, the Cash Flow Statement and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards including, Financial Reporting Standard 102, the Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the charitable company's state of affairs as at 31 March 2021 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Charities and Trustee Investment (Scotland) Act 2005 and regulation 8 of the Charities Accounts (Scotland) Regulations 2006 (as amended).

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charitable company's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

THE SCOTTISH ASSOCIATION OF CITIZENS ADVICE BUREAUX

A registered Scottish Charity SC016637 and company limited by guarantee SC089892

Other information

The trustees are responsible for the other information. The other information comprises the information included in the annual report, other than the financial statements and our auditor's report thereon. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. If, based on the work we have performed, we conclude that there is a material misstatement of this other information; we are required to report that fact.

We have nothing to report in this regard.

Other matters prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of the audit:

- the information given in the Trustees' Annual Report which includes the Director's Report and the Strategic Report for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the Trustees' Annual Report which includes the Director's Report and the Strategic Report has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the Trustees' Annual Report and Strategic Report.

We have nothing to report in respect of the following matters where the Charities Accounts (Scotland) Regulations 2006 (as amended) require us to report to you if, in our opinion:

- proper and adequate accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit.

Responsibilities of trustees

As explained more fully in the Trustees' Responsibilities Statement set out on page 13, the trustees (who are also directors of the charitable company for the purposes of company law)

THE SCOTTISH ASSOCIATION OF CITIZENS ADVICE BUREAUX

A registered Scottish Charity SC016637 and company limited by guarantee SC089892

are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charitable company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative to do so.

Auditor's responsibilities for the audit of the financial statements

We have been appointed as auditors under the Charities and Trustee Investment (Scotland) Act 2005 and report in accordance with regulations made under that Act.

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The specific procedures for this engagement and the extent to which these are capable of detecting irregularities, including fraud are detailed below.

Identifying and assessing risks related to irregularities:

We assessed the susceptibility of the charitable company's financial statements to material misstatement and how fraud might occur, including through discussions with the trustees, discussions within our audit team planning meeting, updating our record of internal controls and ensuring these controls operated as intended. We evaluated possible incentives and opportunities for fraudulent manipulation of the financial statements. We identified laws and regulations that are of significance in the context of the charitable company by discussions with trustees and updating our understanding of the sector in which the charitable company operates.

Laws and regulations of direct significance in the context of the charitable company include The Companies Act 2006, the Charities and Trustee Investment (Scotland) Act 2005, the

Charities Accounts (Scotland) Regulations 2006 (as amended) and guidance issued by the Office of the Scottish Charity Regulator.

THE SCOTTISH ASSOCIATION OF CITIZENS ADVICE BUREAUX

A registered Scottish Charity SC016637 and company limited by guarantee SC089892

Audit response to risks identified:

We considered the extent of compliance with these laws and regulations as part of our audit procedures on the related financial statement items including a review of financial statement

disclosures. We reviewed the charitable company's records of breaches of laws and regulations, minutes of meetings and correspondence with relevant authorities to identify potential material misstatements arising. We discussed the charitable company's policies and procedures for compliance with laws and regulations with members of management responsible for compliance.

During the planning meeting with the audit team, the engagement partner drew attention to the key areas which might involve non-compliance with laws and regulations or fraud. We enquired of management whether they were aware of any instances of non-compliance with laws and regulations or knowledge of any actual, suspected or alleged fraud. We addressed the risk of fraud through management override of controls by testing the appropriateness of journal entries and identifying any significant transactions that were unusual or outside the normal course of business. We assessed whether judgements made in making accounting estimates gave rise to a possible indication of management bias. At the completion stage of the audit, the engagement partner's review included ensuring that the team had approached their work with appropriate professional scepticism and thus the capacity to identify non-compliance with laws and regulations and fraud.

There are inherent limitations in the audit procedures described above and the further removed non-compliance with laws and regulations is from the events and transactions reflected in the financial statements, the less likely we would become aware of it. Also, the risk of not detecting a material misstatement due to fraud is higher than the risk of not detecting one resulting from error, as fraud may involve deliberate concealment by, for example, forgery or intentional misrepresentations, or through collusion.


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

THE SCOTTISH ASSOCIATION OF CITIZENS ADVICE BUREAUX

A registered Scottish Charity SC016637 and company limited by guarantee SC089892

Use of our report

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006, and to the charitable company's trustees, as a body, in accordance with Regulation 10 of the Charities Accounts (Scotland) Regulations 2006. Our audit work has been undertaken so that we might state to the charitable company's members and trustees those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company, the charitable company's members and trustees as a body, for our audit work, for this report, or for the opinions we have formed.



Kenneth McDowell (Senior Statutory Auditor)
for and on behalf of Saffery Champness LLP

Chartered Accountants
Edinburgh Quay
133 Fountainbridge
Edinburgh
EH3 9BA
Statutory Auditors
Date: 24 September 2021

Saffery Champness LLP is eligible to act as an auditor in terms of section 1212 of the Companies Act 2006

THE SCOTTISH ASSOCIATION OF CITIZENS ADVICE BUREAUX
(a company limited by guarantee)

STATEMENT OF FINANCIAL ACTIVITIES (incorporating Income & Expenditure Account)
For the year ended 31 March 2021

		General Funds	Designated Funds	Total Unrestricted Funds	Total Restricted Funds	2021 Total	Total Unrestricted Funds	Total Restricted Funds	2020 Total
	Note	£	£	£	£	£	£	£	£
Income and Endowments from:									
Donations & Legacies	2/19	2,940,000	-	2,940,000	20,797,434	23,737,434	2,982,000	16,979,200	19,961,200
Charitable Activities	3	106,856	55,379	162,235	2,128	164,362	108,582	1,725	110,307
Investments		728	-	728	-	728	8,857	-	8,857
Other	4	-	-	-	-	-	-	-	-
Total Income		3,047,584	55,379	3,102,963	20,799,562	23,902,525	3,099,439	16,980,925	20,080,364
Expenditure on:									
Charitable activities	5/6	2,559,783	538,185	3,097,968	19,700,840	22,798,808	2,961,446	17,253,153	20,214,599
Total Expenditure		2,559,783	538,185	3,097,968	19,700,840	22,798,808	2,961,446	17,253,153	20,214,599
Net income/(expenditure)	7	487,801	(482,806)	4,995	1,098,722	1,103,717	137,993	(272,228)	(134,235)
Transfers between funds	19	(270,537)	1,017,384	746,847	(746,847)	-	(212,688)	212,688	-
Net Movement in Funds		217,264	534,578	751,842	351,875	1,103,717	(74,695)	(59,540)	(134,235)
Reconciliation of funds:									
Total funds brought forward	19	753,379	1,144,160	1,897,539	1,521,037	3,418,576	1,972,234	1,580,577	3,552,811
Total funds carried forward	19	970,643	1,678,738	2,649,381	1,872,912	4,522,293	1,897,539	1,521,037	3,418,576

All the results of the company relate to continuing operations.

THE SCOTTISH ASSOCIATION OF CITIZENS ADVICE BUREAUX
(a company limited by guarantee)

COMPANY NUMBER SC089892

BALANCE SHEET
As at 31 March 2021

	Notes	2021 £	2020 £
Fixed Assets			
Intangible Assets	11	448,037	504,744
Tangible Assets	12	529,406	705,827
Investments	13	1	1
Total Fixed Assets		<u>977,444</u>	<u>1,210,572</u>
Current Assets			
Debtors	14	978,155	1,396,460
Cash at bank and in hand		<u>4,376,972</u>	<u>3,985,649</u>
		5,355,127	5,382,109
Creditors: Amounts falling due within one year	15	<u>(1,455,037)</u>	<u>(2,637,646)</u>
Net current assets		<u>3,900,090</u>	<u>2,744,463</u>
Total assets less current liabilities		<u>4,877,534</u>	<u>3,955,034</u>
Creditors: Amounts falling due within more than one year	15	(100,632)	(234,780)
Provision for Liabilities	16	<u>(254,609)</u>	<u>(301,678)</u>
Total net assets		<u><u>4,522,293</u></u>	<u><u>3,418,576</u></u>
The funds of the charity:			
Unrestricted funds	19	2,649,381	1,897,539
Restricted Funds	19	<u>1,872,912</u>	<u>1,521,037</u>
		<u><u>4,522,293</u></u>	<u><u>3,418,576</u></u>

These financial statements were authorised and approved for issue by the Board of Directors

on __10 September 2021

Signed on behalf of the Board of Directors

Rory Mair
Chair



THE SCOTTISH ASSOCIATION OF CITIZENS ADVICE BUREAUX
(a company limited by guarantee)

CASH FLOW STATEMENT

For the year ended 31 March 2021

	Notes	2021 £	2020 £
Net cash inflow from operating activities	20	<u>836,821</u>	<u>472,577</u>
Cash flows from investing activities			
Cash inflow from interest received		728	8,857
Proceeds from disposal of fixed assets		893	-
Payments to acquire intangible fixed assets		(220,844)	(172,325)
Payments to acquire tangible fixed assets		<u>(92,127)</u>	<u>(697,032)</u>
Net cash used in investing activities		<u>(311,350)</u>	<u>(860,500)</u>
Cash flows from financing activities			
Repayments on Finance Lease	23	(134,148)	(33,661)
Net Drawdown on Finance Lease		-	368,940
Increase/(Decrease) in cash		<u>391,323</u>	<u>(52,644)</u>
Reconciliation of net cash flow to movement in net funds		£	£
Cash and cash equivalents at 31 March 2020		3,985,649	4,038,293
Increase/(Decrease) in cash in the year		391,323	(52,644)
Cash and cash equivalents at 31 March 2021		<u><u>4,376,972</u></u>	<u><u>3,985,649</u></u>

THE SCOTTISH ASSOCIATION OF CITIZENS ADVICE BUREAUX

A registered Scottish Charity SCO16637 and company limited by guarantee SCO89892

NOTES TO THE ACCOUNTS

For the year ended 31 March 2021

1. Accounting policies

The Scottish Association of Citizens Advice Bureaux is a Company Limited by guarantee and a registered charity. It is governed by its Memorandum and Articles of Association. The Principal accounting policies adopted, judgements and key sources of estimation uncertainty in the preparation of the financial statements are as follows:

Basis of preparation

The accounts are prepared in accordance with the 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 2015) – (Charities SORP (FRS 102), the financial reporting standard applicable in the UK and Republic of Ireland (FRS 102), the Companies Act 2006 and the Charities Accounts (Scotland) Regulations 2006.

The accounts are prepared in £ sterling.

Citizens Advice Scotland meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note(s).

The accounts do not include the consolidation of the charity's subsidiary, Citizens Advice Scotland (Trading) Limited which is dormant and immaterial in respect of the results and net assets of The Scottish Association of Citizens Advice Bureaux. These accounts are those of The Scottish Association of Citizens Advice Bureaux and not its group.

Going concern

The COVID-19 pandemic continues to cause significant disruption to societies and economies across the globe.

The charitable company has been significantly affected by the financial impact of COVID-19, and the accounts for the year ended 31 March 2021 do reflect the impact on the activities and finances of the company.

Since March 2020, and in accordance with government advice, the company has closed its premises to all but essential staff and changed to staff working remotely. At the time of writing in July 2021 the company's premises remain closed. Measures taken to contain the spread of the virus, including social distancing, travel restrictions and closures of non-essential services continue to make significant disruptions to our activities.

The future operations of the charitable company remains dependent on the continued financial support of the core funding bodies.

THE SCOTTISH ASSOCIATION OF CITIZENS ADVICE BUREAUX

A registered Scottish Charity SCO16637 and company limited by guarantee SCO89892

NOTES TO THE ACCOUNTS

For the year ended 31 March 2021

Accounting policies (continued)

Against this background, the Trustees have been presented with and approved up to date management accounts, budgets and cash flow projections which include key income and cost assumptions including ongoing support from funding bodies that the Trustees consider reasonable and prudent.

Having considered the above matters, the Trustees are of the view that, at the date of approval of the financial statements, the company will have sufficient resources to continue to operate and meet debts as they fall due for the foreseeable future. The financial statements have therefore been prepared on a going concern basis.

Incoming resources

Voluntary income includes donations and grants that provide core funding or that are of a general nature. Income is recognised where there is entitlement, certainty of receipt and the amount can be measured with sufficient reliability. If any grant has been provided for a stated purpose it is treated as a restricted reserve.

Income from charitable activities includes membership fees and the sale of information products to Bureaux and is recognised as earned (as the related goods and services are provided). Income from charitable activities includes rental income which is included in the year in which it is receivable.

Government grants

Government Grants are paid directly to the organisation to meet ongoing expenditure and are recognised in the financial period the ongoing expenditure relates to.

Deferred income

Deferred income is included in the balance sheet where related expenditure can only take place in a future accounting period.

Resources expended

Expenditure is recognised when a liability is incurred. Expenditure incurred under contractual arrangements is recognised once the supplier of the goods or services has performed their part of the contract for example the delivery of goods or the provision of services.

Development Grants are made to support individual Bureaux. Grants are awarded on successful completion of a rigorous application and committee review process. Payments are provided to Bureaux for each individual project based on a tailored financial plan to fit the project critical path. Grant payments are recognised and paid upon acceptance by a Bureau of the offer of a grant and in accordance with a tailored financial plan.

THE SCOTTISH ASSOCIATION OF CITIZENS ADVICE BUREAUX

A registered Scottish Charity SCO16637 and company limited by guarantee SCO89892

NOTES TO THE ACCOUNTS

For the year ended 31 March 2021

Accounting policies (continued)

Expenditure has been classified with reference to the activities performed during the year as follows:

- The costs of generating funds are those costs incurred in attracting voluntary income.
- Charitable activities includes expenditure associated with providing services and grants to Bureaux, the cost of quality and social policy activities and the costs of sales to non-member organisations. Costs include both direct costs and support costs.
- Governance costs include those incurred in the governance of the charity and its assets and are primarily associated with constitutional and statutory requirements.
- Support costs include the cost of central functions which support the network and have been allocated to activity cost categories on a basis consistent with the use of resources such as staff costs.

Fund accounting

Funds held by the Association are either:

- Unrestricted general funds – these are funds which can be used in accordance with the charitable objectives at the discretion of the trustees.
- Unrestricted Designated funds – these are funds set aside by the trustees out of unrestricted general funds for specific future purposes or projects.
- Restricted funds – these funds arise when money is granted to CAS for a particular purpose or project. Such reserves can only be used for the purpose specified by the donor.

Tangible Fixed assets and depreciation

Tangible fixed assets are included at historical cost. Assets costing less than £10,000 are not capitalised. Additions to Fixed Assets include the cost of irrecoverable VAT. Depreciation is allocated at rates calculated to write off the cost of each asset evenly over its expected useful life as follows:

Motor vehicles	25% straight line basis
Furniture and equipment	10-33.3% straight line basis

Intangible Fixed Assets other than Goodwill

Intangible assets acquired separately from a business are recognised at cost and are subsequently measured at cost less accumulated amortisation and impairment losses. Intangible assets comprise software and the Castle computer system replacement. The assets are defined as having finite useful lives of between 3 and 5 years.

THE SCOTTISH ASSOCIATION OF CITIZENS ADVICE BUREAUX

A registered Scottish Charity SCO16637 and company limited by guarantee SCO89892

NOTES TO THE ACCOUNTS

For the year ended 31 March 2021

Accounting policies (continued)

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

Software	33.3%
Castle software	20%

Castle is the case recording system used by Bureaux and has been significantly redesigned from the previous version which had been operational for over 10 years. Therefore it is deemed appropriate to amortise this asset over 5 years.

Operating leases

Rentals payable under operating leases are charged to the Statement of Financial Activities over the lease term on a straight line basis. The aggregate benefit of any lease incentives is recognised as a reduction in rental expense and allocated over the lease term.

Pensions

Two pension schemes were in operation during the period.

The first scheme is with The Pensions Trust and is a multi-employer defined benefit scheme administered independently of the Association. It is not possible to identify on a consistent basis the share of underlying assets and liabilities belonging to individual participating employers.

Under FRS 102 the liability in respect of the funding shortfall has been recognised in the accounts and the ongoing charge in the Statement of Financial Activities and the Income and Expenditure Account relates to the contributions payable and any unwinding of the discount rates used in calculating the present value. The disclosure under FRS 102 is shown in note 22.

The second scheme with Standard Life operates as a defined contribution scheme. The assets of this scheme are also administered independently of the Association. Pension costs charged in the Statement of Financial Activities and the Income and Expenditure Account under this scheme also represent the employer contributions payable.

VAT

The charity is partially exempt and cannot recover all VAT incurred.

The cost of non-recoverable Value Added Tax is expensed in the Statement of Financial Activities.

THE SCOTTISH ASSOCIATION OF CITIZENS ADVICE BUREAUX

A registered Scottish Charity SCO16637 and company limited by guarantee SCO89892

NOTES TO THE ACCOUNTS

For the year ended 31 March 2021

Accounting policies (continued)

Financial instruments

The Charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Finance Instruments Issues' of FRS 102, in full, to all of its financial instruments.

Financial assets and financial liabilities are recognised when the Charity becomes a party to the contractual provision of the instrument, and are offset only when the Charity currently has a legally enforceable right to set off the recognised amounts and intends either to settle on a net basis, or to realise the asset and settle the liability simultaneously.

Financial assets

A financial asset represents financial resources available to the charity and examples include financial investments in shares or bonds, debtors and cash.

Debtors

Trade and other debtors which are receivable within one year are initially measured at the transaction price. They are subsequently measured at amortised cost, being the transaction price less any amounts settled and any impairment losses.

A provision for impairment of trade and other debtors is established when there is objective evidence that the amounts due will not be collected according to the original terms of the contract. Impairment losses are recognised in the Statement of Financial Activities for the excess of the carrying value of the trade debtor over the present value of the future cash flows discounted using the original effective interest rate. Subsequent reversals of any impairment loss that objectively relate to an event occurring after the impairment loss was recognised, are recognised immediately in profit or loss.

Prepayments are valued at the amount prepaid. Accrued income is measured at the amount recoverable.

Financial liabilities

A financial liability is a financial claim on the charity's resources and examples include loans, creditors and legal or constructive obligations, including provisions for grants payable.

Creditors

Trade and other creditors payable within one year are initially measured at the transaction price and subsequently measured at amortised cost, being the transaction price less any amounts settled.

THE SCOTTISH ASSOCIATION OF CITIZENS ADVICE BUREAUX

A registered Scottish Charity SCO16637 and company limited by guarantee SCO89892

NOTES TO THE ACCOUNTS

For the year ended 31 March 2021

Accounting policies (continued)

Investments

CAS has a £1 investment in Citizens Advice Scotland (Trading) Limited which is dormant and not consolidated.

Significant judgements and estimates

Preparation of the financial statements requires management to make significant judgements and estimates. The only significant items in the financial statements where these judgments and estimates have been made are:

- Recharges to restricted funds – The methodology for the calculation of recharges is predominantly based on a headcount full time equivalent allocation and has been agreed with funders prior to budgets being approved and funding being made available.

THE SCOTTISH ASSOCIATION OF CITIZENS ADVICE BUREAUX
(a company limited by guarantee)

NOTES TO THE ACCOUNTS - continued
For the year ended 31 March 2021

2.	Incoming resources from donations & legacies	2021	2020
		£	£
	Unrestricted funds		
	BEIS Grant in Aid	2,895,000	2,895,000
	Grant for Debt Legislation system update (Designated)	-	27,000
	Legacies	-	10,000
	Donations	45,000	50,000
		<u>2,940,000</u>	<u>2,982,000</u>
	Restricted Funds		
	Scottish Government	7,644,861	6,563,050
	HM Treasury (DWP - Pensionwise, Help To Claim)	5,868,064	5,718,178
	BEIS	3,813,000	1,965,709
	Home Office	356,100	749,480
	Poppyscotland	570,742	688,844
	Energy companies	835,000	680,781
	Scottish Water	309,548	304,402
	Citizens Advice England and Wales	214,084	216,704
	Gamble Aware	149,898	49,968
	JP Morgan Chase Foundation	384,912	-
	Robertson Trust	250,000	-
	Money Advice Scotland	30,476	25,834
	Water Industry Commission for Scotland	294	12,500
	Money Advice Trust	6,250	3,750
	Accountant in Bankruptcy	44,318	-
	Scottish Enterprise	300,000	-
	Drinking Water Regulator	19,887	-
		<u>20,797,434</u>	<u>16,979,200</u>
	Total	<u><u>23,737,434</u></u>	<u><u>19,961,200</u></u>
3.	Incoming resources from charitable activities	2021	2020
		£	£
	Unrestricted funds		
	Bureaux membership subscriptions	100,567	86,465
	Accountancy in Bankruptcy Payments (Designated)	55,379	2,124
	Other income	6,289	19,993
		<u>162,235</u>	<u>108,582</u>
	Restricted funds		
	Other Income	2,128	1,725
		<u>2,128</u>	<u>1,725</u>
	Total	<u><u>164,363</u></u>	<u><u>110,307</u></u>
4.	Other incoming resources	2021	2020
		£	£
	There are no amounts to report under this note, either for 2021 or for 2020.	-	-

THE SCOTTISH ASSOCIATION OF CITIZENS ADVICE BUREAUX
(a company limited by guarantee)

NOTES TO THE ACCOUNTS - continued
For the year ended 31 March 2021

5. Charitable activities

	Staff Costs £	Grants to Bureaux £	Other costs £	Support costs £	Restricted Recharges £	Total 2021 £	Total 2020 £
Unrestricted							
Services to member bureaux							
Provision of information system	134,998	-	103,796	185,262	(187,559)	236,497	260,301
Training & Quality	395,413	-	45,838	317,593	(321,530)	437,314	450,628
Information technology and communication	490,295	-	228,798	423,457	(428,707)	713,843	709,313
Direct field services	266,287	-	(8,467)	264,661	(267,942)	254,539	372,391
Development Committee grants	-	449,812	-	-	-	449,812	400,625
	1,286,993	449,812	369,965	1,190,973	(1,205,738)	2,092,005	2,193,258
Social policy and public affairs	204,050	13,000	118,398	132,330	-	467,778	459,413
	1,491,043	462,812	488,363	1,323,303	(1,205,738)	2,559,783	2,652,671
Designated							
Accountant in Bankruptcy DAS Payments	-	-	-	-	-	-	-
Ayrshire CABS development	6,791	-	774	-	-	7,565	14,692
Castle Replacement	-	-	(29,140)	-	(4,169)	(33,309)	1,919
Debt Advice Pilot	-	-	-	-	-	-	1,618
Designated fixed asset & intangible asset fund	-	-	486,814	-	-	486,814	225,629
Digital Advice Project (formerly Advisor Net / CMS replacement)	7,066	-	-	-	5,506	12,572	64,917
Programme Management	(33,492)	-	2,118	-	(3,999)	(35,373)	-
Property Fund	-	-	-	-	-	-	-
Small Grants Fund	-	26,707	-	-	-	26,707	-
Technology Infrastructure Fund (formerly Shared Services Restricted**)	-	-	73,209	-	-	73,209	-
	(19,635)	26,707	533,775	-	(2,662)	538,185	308,775
Total Unrestricted	1,471,408	489,519	1,022,138	1,323,303	(1,208,400)	3,097,968	2,961,446

** The Shared Services Fund had been set up in prior years with external funding and as such had been treated as a Restricted Fund. Over the years that initial funding has been used up and as such it is now appropriate to treat as a Designated Fund. The primary use is to support the ongoing development of the infrastructure for the network and the name has been updated to reflect that.

Support costs

	2021 £	2020 £
Unrestricted Support Costs are analysed as follows:		
Staff Costs	719,969	624,894
Premises Costs	372,647	402,419
Admin/Office Costs	39,499	100,923
Finance & Professional	190,438	278,520
Strategic Spend	750	29,779
	1,323,303	1,436,535

Core Support costs are allocated on the basis of staffing costs within the restricted funded activities.

THE SCOTTISH ASSOCIATION OF CITIZENS ADVICE BUREAUX
(a company limited by guarantee)

NOTES TO THE ACCOUNTS - continued
For the year ended 31 March 2021

5. Cost of charitable activities (continued)

	Staff Costs £	Grants to Bureaux £	Other costs £	Restricted Recharges £	Total 2021 £	Total 2020 £
Restricted						
A Dispute Resolution	-	-	20,000	-	20,000	-
Admin Help	28,986	-	245	11,470	40,701	-
Advice in Mind	-	-	-	-	-	6,566
Armed Services Advice and Aged Veterans	33,003	552,197	6,899	14,797	606,896	694,793
Big Energy Savings Network BESN	2,000	46,000	33,000	9,325	90,325	83,000
Big Energy Savings Week	-	32,000	27,622	-	59,622	42,000
CanDo Scottish Enterprise	-	-	-	-	-	148,405
Channel Extra	33,327	14,697	31,677	3,878	83,579	13,415
Channel Strategy	-	-	-	-	-	6,412
Consumer Futures Transition	7,730	-	-	-	7,730	35,594
Covid DBEIS Support	68,138	798,426	400,086	-	1,266,650	-
Covid SG Support	23,664	967,555	14,877	12,219	1,018,315	-
Debt Advice - Natwest	-	-	11,000	150	11,150	-
Development of Debt Advisor Programme	44,436	-	98,209	11,735	154,380	-
Energy Best Deal	43,475	565,944	28,291	13,462	651,172	614,907
EU Readiness	111,518	-	178,826	47,147	337,491	217,594
EU Settlement HO Funding	-	306,694	31,490	17,916	356,100	739,114
EU Settlement SG Funding	50,609	242,285	26,653	19,941	339,488	378,361
Eviction Rights Campaign	-	-	44,094	-	44,094	-
External Liaison	-	-	-	-	-	4,342
Extra Help Unit	1,197,936	-	418,562	486,203	2,102,701	1,918,794
Financial inclusion prudential	-	-	-	-	-	1,367
Flood Resilience	-	-	-	-	-	6,000
Gamble Aware	23,137	151,200	3,771	5,022	183,130	3,656
General Consumer Advocacy	623,654	24,000	207,623	87,906	943,183	567,526
Help To Claim (formerly Universal Credit)	403,382	3,127,613	382,439	139,747	4,053,181	4,038,153
Just Giving Otto Thoresen	-	-	216	-	216	246
Kinship Care	8,871	88,396	1,333	5,418	104,018	241,645
LEAP Project	-	-	-	-	-	18,125
Levy Funded Advocacy	421,140	28,000	185,526	66,272	700,938	977,352
Martin Lewis	-	-	-	8,771	8,771	-
Matrics Extra	24,757	-	-	5,719	30,476	25,834
Money Advice (MATRICS)	87,360	-	1,168	25,152	113,680	67,915
Money Advice Trust	-	-	6,250	-	6,250	7,500
Money Maximisation campaign	-	-	137,485	1,682	139,167	-
Money Talks (formerly Financial Health Check)	90,381	1,200,367	43,065	35,778	1,369,591	1,693,010
Open Government Booklet	4,409	-	-	1,591	6,000	-
Patient Advice and Support Service	38,460	721,961	16,495	19,164	796,080	832,949
Pensionwise	225,603	1,380,572	69,025	104,960	1,780,160	1,740,919
Post Xmas debt advice	-	247,500	-	2,499	249,999	225,918
PPI Project	-	-	-	-	-	5,387
Scam Awareness	7,974	55,740	4,680	15,463	83,857	60,921
Scottish Citizens Advice Helpline (SCAH)	-	258,741	-	-	258,741	-
Sharing Best Practice MultiChannel Debt Advice	43,170	-	35,000	4,613	82,783	-
Shared Services ** see Note on prior page.	-	-	-	-	-	135,651
SLAB Funding	-	-	-	-	-	104,586
SPARK Energy & EON	-	-	-	-	-	73
Specialist Debt HelpLine - JP Morgan	-	-	1,805	-	1,805	-
SSE Energy Advisors	-	100,938	1,958	2,119	105,015	132,165
Stats HUB	-	-	14,575	-	14,575	25,904
Water Industry Commission project	224	-	-	70	294	-
Welfare Reform	78,150	1,356,371	15,804	28,211	1,478,536	1,437,054
Total Restricted	3,725,494	12,267,197	2,499,749	1,208,400	19,700,840	17,253,153
Unrestricted	1,471,408	489,519	2,345,441	(1,208,400)	3,097,968	2,961,446
Total Charitable Activities	5,196,902	12,756,716	4,845,190	-	22,798,808	20,214,599

Note 6 - Page 37

THE SCOTTISH ASSOCIATION OF CITIZENS ADVICE BUREAUX
(a company limited by guarantee)

NOTES TO THE ACCOUNTS - continued
For the year ended 31 March 2021

5. Charitable activities - continued

For the year ended 31 March 2020	Staff Costs £	Grants to Bureaux £	Other costs £	Support costs £	Restricted Recharges £	Total 2020 £	Total 2019 £
Unrestricted							
Services to member bureaux							
Provision of information system	182,237	-	95,570	243,940	(261,446)	260,301	297,139
Training & Quality	387,014	-	88,900	352,358	(377,644)	450,628	526,774
Information technology and communication	492,597	-	247,838	433,671	(464,793)	709,313	720,055
Direct field services	341,188	-	54,544	325,253	(348,594)	372,391	313,254
Development Committee grants	-	400,625	-	-	-	400,625	344,942
	1,403,036	400,625	486,852	1,355,222	(1,452,477)	2,193,258	2,202,164
Social policy and public affairs	301,495	8,000	68,605	81,313	-	459,413	273,106
	1,704,531	408,625	555,457	1,436,535	(1,452,477)	2,652,671	2,475,270
Designated							
Advisor Net / CMS replacement	24,020	-	26,737	-	14,160	64,917	-
Accountant in Bankruptcy payment	-	-	-	-	-	-	-
Ayrshire CABS development	14,279	-	413	-	-	14,692	-
Castle Replacement	-	-	1,919	-	-	1,919	(223)
Debt Advice Pilot	13,533	-	8,535	-	(20,450)	1,618	(1,618)
Development Grant returns	-	-	-	-	-	-	(32,870)
Fixed Assets	-	-	225,629	-	-	225,629	169,442
Property Fund Rara House	-	-	-	-	-	-	-
	51,832	-	263,233	-	(6,290)	308,775	134,731
Total Unrestricted	1,756,363	408,625	818,690	1,436,535	(1,458,767)	2,961,446	2,610,001

Support costs

	2020 £	2019 £
Unrestricted Support Costs are analysed as follows:		
Staff Costs	624,894	679,818
Premises Costs	402,419	381,958
Admin/Office Costs	100,923	62,597
Finance & Professional	278,520	283,161
Strategic Spend	29,779	82,654
	<u>1,436,535</u>	<u>1,490,188</u>

Core Support costs are allocated on the basis of staffing costs within the restricted funded activities.

THE SCOTTISH ASSOCIATION OF CITIZENS ADVICE BUREAUX
(a company limited by guarantee)

NOTES TO THE ACCOUNTS - continued
For the year ended 31 March 2021

5. Cost of charitable activities (continued)

For the year ended 31 March 2020	Staff Costs £	Grants to Bureaux £	Other costs £	Restricted Recharges £	Total 2020 £	Total 2019 £
Restricted						
Advice in Mind	-	6,566	-	-	6,566	189,338
Armed Services Advice and Aged Veterans	60,416	593,551	15,051	25,775	694,793	696,601
Big Energy Savings Network BESN	-	25,882	52,118	5,000	83,000	77,008
Big Energy Savings Week	-	22,550	17,450	2,000	42,000	13,000
Brexit Readiness	53,095	-	124,666	39,833	217,594	175,400
BT carry forward	-	-	-	-	-	90,000
CAD Consumer Direct	-	-	-	-	-	1,532,023
CanDo Scottish Enterprise	-	-	148,405	-	148,405	-
Channel Extra	-	-	71	13,344	13,415	-
Channel Strategy	-	-	6,412	-	6,412	1,607
Consumer Futures Transition	24,129	-	4,016	7,449	35,594	-
Debt Advice SG 18/19	-	-	-	-	-	199,999
Energy Best Deal	36,941	532,530	30,808	14,628	614,907	269,281
EU Settlement HO Funding	-	632,952	76,162	30,000	739,114	-
EU Settlement SG Funding	36,587	247,082	66,528	28,164	378,361	167,121
External Liaison	-	-	4,342	-	4,342	4,947
Extra Help Unit	1,100,299	-	378,333	440,162	1,918,794	1,738,717
Finance System	-	-	-	-	-	6,215
Financial Health Check	99,471	1,442,845	105,024	45,670	1,693,010	806,862
Financial Inclusion Prudential	-	-	-	1,367	1,367	8,903
Flood Resilience	-	6,000	-	-	6,000	-
Gamble Aware	1,346	-	2,310	-	3,656	-
General Consumer Advocacy	321,922	17,050	228,554	-	567,526	571,169
Just Giving Otto Thoresen	-	-	246	-	246	2,620
Kinship Care	20,764	163,898	43,169	13,814	241,645	244,152
LEAP Project	15,713	-	-	2,412	18,125	16,827
Levy Funded Advocacy	511,404	9,000	302,770	154,178	977,352	942,955
Martin Lewis	-	-	-	-	-	(3,085)
Matrics Extra	19,609	-	405	5,820	25,834	33,852
Money Advice (MATRICS)	45,923	-	3,224	18,768	67,915	89,715
Money Advice Trust	-	-	7,500	-	7,500	10,000
Patient Advice and Support Service	58,809	743,244	11,732	19,164	832,949	841,200
Pensionwise	208,138	1,355,816	73,429	103,536	1,740,919	1,375,766
Post Xmas debt advice	-	223,918	-	2,000	225,918	-
PPI Project	-	-	-	5,387	5,387	16,148
Scam Awareness	10,078	25,200	5,839	19,804	60,921	-
Shared Services	884	-	134,767	-	135,651	148,817
SLAB Funding	-	104,586	-	-	104,586	-
SPARK Energy & EON	-	-	73	-	73	36,370
SSE Energy Advisors	-	129,200	1,429	1,536	132,165	-
Stats HUB	-	-	25,904	-	25,904	72,616
Universal Credit	361,784	3,039,340	223,595	413,434	4,038,153	1,229,886
Welfare Reform	30,827	1,356,909	3,796	45,522	1,437,054	1,436,857
Total Restricted	3,018,139	10,678,119	2,098,128	1,458,767	17,253,153	13,042,887
Unrestricted	1,756,363	408,625	2,255,225	(1,458,767)	2,961,446	2,610,001
Total Charitable Activities	4,774,502	11,086,744	4,353,353	-	20,214,599	15,652,888

Note 6 - Page 37

THE SCOTTISH ASSOCIATION OF CITIZENS ADVICE BUREAUX
(a company limited by guarantee)

NOTES TO THE ACCOUNTS - continued
For the year ended 31 March 2021

6.	Grants to Bureaux	2021 £	2020 £
	Aberdeen CAB	356,154	281,901
	Airdrie CAB	525,700	490,947
	Angus CAB	153,574	125,476
	Argyle & Bute CAB	236,774	254,861
	Banff & Buchan CAB	90,561	75,391
	Bellshill CAB	80,073	58,770
	CAB West Lothian	334,316	305,024
	Caithness CAB	131,614	67,141
	CARF	568,018	508,996
	Central Borders CAB	80,443	69,255
	Citizens Advice Direct	-	25,090
	Citizens Advice Edinburgh	661,441	636,147
	Clackmannan CAB	324,938	207,412
	Clydesdale CAB	122,914	81,424
	Coatbridge CAB	110,497	88,262
	Cumbernauld CAB	112,617	84,477
	DAGCAS	500,288	483,971
	Dalkeith & District CAB	96,787	69,387
	Denny & Dunipace CAB	98,696	62,803
	Dundee CAB	482,106	462,700
	East Ayrshire CAB	396,983	310,115
	East Dunbartonshire CAB	271,675	296,081
	East Kilbride CAB	130,908	91,156
	East Renfrewshire CAB	237,471	240,537
	East Sutherland CAB	109,503	124,369
	Falkirk CAB	190,142	171,877
	Glasgow Bridgeton CAB	147,275	112,227
	Glasgow Castlemilk CAB	95,050	105,720
	Glasgow Central CAB	187,493	128,825
	Glasgow Drumchapel CAB	254,718	241,128
	Glasgow Easterhouse CAB	160,865	134,458
	Glasgow Greater Pollok CAB	188,990	181,756
	Glasgow Maryhill CAB	297,770	263,670
	Glasgow Parkhead CAB	188,600	160,992
	Grangemouth CAB	128,002	104,186
	Haddington CAB	125,102	86,796
	Hamilton CAB	121,616	93,565
	Inverness CAB	673,608	571,976
	Kincardine & Mearns CAB	144,227	185,301
	Lochaber CAB	83,921	49,417
	Moray CAB	123,417	93,617
	Motherwell & Wishaw CAB	625,239	553,435
	Musselburgh CAB	109,881	84,744
	Nairn CAB	332,914	181,383
	North West Sutherland CAB	46,663	31,964
	Orkney CAB	65,507	62,091
	Peebles CAB	113,350	121,145
	Penicuik CAB	118,612	109,894
	Perth CAB	240,521	217,516
	Renfrewshire CAB	218,022	171,479
	Ross & Cromarty CAB	111,094	56,408
	Roxburgh CAB	150,383	116,468
	Rutherglen CAB	112,117	82,094
	Shetland Islands CAB	162,021	148,981
	Skye & Lochalsh CAB	83,831	61,289
	Stirling CAB	244,553	284,635
	Turriff & District CAB	92,716	63,636
	West Dunbartonshire CAB	214,910	162,944
	Western Isles CAB	185,744	190,729
	Westhill & District CAB	203,791	198,705
		Note 5	Note 5
		Page 34	Page 36
		<u>12,756,716</u>	<u>11,086,744</u>

THE SCOTTISH ASSOCIATION OF CITIZENS ADVICE BUREAUX
(a company limited by guarantee)

NOTES TO THE ACCOUNTS - continued
For the year ended 31 March 2021

7.	Net Income/(expenditure) for the year before transfers	2021	2020
		£	£
	This is stated after charging:		
	Irrecoverable VAT	446,276	422,596
	Depreciation	546,099	267,622
	Auditors' remuneration		
	External audit	22,468	19,908
	Operating lease rentals	294,069	290,595

8.	Staff costs	2021	2020
		£	£
	Wages and salaries	4,927,301	4,442,753
	Social security costs	464,794	412,945
	Other pensions costs	522,913	481,370
	Temporary staff costs	1,863	62,328
		5,916,871	5,399,396

Included in the above are termination costs of £NIL including Employer's National Insurance Contributions (2019: £21,517)

The average monthly number of employees during the year:	2021	2020
	Number	Number
Number of staff	174	165

	2021	2020
	Number	Number
Employees' emoluments (excluding employer's pension contributions) falling within the band:		
£60,000 - £70,000	1	1
£70,000 - £80,000	1	1

Trustees are not remunerated. 1 Trustee (2020: 10) received reimbursement of expenses for attending meetings amounting to £75 (2020: £9,820).

The key management personnel comprise the Chief Executive Officer, Deputy Chief Executive Officer, the Director of Impact, the Director of Advice Services, the Heads of Bureaux Services, Communications, the Extra Help Unit, Finance, Human Resources, Information Technology, the Programme Manager, the Business Development Manager and four Strategic Leads for Strong Communities, Markets, Strategy and Governance, Social Justice Team and Financial Health.

The total employee costs (including salary, NIC, and pension costs) of the key management personnel were £1,030,127 (2020: £833,881).

9. Corporation tax

The Association is a registered charity and is exempt from taxation on income and gains where they are applied for charitable purposes.

THE SCOTTISH ASSOCIATION OF CITIZENS ADVICE BUREAUX
(a company limited by guarantee)

NOTES TO THE ACCOUNTS - continued
For the year ended 31 March 2021

10. Related party transactions

Citizens Advice Scotland (Trading) Limited is a fully owned subsidiary of CAS. During the year to 31 March 2021, it did not trade.

During 2020/21 there were no fee payments to any Trustee (2019/20: £NIL).

Amounts paid during the year to Bureaux which are connected to Trustees amounted to £1,736,797 (2019/20 £2,045,104). Amounts outstanding from Bureaux at the year end which are connected to Trustees amounted to £30,751 (2019/20 £Nil). All debts have been repaid within normal business terms.

Bureau	Grant £	Outstanding £
Aberdeen	356,154	-
Inverness, Badenoch & Strathspey	673,608	12,049
Orkney	65,507	-
Parkhead	188,600	4,227
Penicuik	118,612	11,282
West Lothian	334,316	3,193
	<u>1,736,797</u>	<u>30,751</u>

11. Fixed assets

Intangibles

	Software £
Cost	
At 1 April 2020	871,747
Additions	220,844
Disposals	(54,616)
At 31 March 2021	<u>1,037,975</u>

Amortisation	
At 1 April 2020	367,003
Charge for year	277,551
Disposals	(54,616)
At 31 March 2021	<u>589,938</u>

Net book value	
At 31 March 2021	<u><u>448,037</u></u>
At 31 March 2020	<u><u>504,744</u></u>

THE SCOTTISH ASSOCIATION OF CITIZENS ADVICE BUREAUX
(a company limited by guarantee)

NOTES TO THE ACCOUNTS - continued
For the year ended 31 March 2021

12. Fixed assets

Tangible Fixed Assets

	Furniture & equipment	Motor vehicles	Total
Cost	£	£	£
At 1 April 2020	1,426,483	14,173	1,440,656
Additions	92,127	-	92,127
Disposals	<u>(78,668)</u>	<u>(14,173)</u>	<u>(92,841)</u>
At 31 March 2021	<u>1,439,942</u>	<u>-</u>	<u>1,439,942</u>
Depreciation			
At 1 April 2020	720,656	14,173	734,829
Charge for year	268,548	-	268,548
Disposals	<u>(78,668)</u>	<u>(14,173)</u>	<u>(92,841)</u>
At 31 March 2021	<u>910,536</u>	<u>-</u>	<u>910,536</u>
Net book value			
At 31 March 2021	<u>529,406</u>	<u>-</u>	<u>529,406</u>
At 31 March 2020	<u>705,827</u>	<u>-</u>	<u>705,827</u>

All Tangible Fixed Assets are held for charity use by the charitable company.

13. Investments

Citizens Advice Scotland (Trading) Limited is a wholly owned subsidiary of CAS but has not been consolidated as, in the opinion of the Trustees, the figures would be of no value to the members. As at 31 March 2021 the Company had capital and Reserves of £1 and had not traded during the year.

14. Debtors

	2021	2020
	£	£
Trade debtors	47,580	367,593
Prepayments	457,609	242,337
Accrued income	418,002	697,891
Due from bureaux	5,329	-
Other debtors	<u>49,635</u>	<u>88,639</u>
	<u>978,155</u>	<u>1,396,460</u>

THE SCOTTISH ASSOCIATION OF CITIZENS ADVICE BUREAUX
(a company limited by guarantee)

NOTES TO THE ACCOUNTS - continued
For the year ended 31 March 2021

15. Creditors: Amounts falling due within one year	2021	2020
	£	£
Trade creditors	469,482	1,084,072
Sundry creditors and accruals	666,969	1,258,982
Finance Lease - Short Term Liability	134,160	134,160
Other taxes and social security costs	121,884	112,670
Pension	62,542	47,762
	<u>1,455,037</u>	<u>2,637,646</u>

Included in sundry creditors and accruals above are amounts of deferred income as follows:

Balance at start of year	918,794	134,635
Released in year	(918,794)	(134,635)
Deferred in year	<u>235,973</u>	<u>918,794</u>
Balance at end of year	<u>235,973</u>	<u>918,794</u>

Income has been deferred at the year end as income was received in advance of the time period to which it relates, as per the terms of the contract.

Creditors: Amounts falling due within more than one year	2021	2020
	£	£
Finance Lease - Long Term Liability	<u>100,632</u>	<u>234,780</u>

The new 3 year Finance lease was for PCs/Laptops for Bureaux.

16. Provisions for liabilities and charges	2021	2020
	£	£
Liability for Pension Past Service Deficit Contributions	<u>254,609</u>	<u>301,678</u>

Refer to Note 22 for a reconciliation of the opening and closing provision of the Pension liability.

17. Commitments

The Company has the following commitments in respect of total future rentals for land and buildings, photocopiers and a vehicle, under existing operating leases.

	2021	2020
	£	£
Due within one year	<u>277,467</u>	<u>294,069</u>
Due between two and five years	<u>174,806</u>	<u>448,313</u>
Due after five years	<u>-</u>	<u>-</u>

The Development Committee approved and committed grants to Bureaux, of which £NIL were outstanding at the year-end (2019/20: £NIL); and committed development grants for 2021/22 totalling £242,567 (2019/20 £252,769). Further grant commitments of £127,646 were made for 2022/23.

18. Share capital

The company is limited by guarantee and has no share capital.

THE SCOTTISH ASSOCIATION OF CITIZENS ADVICE BUREAUX
(a company limited by guarantee)

NOTES TO THE ACCOUNTS - continued
For the year ended 31 March 2021

19. Restricted, Unrestricted & Designated Funds

		Balance at 31 March 2019 £	Income 2019/20 £	Transfers 2019/20 £	Expenditure 2019/20 £	Balance at 31 March 2020 £	Income 2020/21 £	Transfers 2020/21 £	Expenditure 2020/21 £	Closing Balance 31 March 2021 £
Restricted Funds										
a	A Dispute Resolution	20,000	-	-	-	20,000	-	-	(20,000)	-
b	Admin Help	40,701	-	-	-	40,701	-	-	(40,701)	-
c	Advice In Mind	6,566	-	-	(6,566)	-	-	-	-	-
d	Armed Services Advice and Aged Veterans	43,776	688,844	-	(694,793)	37,827	570,742	-	(606,896)	1,673
e	Barclay Money Skills	500	-	-	-	500	-	(500)	-	-
f	Big Energy Savings Network BESN	-	89,000	(5,008)	(83,000)	992	90,000	-	(90,325)	667
g	Big Energy Savings Week	2,000	40,000	-	(42,000)	-	59,622	-	(59,622)	-
h	Can Do ScotEnt project	150,000	-	-	(148,405)	1,595	300,000	-	-	301,595
i	Channel Extra	150,000	-	-	(13,415)	136,585	-	-	(83,579)	53,006
j	Channel Strategy	6,412	-	-	(6,412)	-	-	-	-	-
k	CivTech Challenge	-	-	-	-	-	100,000	-	-	100,000
l	Consumer Futures Transition	43,323	-	-	(35,593)	7,730	-	-	(7,730)	-
m	Covid DBEIS Support	-	-	-	-	-	1,500,000	(233,350)	(1,266,650)	-
n	Covid SG Support	-	-	-	-	-	1,118,315	(100,000)	(1,018,315)	-
o	Debt Advice - Natwest	-	-	-	-	-	11,150	-	(11,150)	-
p	Development of Debt Advisor Programme	-	-	-	-	-	154,380	-	(154,380)	-
q	Energy Best Deal	395,533	545,000	-	(614,907)	325,626	695,000	-	(651,172)	369,454
r	EU Readiness	-	400,000	(34,086)	(217,594)	148,320	400,000	(28,476)	(337,491)	182,353
s	EU Settlement Home Office Funding	-	749,480	(10,366)	(739,114)	-	356,100	-	(356,100)	-
t	EU Settlement SG Funding	32,879	354,276	-	(378,362)	8,793	378,459	-	(339,488)	47,764
u	Eviction Rights Campaign	-	-	-	-	-	44,094	-	(44,094)	-
v	External liaison	4,343	-	-	(4,343)	-	-	-	-	-
w	Extra Help Unit	-	1,951,727	(32,933)	(1,918,794)	-	2,120,000	(17,299)	(2,102,701)	-
x	Financial Inclusion Prudential	1,367	-	-	(1,367)	-	-	-	-	-
y	Flood Resilience	-	6,000	-	(6,000)	-	-	-	-	-
z	Gamble Awareness	-	49,968	-	(3,656)	46,312	149,898	-	(183,130)	13,080
aa	General Consumer Advocacy (Rest of Economy)	-	567,526	-	(567,526)	-	943,183	-	(943,183)	-
bb	Help To Claim (formerly Universal Credit)	93,526	4,061,297	-	(4,038,153)	116,670	4,049,483	-	(4,053,181)	112,972
cc	Just Giving Otto Thoresen	10,563	1,563	-	(246)	11,880	2,127	-	(216)	13,791
dd	Kinship Care	19,802	221,845	-	(241,645)	2	104,016	-	(104,018)	-
ee	LEAP Project	21,356	-	-	(18,125)	3,231	-	-	-	3,231
ff	Levy Funded Consumer Advocacy	9,819	974,021	-	(977,352)	6,488	697,604	-	(700,938)	3,154
gg	Martyn Lewis	8,771	-	-	-	8,771	-	-	(8,771)	-
hh	Matrics Extra	-	25,834	-	(25,834)	-	30,476	-	(30,476)	-
ii	Money Advice (MATRICS)	6,797	87,480	-	(67,915)	26,362	87,318	-	(113,680)	-
jj	Money Advice Trust	3,750	3,750	-	(7,500)	-	6,250	-	(6,250)	-
kk	Money Maximisation campaign	-	-	-	-	-	139,167	-	(139,167)	-
ll	Money Talks (formerly Financial Health Check)	93,138	1,650,000	-	(1,693,010)	50,128	1,375,000	-	(1,369,591)	55,537
mm	Open Government Booklet	-	-	-	-	-	6,000	-	(6,000)	-
nn	Patient Advice and Support Service	21,544	831,444	-	(832,949)	20,039	811,674	-	(796,080)	35,633
oo	Pension Wise/Guidance	80,076	1,656,881	3,962	(1,740,919)	-	1,818,581	(3,962)	(1,780,160)	34,459
pp	Post Xmas debt advice	-	196,918	29,001	(225,918)	1	250,000	-	(249,999)	2
qq	PPI Project	5,387	-	-	(5,387)	-	-	-	-	-
rr	Scam Awareness	-	127,704	-	(60,921)	66,783	112,934	-	(83,857)	95,860
ss	Scottish Citizens Advice Helpline (SCAH)	-	-	-	-	-	250,000	15,000	(258,741)	6,259
tt	Shared Services (in 20/21 transferred to Designated)	222,791	-	291,119	(135,650)	378,260	-	(378,260)	-	-
uu	Sharing Best Practice MultiChannel Debt Advice	-	-	-	-	-	82,783	-	(82,783)	-
vv	SLAB Funding 18/19 for 19/20	29,001	104,586	(29,001)	(104,586)	-	-	-	-	-
ww	SPARK Energy & EON	10,042	-	-	(73)	9,969	-	-	-	9,969
xx	Specialist Debt HelpLine - JP Morgan	-	-	-	-	-	384,912	-	(1,805)	383,107
yy	SSE Energy Advisors	-	135,781	-	(132,165)	3,616	140,000	-	(105,015)	38,601
zz	Stats Hub	40,479	-	-	(25,904)	14,575	-	-	(14,575)	-
aaa	Water Industry Commission project	-	-	-	-	-	294	-	(294)	-
aaa	Welfare Reform	6,335	1,460,000	-	(1,437,054)	29,281	1,460,000	-	(1,478,536)	10,745
Total Restricted Funds		1,580,577	16,980,925	212,688	(17,253,153)	1,521,037	20,799,562	(746,847)	(19,700,840)	1,872,912
Total Unrestricted Funds		1,972,234	3,099,439	(212,688)	(2,961,446)	1,897,539	3,102,963	746,847	(3,097,968)	2,649,381
Total Funds		3,552,811	20,080,364	-	(20,214,599)	3,418,576	23,902,525	-	(22,798,808)	4,522,293

THE SCOTTISH ASSOCIATION OF CITIZENS ADVICE BUREAUX
(a company limited by guarantee)

NOTES TO THE ACCOUNTS - continued
For the year ended 31 March 2021

19. Restricted, Unrestricted & Designated Funds, continued;

		Balance at 31 March 2019 £	Income 2019/20 £	Transfers 2019/20 £	Expenditure 2019/20 £	Balance at 31 March 2020 £	Income 2020/21 £	Transfers 2020/21 £	Expenditure 2020/21 £	Closing Balance 31 March 2021 £
	Designated included within Unrestricted Funds									
bbb	Accountant in Bankruptcy DAS payments	-	2,124	-	-	2,124	55,379	-	-	57,503
ccc	Ayrshire CABS Development	-	-	36,485	(14,692)	21,793	-	6,263	(7,565)	20,491
ddd	Castle Computer Replacement Project	8,893	27,000	(26,876)	(1,919)	7,098	-	(37,010)	33,309	3,397
eee	Debt Advice Pilot	1,618	-	-	(1,618)	-	-	-	-	-
fff	Designated fixed asset & intangible asset fund	492,531	-	416,706	(225,629)	683,608	-	427,593	(486,814)	624,387
ggg	Development Returns	32,870	-	(32,870)	-	-	-	-	-	-
hhh	Digital Advice Project (formerly Advisor Net / CMS replacement)	471,873	-	-	(64,917)	406,956	-	-	(12,572)	394,384
iii	Programme Management	-	-	-	-	-	-	-	35,373	35,373
jjj	Property Fund	-	-	22,581	-	22,581	-	97,299	-	119,880
kkk	Small Grants Fund	-	-	-	-	-	-	30,000	(26,707)	3,293
lll	Technology Infrastructure Fund (formerly Shared Services Restricted - transferred from Restricted in 20/21)	-	-	-	-	-	-	493,239	(73,209)	420,030
		1,007,785	29,124	416,026	(308,775)	1,144,160	55,379	1,017,384	(538,185)	1,678,738

The significant transfers made included £333K from Covid related grants towards Core spend, that had commenced towards the end of 19/20, to facilitate the remote working of both CAB staff and volunteers, aswell as CAS Staff. The transfer of £378K related to the reclassification of the Shared Services Fund, which is used to cover the ongoing running and development costs for the multi-channel delivery of advice services. A further topup was made this year of £267K to help cover the remaining Dell Lease costs for PCs/Laptops purchased for the CAB network in 2019/20. The other significant movement relates to the capitalisation of assets - £427K , accounted for through the Designated Fixed Asset Fund. Finally £97K was transferred to the Property Fund in preparation for future costs.

THE SCOTTISH ASSOCIATION OF CITIZENS ADVICE BUREAUX
(a company limited by guarantee)

NOTES TO THE ACCOUNTS - continued
For the year ended 31 March 2021

19. Restricted, Unrestricted & Designated Funds

Restricted Funds

- a A Dispute Resolution was funds brought forward from a previous year, used in conjunction with the ZCX Channel Extra Fund, towards the expansion of locally delivered telephony support for national projects. This project is closed now and new funding was obtained from The Robertson Trust in 20/21 to support the Scottish Citizens Advice Helpline (SCAH).
- b Admin Help fund was set up using funds brought forward from a previous year, in conjunction with the ZCF Consumer Futures Transition fund, and is being used to fund the Business Development Officer post from October 2019 to October 2020, to support the development of Funding within our Network. This project is now complete.
- c Advice in Mind fund was set up with funding from the Big Lottery Fund and was used during 2019/20 by the Motherwell Bureau.
- d Armed Services Advice and Aged Veterans fund was set up to provide Advice for members of the Armed Forces and ex-serving personnel aged 65 and over, and their dependents.
- e Barclay Money Skills fund was set up to provide individuals with improved financial skills, to enable them to manage money better. This project is now closed with the £500 balance transferred.
- f Big Energy Savings Network BESN was set up to deliver Advice about Energy Savings.
- g Big Energy Savings Week is a fund that was set up to support a week-long consumer education campaign, to encourage people to seek energy advice. This campaign is co-designed with the Network and focused on reaching specific consumer types.
- h Can Do ScotEnt project fund was set up to find and develop innovative solutions to operational, service and policy delivery challenges.
- i Channel Extra was funds brought forward from a previous year, used in conjunction with the A Dispute Resolution Fund, towards the expansion of locally delivered telephony support for national projects.
- j Channel Strategy fund was set up using a prior year's underspend brought forward. This fund was spent during 2019/20 to provide a Referral Tool, which facilitates movement of clients between different channels.
- k CivTech Challenge funding from the Scottish Government is going to be used to link national phone calls received by the new Scottish Citizens Advice Helpline (SCAH) service with local bureaux.
- l Consumer Futures Transition fund was set up using funds brought forward from a previous year, in conjunction with the Admin Help fund, and is being used to fund the Business Development Officer post from October 2019 to October 2020, to support the development of Funding within our Network. This project is now complete.
- m Covid DBEIS Support fund was set up to use funding received from the Department for Business, Energy and Industrial Strategy (DBEIS) to help CAS and the Bureaux network to deal with the effects of the COVID pandemic during 2020/21.
- n Covid SG Support fund was set up to use funding received from the Scottish Government to help CAS and the Bureaux network to deal with the effects of the COVID pandemic during 2020/21.
- o Debt Advice - Natwest fund was set up to use financial support from Natwest Bank to help Citizens Advice Edinburgh handle debt referral requests, during 2020/21.
- p Development of Debt Advisor Programme fund was set up with funding from the Scottish Government during 2020/21.
- q Energy Best Deal fund was set up to deliver Advice about Energy Savings.
- r EU Readiness fund was set up to provide increased Network capacity to support citizens through the Brexit process and its after effects.
- s EU Settlement Home Office Funding was set up to deliver Advice and Assistance for EU Nationals seeking residencies during Brexit.
- t EU Settlement SG Funding was set up to deliver Advice and Assistance for EU Nationals seeking residencies during Brexit.
- u Eviction Rights Campaign was set up to publicise Tenants' Rights against eviction, arising mainly from the Covid pandemic. This project is now complete.
- v External Liaison fund was set up by a £10,000 transfer from the SEPA Training Fund in 2016/17. The £4,342 balance remaining at 1 April 2019 was spent on Public Affairs & Corporate Communications Support and closed in June 2019.

THE SCOTTISH ASSOCIATION OF CITIZENS ADVICE BUREAUX
(a company limited by guarantee)

NOTES TO THE ACCOUNTS - continued
For the year ended 31 March 2021

19. Restricted, Unrestricted & Designated Funds

Restricted Funds, cont;

w	Extra Help Unit fund was set up to give support to consumers about energy advice, on a UK wide referrals basis, and is 90% funded by DBEIS and 10% by the Scottish Government.
x	Financial Inclusion Prudential fund was set up to develop Financial Inclusion projects across the CAB network. This project is now complete.
y	Flood Resilience fund was set up to build a Flood Resistance Network across CABs. This project is now complete.
z	Gamble Awareness fund was set up to deliver Advice and Assistance about Gambling Addiction.
aa	General Consumer Advocacy (Rest of Economy) fund was set up to support consumers on all other Advocacy matters not covered by the Levy Funded Consumer Advocacy fund, including Funeral Poverty.
bb	Help To Claim (formerly Universal Credit) fund was set up to deliver Advice and Assistance for people claiming Universal Tax Credits.
cc	Just Giving Otto Thoresen fund was set up to give awards to Volunteers working in Bureaux to recognise their efforts and achievements.
dd	Kinship Care fund was set up to provide support for people who look after their grandchildren. After a tender, the Scottish Government awarded this project to another party.
ee	The LEAP project fund was set up to provide grants and training to local CABS, to give advice and solutions to clients about fuel debt and fuel poverty.
ff	Levy Funded Consumer Advocacy fund was set up to support consumers on Energy, Post and Water matters and is funded by the Scottish Government.
gg	Martyn Lewis fund was set up to receive funding of £85K and £81K in 2012 and 2013 from Martyn Lewis for Debt Advice. This funding as been used for delivery of Training by Bureaux, with the final balance remaining of £8,770 to be used for this purpose in 2020/21. This project is now complete.
hh	Matrics Extra fund was set up to pay for the post of Money Advice Consultant.
ii	Money Advice (MATRICS) fund was set up to provide training and advice to all advisers who give free debt advice to the public.
jj	Money Advice Trust fund, funded by the Money Advice Trust, was set up to review and update E-Learning Modules on providing Money Advice.
kk	Money Maximisation campaign fund was set up to publicise financial resources available to the public to enable them to maximise their income. This project is now complete.
ll	Money Talks (formerly Financial Health Check) fund was set up to enable Bureaux to give advice to people about their Financial Heath, by face-to-face, Telephone and Webchat channels.
mm	Open Government Booklet was set up with funding from the Scottish Government to explain how Open Government works in Scotland.
nn	Patient Advice and Support Service (PASS) fund was set up to help citizens raise concerns about NHS issues.
oo	Pension Wise/Guidance fund was set up to deliver Advice and Assistance about peoples' pensions.
pp	Post Xmas debt advice fund was set up to distribute Scottish Government funding to Bureaux, to provide Advice to citizens during the post Christmas Holiday period.
qq	PPI Project is a Payment Protection Support fund set up to support the provision of advice about Personal Protection Insurance. This project is now complete.
rr	Scam Awareness fund was set up to deliver Advice and Assistance for people was have been scammed.
ss	Scottish Citizens Advice Helpline (SCAH) fund was set up with funding from The Robertson Trust to enable the public to access local advice via the phone.
tt	Sharing Best Practice MultiChannel Debt Advice fund was set up with funding from the Scottish Government, to provide training resources available to the Bureaux network, to enable them to access Debt Advice from various sources.
uu	SLAB Funding 18/19 for 19/20 was set up to use some underspends brought forward from previous years, to help Bureaux mitigate the effects of reduced funding from the Scottish Legal Aid Board in 2019/20, as agreed by the Scottish Government. This project is now complete.
vv	SPARK Energy & EON fund was set up to use fines imposed on those companies that were assigned to CAS. £125,000 was received in 2015, which has been used to provide grants and training to Bureaux, to give advice and solutions to clients about fuel debt and fuel poverty.
ww	Specialist Debt HelpLine - J P Morgan fund was set up to provide Bureaux with funding to give post COVID Multichannel Debt Advice assistance.
xx	SSE Energy Advisors fund was set up to provide four Energy Advisors supporting the north of Scotland.
yy	Stats Data Hub fund was set up to collect Client information for Advocacy Research.
zz	Water Industry Commission project fund was set up for Policy support.
aaa	Welfare Reform fund was set up to mitigate the impact of Social Security changes.

THE SCOTTISH ASSOCIATION OF CITIZENS ADVICE BUREAUX
(a company limited by guarantee)

NOTES TO THE ACCOUNTS - continued
For the year ended 31 March 2021

19. Restricted, Unrestricted & Designated Funds

Designated included within Unrestricted Funds

bbb	The Accountant in Bankruptcy DAS payments is a fund that was set up to collect receipts from AIB, for work done by Bureaux to provide Debt Advice, prior to the Development Committee deciding how these funds can best be used to support the Network.
ccc	Ayrshire CABS Development fund was created to support the development of a CAB presence in Ayrshire.
ddd	The Castle Computer Replacement project was set up for a major upgrade, including extra functionality which went live in October 2017, the funding being carried forward towards further developments in line with our Strategic Plans, legislative changes and ongoing user requirements. There remains a small balance CF to 20/21 to complete Castle upgrades.
eee	The Debt Advice Pilot project was completed in 19/20 and was set up to test the delivery of multi-channel debt advice across North Lanarkshire.
fff	The Designated fixed asset & intangible asset fund was set up to enable certain capital expenditure to be shown both as an expense for budget purposes and as an offset against Fixed Asset additions.
ggg	Development Returns arose from a late repayment of development grant from a Bureau. During 19/20 it was used towards the Windows upgrade programme for Bureaux.
hhh	The Digital Advice Project was set up towards the replacement of AdvisorNet, which is necessary because of changes being made by our sister charity in England & Wales. This work is still ongoing with the target to be completed by April 2022.
iii	Programme Management was set up to manage the fluctuations between contractual and actual costs, over a period of time.
jjj	The Property Fund was set up to provide for meeting the cost of dilapidations and other associated costs at the end of property leases.
kkk	Small Grants Fund was set up by the Development Committee to encourage Bureaux to apply for smaller grants to meet the cost of contingencies and short-term requirements.
lll	Technology Infrastructure Fund (formerly Shared Services restricted) was set up to support IT running costs in Bureaux, including hardware and software licences.

THE SCOTTISH ASSOCIATION OF CITIZENS ADVICE BUREAUX
(a company limited by guarantee)

NOTES TO THE ACCOUNTS - continued
For the year ended 31 March 2021

19. Restricted, Unrestricted & Designated Funds (continued)

Fund balances at 31 March 2021 are represented by

	Fixed Assets 2021 £	Net Current Assets 2021 £	Total Assets 2021 £	Fixed Assets 2020 £	Net Current Assets 2020 £	Total Assets 2020 £
Restricted Funds						
A Dispute Resolution	-	-	-	-	20,000	20,000
Admin Help	-	-	-	-	40,701	40,701
Advice In Mind	-	-	-	-	-	-
Armed Services Advice and Aged Veterans	-	1,673	1,673	-	37,827	37,827
Barclay Money Skills	-	-	-	-	500	500
Big Energy Savings Network BESN	-	667	667	-	992	992
Big Energy Savings Week	-	-	-	-	-	-
Can Do ScotEnt project	-	301,595	301,595	-	1,595	1,595
Channel Extra	-	53,006	53,006	-	136,585	136,585
Channel Strategy	-	-	-	-	-	-
CivTech Challenge	-	100,000	100,000	-	-	-
Consumer Futures Transition	-	-	-	-	7,730	7,730
Covid DBEIS Support	-	-	-	-	-	-
Covid SG Support	-	-	-	-	-	-
Debt Advice - Natwest	-	-	-	-	-	-
Development of Debt Advisor Programme	-	-	-	-	-	-
Energy Best Deal	-	369,454	369,454	-	325,626	325,626
EU Readiness	-	182,353	182,353	-	148,320	148,320
EU Settlement Home Office Funding	-	-	-	-	-	-
EU Settlement SG Funding	-	47,764	47,764	-	8,793	8,793
Eviction Rights Campaign	-	-	-	-	-	-
External liaison	-	-	-	-	-	-
Extra Help Unit	-	-	-	-	-	-
Financial Inclusion Prudential	-	-	-	-	-	-
Flood Resilience	-	-	-	-	-	-
Gamble Awareness	-	13,080	13,080	-	46,312	46,312
General Consumer Advocacy (Rest of Economy)	-	-	-	-	-	-
Help To Claim (formerly Universal Credit)	108,363	4,609	112,972	135,752	(19,082)	116,670
Just Giving Otto Thoresen	-	13,791	13,791	-	11,880	11,880
Kinship Care	-	-	-	-	2	2
LEAP Project	-	3,231	3,231	-	3,231	3,231
Levy Funded Consumer Advocacy	3,153	-	3,153	6,488	-	6,488
Martyn Lewis	-	-	-	-	8,771	8,771
Matrics Extra	-	-	-	-	-	-
Money Advice (MATRICS)	-	-	-	-	26,362	26,362
Money Advice Trust	-	-	-	-	-	-
Money Maximisation campaign	-	-	-	-	-	-
Money Talks (formerly Financial Health Check)	6,749	48,788	55,537	15,785	34,343	50,128
Open Government Booklet	-	-	-	-	-	-
Patient Advice and Support Service	-	35,633	35,633	-	20,039	20,039
Pension Wise/Guidance	-	34,459	34,459	-	-	-
Post Xmas debt advice	-	2	2	-	1	1
PPI Project	-	-	-	-	-	-
Scam Awareness	-	95,860	95,860	-	66,783	66,783
Scottish Citizens Advice Helpline (SCAH)	-	6,259	6,259	-	-	-
Shared Services (in 20/21 transferred to Designated)	-	-	-	-	378,260	378,260
Sharing Best Practice MultiChannel Debt Advice	-	-	-	-	-	-
SLAB Funding 18/19 for 19/20	-	-	-	-	-	-
SPARK Energy & EON	-	9,969	9,969	-	9,969	9,969
Specialist Debt HelpLine - JP Morgan	-	383,107	383,107	-	-	-
SSE Energy Advisors	-	38,601	38,601	-	3,616	3,616
Stats Hub	-	-	-	-	14,575	14,575
Water Industry Commission project	-	-	-	-	-	-
Welfare Reform	-	10,745	10,745	-	29,281	29,281
Restricted Funds	118,265	1,754,645	1,872,910	158,025	1,363,012	1,521,037
Unrestricted designated funds						
Accountant in Bankruptcy DAS payments	-	57,503	57,503	-	2,124	2,124
Ayrshire CABS Development	-	20,491	20,491	-	21,793	21,793
Castle Computer Replacement Project	-	3,397	3,397	-	7,098	7,098
Debt Advice Pilot	-	-	-	-	-	-
Designated fixed asset & intangible asset fund	859,179	(234,792)	624,387	1,052,548	(368,940)	683,608
Development Returns	-	-	-	-	-	-
Digital Advice Project (formerly Advisor Net / CMS replacement)	-	394,384	394,384	-	406,956	406,956
Programme Management	-	35,373	35,373	-	-	-
Property Fund	-	119,880	119,880	-	22,581	22,581
Small Grants Fund	-	3,293	3,293	-	-	-
Technology Infrastructure Fund (formerly Shared Services Restricted - transferred from Restricted in 20/21)	-	420,030	420,030	-	-	-
Unrestricted designated funds	859,179	819,559	1,678,738	1,052,548	91,612	1,144,160
Unrestricted general funds	-	970,643	970,643	-	753,379	753,379
Total unrestricted funds	859,179	1,790,202	2,649,382	1,052,548	844,991	1,897,539
Total funds	977,444	3,544,847	4,522,292	1,210,573	2,208,003	3,418,576

THE SCOTTISH ASSOCIATION OF CITIZENS ADVICE BUREAUX
(a company limited by guarantee)

NOTES TO THE ACCOUNTS - continued
For the year ended 31 March 2021

20. Net cash (outflow) from operating activities

Reconciliation of net incoming / (outgoing) resources to net cash (outflow) from operating activities	2021 £	2020 £
Net incoming/(outgoing) Resources	1,103,717	(134,235)
Interest receivable during year	(728)	(8,857)
Proceeds from sale of fixed assets	(893)	-
	<hr/>	<hr/>
Operating surplus/(deficit)	1,102,096	(143,092)
Depreciation and amortisation	546,099	267,622
Repayments on Finance Lease	134,148	33,661
Decrease in debtors	418,305	24,551
Decrease in creditors	(1,363,827)	289,835
	<hr/>	<hr/>
Net cash inflow from operating activities	<u>836,821</u>	<u>472,577</u>

21. Financial instruments

Financial instruments measured at amortised cost include the following:

	2021 £	2020 £
Financial assets		
Trade Debtors and amounts due from Bureaux	52,909	367,593
Accrued Income	418,002	697,891
Other Debtors	15,800	21,055
	<hr/>	<hr/>
	486,711	1,086,539
	<hr/>	<hr/>
Financial liabilities		
Trade Creditors	(469,482)	(1,084,072)
Accruals	(342,897)	(282,071)
Sundry Creditors	(44,030)	(67,460)
	<hr/>	<hr/>
	(856,409)	(1,433,603)
	<hr/>	<hr/>

No financial instruments are held at fair value.

22. Pension obligation regarding participation in multi-employer defined benefit plan

The Company participates in a multi-employer scheme which provides benefits to some 950 non-associated participating employers. The scheme is a defined benefit scheme in the UK. It is not possible for the Company to obtain sufficient information to enable it to account for the scheme as a defined benefit scheme. Therefore, it accounts for the scheme as a defined contribution scheme.

The scheme is subject to the funding legislation outlined in the Pensions Act 2004, which came into force on 30 December 2005. This, together with documents issued by the Pensions Regulator and Technical Actuarial Standards issued by the Financial Reporting Council, set out the framework for funding defined benefit occupational pension schemes in the UK.

The scheme is classified as a 'last man standing arrangement'. Therefore, the Company is potentially liable for other participating employers' liabilities if those employers are unable to meet their share of the scheme deficit following withdrawal from the scheme. Participating employers are legally required to meet their share of the scheme deficit on an annuity purchase basis on withdrawal from the scheme.

A full actuarial valuation for the scheme was carried out at 30 September 2017. This valuation showed assets of £794.9M, liabilities of £926.4M and a deficit of £131.5M.

THE SCOTTISH ASSOCIATION OF CITIZENS ADVICE BUREAUX
(a company limited by guarantee)

NOTES TO THE ACCOUNTS - continued
For the year ended 31 March 2021

22. Pension obligation regarding participation in multi-employer defined benefit plan (continued)

To eliminate this funding shortfall, the Trustees have asked the participating employers to pay additional contributions to the scheme as follows:

Deficit contributions

From 1 April 2019 to 31 January 2025 **£11,243,000 per annum**
 (payable monthly and increasing by 3% each on 1st April)

From 1 April 2016 to 30th September 2028 **£54,560 per annum**
 (payable monthly and increasing by 3% each on 1st April)

The recovery plan contributions are allocated to each participating employer in line with their estimated share of the Series 1 and Series 2 liabilities.

Where the scheme is in deficit and where the company has agreed to a deficit funding arrangement the company recognises a liability for this obligation. The amount recognised is the net present value of the deficit reduction contributions payable under the agreement that relates to the deficit. The present value is calculated using the discount rate detailed in these disclosures. The unwinding of the discount rate is recognised as a finance cost.

FRS102 DISCLOSURE REPORT

	2021	2020	2019
	£	£	£
Present value of provision	<u>254,609</u>	<u>301,678</u>	<u>365,962</u>
Reconciliation of opening and closing provisions			
Provision at start of period	301,678	365,962	487,489
Unwinding of the discount factor (interest expense)	6,778	4,630	7,801
Deficit contribution paid	(62,554)	(60,732)	(62,821)
Remeasurements - impact of any changes in assumptions	8,707	(8,182)	3,345
Remeasurements - amendments to the contribution schedule	-	-	(69,852)
Provision at end of period	<u>254,609</u>	<u>301,678</u>	<u>365,962</u>
	2021	2020	2019
	£	£	£
Income and Expenditure impact			
Interest expense	6,778	4,630	7,801
Remeasurements - impact of any changes in assumptions	8,707	(8,182)	3,345
Remeasurements - amendments to the contribution schedule	-	-	(69,852)
	<u>15,485</u>	<u>(3,552)</u>	<u>(58,706)</u>
	2021	2020	2019
	% per annum	% per annum	% per annum
Assumptions			
Rate of discount	0.66	2.53	1.39

The discount rates shown above are the equivalent single discount rates which, when used to discount the future recovery plan contributions due, would give the same results as using a full AA corporate bond yield curve to discount the same recovery plan contributions.

THE SCOTTISH ASSOCIATION OF CITIZENS ADVICE BUREAUX
(a company limited by guarantee)

NOTES TO THE ACCOUNTS - continued
For the year ended 31 March 2021

23 Analysis of changes in net cash 20/21

	At start of year	CashFlows	New Finance Leases	At end of year
	£	£		£
Cash	3,985,649	391,323	-	4,376,972
Finance Lease Obligations	(368,940)	134,148	-	(234,792)
Total	3,616,709	525,471	-	4,142,179

No loans are in place; the Finance Lease related to the purchase of PCs and laptops for the network.

24 COVID 19 Impact

At the end of the 19/20 financial year the impact of Covid-19 resulted in increased spend on IT equipment and infrastructure to support the network in being able to deliver their services remotely. This has resulted in the reduction in Unrestricted Reserves that is shown in this set of accounts. During the early part of 20/21 this additional spend has continued but CAS has been able to get additional funding from both the private and public sector to support this; because of this we have managed to reinstate our unrestricted reserves back to the targeted level during this year and it remains stable for the end of this financial year.