

Report of the Directors and
Unaudited Financial Statements
for the Year Ended 31 March 2020
for
Coatbridge Citizens Advice Bureau

Charity Number – SC017271

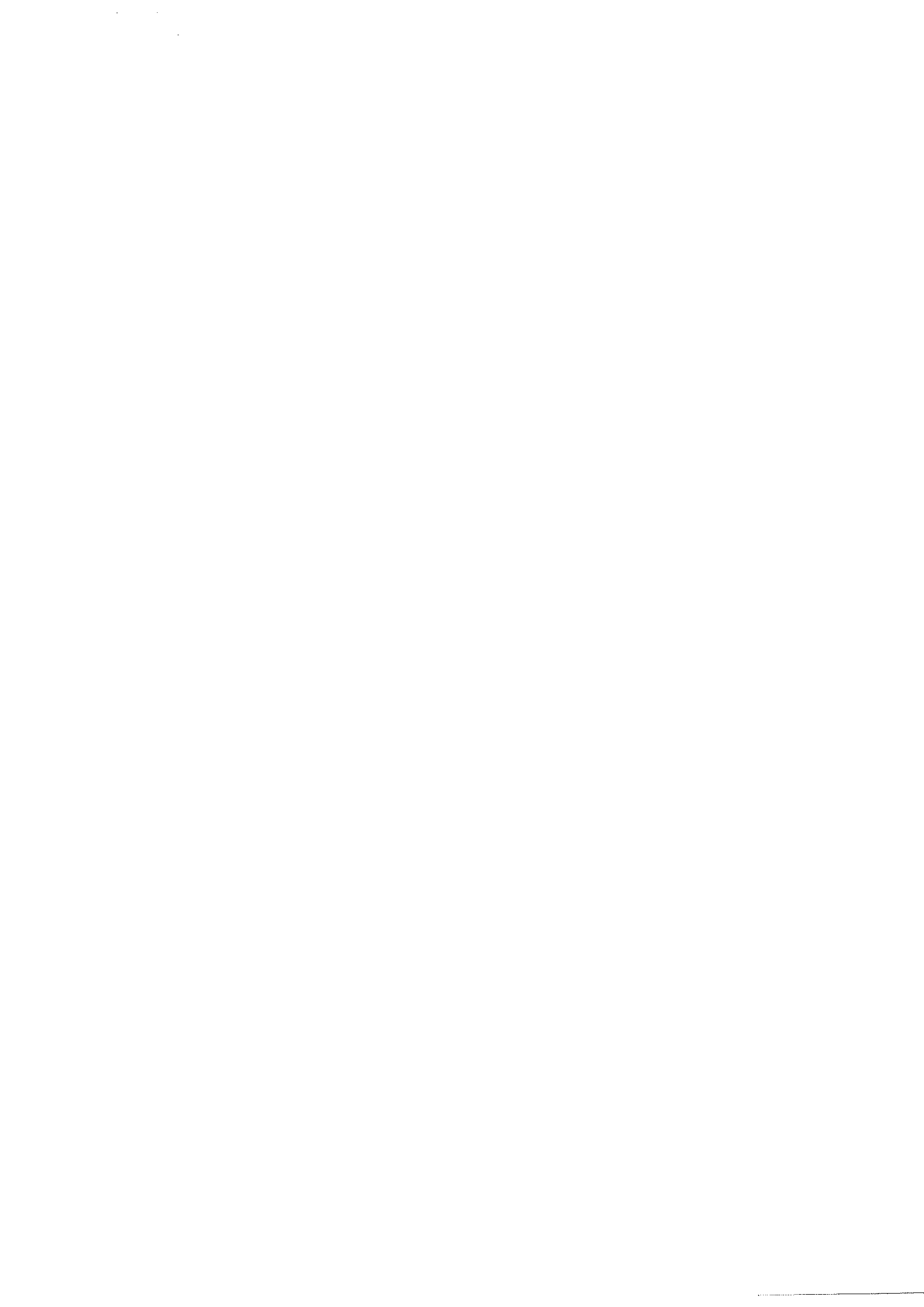
Company Number – SC194748



Coatbridge Citizens Advice Bureau

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for the Year Ended 31 March 2020

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Coatbridge Citizens Advice Bureau

Company Information
for the Year Ended 31 March 2020

DIRECTORS:	S Lavery (deceased 28.04.19) A Hepburn (resigned 11.03.20) P Martin MBE (resigned 11.03.20) I Watt (resigned 11.03.20) J S Dempsie C Russell D G Craig R McIntosh (resigned 28.01.20) W McDonald M Ewing P McDonnell J Kane J McAnulty (appointed 11.03.20) H Doig (appointed 11.03.20)
CHAIRPERSON:	T Clarke
TREASURER:	D G Craig
BUREAU MANAGER:	M Tobin
REGISTERED OFFICE:	Unit 10 Fountain Business Centre Ellis Street Coatbridge Lanarkshire ML5 3AA
CHARITY REGISTRATION NUMBER:	SC017271
COMPANY REGISTRATION NUMBER:	SC194748
INDEPENDENT EXAMINER:	Paul Brien CA MRA Business Services Limited Chartered Accountants 2 & 6 Wellgatehead Lanark ML11 9AA



Coatbridge Citizens Advice Bureau

Report of the Directors for the Year Ended 31 March 2020

The trustees are pleased to present their annual trustees' report together with the financial statements of the charitable company for the year ending 31 March 2020 which are also prepared to meet the requirements for a directors' report and accounts for Companies Act purposes.

The financial statements comply with the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 (as amended), the Companies Act 2006, the Memorandum and Articles of Association, and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

DIRECTORS

The directors shown below have held office during the period from 1 April 2019 to the date on which this report is signed.

S Lavery (deceased April 19)
A Hepburn
P Martin MBE (deceased July 20)
I Watt
J S Dempsie
C Russell
D G Craig
W McDonald
R McIntosh
M Ewing
P McDonnell
T Clarke CBE
J Kane
H Doig
J McAnulty

Constitution and Objects

The company's objective is to ensure that individuals within Coatbridge and the surrounding areas do not suffer through ignorance of their rights and responsibilities or of the services available, or through an inability to express their needs effectively. The company is governed by its Memorandum and Articles of Association and is a registered charity.

The Bureau

The Bureau operates within the Citizens Advice Scotland Membership Standards and is subject to regular quality audits. The Bureau was awarded full compliance for both quality of advice and policies and procedures in May 2018 and was accredited to Scottish National Standards through Scottish Legal Aid Board in January 2019. The company operates from town centre premises and provides a holistic, one to one, walk in advice service. The office is open from 9.30am to 3.15pm Monday to Thursday and 9.30am to 12pm on a Friday morning. Appointments are available outwith our published drop in advice sessions. A telephone, web chat and email advice service is also available. The advice service is provided by a team of around 18 highly motivated volunteers who give their time freely to help those more unfortunate than themselves. If the Bureau paid its volunteers an average wage based on paid staff costs, given the numbers of hours contributed, the salary costs of the volunteers for 2019/20 would have been around £109,000 a year. Coatbridge Bureau had 3,007 clients, many returning throughout the year as Coatbridge CAB dealt with 11,372 areas of advice given. This is a massive increase compared to 2,668 clients and 8,770 areas of advice during 2018/19. The issues presenting are more complex and time consuming and the resultant financial gains for our clients was £2.2 million against £1.4 million in 2018/19. The volunteers provide a very valuable and necessary service to their community. Their dedication, capacity to embrace change and enthusiasm to help others less fortunate is unrivalled. The Directors would like to thank them for their continued support to the service. Statistics show that for every £1 of core funding received to operate the bureau the CAB return on client gain is £30 which is excellent value for money and would be a lot higher if we had more admin resources to check outcomes with clients and it is still one of the highest within the Scottish Citizens Advice Network which reflects the great work that both staff and volunteers do.

We would like to thank our funders for their support in the last year and we look forward to working with them in the future to not only maintain but grow our advice and information services to the public. Primary sources of funding for the Bureau are: North Lanarkshire Council, Bank of Scotland Foundation, Corra Foundation, The Henry Smith Charity, Citizens Advice Scotland, Robertson Trust, The Albert Hunt Trust, DWP (Help to Claim Project), Scottish Government and Aspiring Communities with European Funding.

We continue to work in partnership with several local organisations to benefit our clients as well as being actively out in the community through 7 outreach surgeries including regular attendance at local information events and within the 2 large supermarkets (ASDA and Tesco), along with presentations to local groups and holding information stands at some local school parent's nights.

Welfare Rights

The project provides an outreach and home visit service to those clients who are unable to come to the Bureau. Benefit Tribunal Representation is available for our clients and during 2019/20 117 mandatory reconsiderations were lodged on behalf of clients along with 85 appeals represented by Coatbridge CAB at hearings. Many of our clients would not have gone forward with an appeal without our support and we were successful in many of them. This is reflective of the current situation where many clients are being refused benefits and then have to claim Universal Credit. The team have continued to be busy with income maximisation and McMillan grant service for people diagnosed with cancer through our referral partnership with NLAN and McMillan Cancer Care. Funding for a full time Welfare Rights officer was provided for the year to March 2020 by The Henry Smith Charity, The Robertson Trust and Welfare Mitigation Money through Citizens Advice Scotland and Scottish Government.

PASS

The Patients Advice and Support Service replaced The Independent Advisory Support service from 1st April 2012. The service is funded by the Scottish Government with part-time caseworkers based in Coatbridge and Lanark Bureaux. The caseworkers provide a service to help patients resident in Lanarkshire who have experienced problems when using NHS facilities. The service also incorporates a service to inmates in Shotts prison. This is a very busy post and along with her counterpart based in Clydesdale CAB have the highest client group in Scotland which is a credit to their hard work. Many of their enquiries come through the PASS Helpline on 0800 917 2127 which is manned by the caseworkers as well as dealing with their local enquiries. Our PASS Officer (Val) has also undertaken extra hours to support East Ayrshire CAB due to their staffing shortages.

Housing Advice Service

The project provides a second-tier service for North Lanarkshire CAB advisors and is based in the Coatbridge Bureau along with surgeries held within other CAB's in North Lanarkshire. It is funded by North Lanarkshire Council as part of their homeless prevention strategy using funds supplied by the Scottish Government for that purpose. The aim of the project is to improve the quality of housing advice in North Lanarkshire. Further funding has been provided by Corra Foundation to increase the hours of one of the housing advisers due to the increased demand from over 1,000 clients. The demand for this service has never been greater, with 2,153 various housing issues dealt with, as many clients come with multiple issues including homelessness and rent arrears/affordability across North Lanarkshire which is higher than in 2018/19.

Debt Advice Workers

The full time post was funded by North Lanarkshire Council until September 2016 when it was withdrawn due to austerity cuts from North Lanarkshire Council. This service has been greatly missed by the community of Coatbridge and future funding to reinstate it was successful in August 2018 and it proves that there is a great demand for this service as North Lanarkshire has been identified as one of the worst areas in Scotland with debt issues. Our volunteers are excellent at identifying debt issues as it is often an undisclosed underlying issue over and above what they come to see us about and that is why the CAB service and its holistic approach to advice is so important. We are also very proactive through the local paper and social media to let the community know that this service is available. We are also involved in a North Lanarkshire Debt Project trialling a new approach to Debt services by offering a multi-channel service in order to reach those who may not want to or cannot come into a CAB office and this has also proved to be successful and further funding is being sought to continue this.

As part of the CAB service we still work with Skills Development Scotland and (PACE) to provide face to face sessions for companies with employees facing redundancy.

Pension Wise

This was a part time project funded by Treasury to advise clients aged 50+ on options available to them to release equity from private or occupational pensions. Coatbridge CAB provided this service to clients in Coatbridge 2 1/2 days a week and 1 day a fortnight in Cumbernauld. Due to the low national take up of this service despite media coverage, the project has now been reduced across Scotland and Coatbridge CAB, though our neighbouring bureau, Airdrie CAB, now provide appointments with Kathleen in Coatbridge CAB every second Tuesday by phoning 0800 138 3944. (temporarily paused for face to face due to Covid 19)



Help To Claim

Since April 19 we have successfully delivered a project funded by Department for Work and Pensions (DWP) via Citizens Advice Scotland (CAS). This project enables us to support vulnerable clients who may not be able to claim Universal Credit (UC) online or who may experience issues for follow up action until they get their first payment. This may include difficulties setting up a bank account, confirming their identity or claiming an advance until their UC is paid out. The project has enabled us to rent another unit, convert it into a mini computer suite which will help all our clients with online claims to various benefits in the future. It can be a local appointment or contact the helpline on **0800 023 2581**.

Money Talk Team

We also have another project funded through Scottish Government, again via CAS, to ensure that vulnerable clients, especially those elderly or young families know about benefits they may be entitled to, its more than just benefit entitlement, it could be information around switching energy providers, warm home discounts, help with school uniforms or clients who are struggling to make their money last to the end of the week/month or worried about how they'll pay their bills and ensuring that they are not paying over the odds for services. It can be a local appointment or contact the helpline on **0800 085 7145**.

Future Strategy

The Bureau plans to continue the activities outlined subject to satisfactory funding arrangements. The Bureau has implemented a volunteer recruitment strategy using local press and media and as a result, although we are successful in supporting some of our volunteers into paid employment and further education, we need to keep recruiting in order to sustain enough volunteers to provide our excellent generalist advice service. We currently have 1 Community Job Scotland post funded through Scottish Government for a part time receptionist which supports the smooth running of the Bureau, as well as helping develop skills for the young people currently in post. This has been a very different year with the Covid 19 pandemic, however the CAB has been able to adjust their working practises to continue to support clients through other channels such as telephone and email whilst working remotely from home. Any staff who choose to work in the CAB, even part time because of necessity are fully aware and adhere to the risk assessment produced and ensure all guidelines are followed to maintain a safe working environment.

This year our priority will be our Business Plan which needs to be updated to ensure that we have a full funding strategy and business plan for the Bureau. This will be presented to the Board in order to take forward the growth and improvement of our financial position. The Directors and Bureau Manager are actively involved in ensuring that the level of Bureau funding is maintained and improved. The current Business Plan is reviewed on a regular basis to keep in line with the current funding and future opportunities. The Board look forward to continued expansion and promotion of the Bureau services during the new financial year.

Reserves Policy

The Board has maintained its policy of having reserves to cover expenses for a period of 2/3 months for the Main Bureau and will continue this policy of financial management in the next financial year.

Investment Policy

Bureau and Project funds are held in the appropriate Treasurer's Bank Accounts. The Board does not invest Bureau funds in any other way.

Risk Review

The Business Plan includes the financial strategy of the company to resource its activities. A robust financial accounting system ensures that management of finances is efficient and effective. The accounts are prepared by our bookkeeper Alistair and the accounts are monitored by the Manager and Company Treasurer, with management accounts being presented to the Directors at each bi-monthly meeting of the Board. An independent annual review of the company accounts is carried out and the financial strategy adjusted to meet the requirements of the forthcoming year's activities. A budget for the current financial year has been prepared and agreed by the Board with a bi-monthly review, to ensure sufficient reserves are held to fund the Bureau activities. A risk assessment recognises that staff and volunteer turnover are a major risk and recruitment and training procedures require continual review.

Responsibilities of the Board of Directors

The directors are required by company law to prepare financial statements for each financial year which give a true and fair view of the financial activities of the charity and of its financial position at the end of that year. In preparing those financial statements the directors are required to:


- a) Select suitable accounting policies and apply them consistently
- b) Observe the methods and principles on the Charities SORP 2015 (FRS 102)
- c) Make judgement and estimates that are reasonable and prudent
- d) State whether applicable UK accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements.
- e) Prepare the financial statements on a going concern basis unless it is inappropriate to assume the charity will continue in business

Coatbridge Citizens Advice Bureau
Report of the Directors for the Year Ended 31 March 2020

The directors are responsible for keeping proper accounting records which 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, the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended). They are also responsible for safeguarding the assets of the charity and for taking reasonable steps for the prevention of fraud and other irregularities.

This report has been prepared in accordance with the Statement of Recommended Practice – Accounting and Reporting by Charities (January 2015) applicable to charities preparing their accounts in accordance with the special provision of Part 15 of the Companies Act 2006 relating to small entities

Approved by the Board of Trustees on 12th November 2020 and signed on their behalf by:


I Clarke - Director

Coatbridge Citizens Advice Bureau
Statement of Financial Activities for the Year Ended 31 March 2020

	Unrestricted Funds	Restricted/Designated Funds			2020 Total	2019 Total
		Bureau	Welfare			
		PASS	Rights	Housing		
Income from charitable activities						
North Lanarkshire Council	72120			62706	134826	134826
Citizens Advice Pension Wise	2500				2500	8354
Citizens Advice - Energy Best Deal	11045				11045	4825
Citizens Advice - PASS		24790			24790	24942
NL Tribunal Unit Aspiring Communities	9260				9260	16758
Citizens Advice - Scam Awareness	200				200	300
Citizens Advice - Food on the Table					0	300
Citizens Advice - Big Energy Savings					0	1000
Citizens Advice - EU Citizens Support					0	2000
Citizens Advice - Volunteer Award					0	100
Citizens Advice - Welfare Reform			19286		19286	19285
Citizens Advice - Check to Save	750				750	0
Citizens Advice - Help to Claim	27291				27291	0
Citizens Advice - Help to Claim Contingency	0		5800		5800	0
Community Jobs Fund	14646				14646	21988
Robertson Trust	2000		9500		11500	7417
Citizens Advice - Financial Health	15840				15840	7467
Albert Hunt Trust			3000		3000	0
Bank of Scotland Foundation	37243				37243	24730
Fundraising	2710				2710	0
Donations	1638		30		1668	398
Henry Smith Charity	8533				8533	22000
NLC Community Grants	230				230	0
Russell Trust					0	2000
Souter Trust					0	1000
Lady Marion Gibson Trust					0	2500
Corra Foundation				2933	2933	4400
Ayrshire Citizens Advice - PASS		6080			6080	6000
NCS Refund					0	908
Motherwell & Wishaw CAB - debt pilot	14049				14049	7403
Transfers from NL CAB's				5000	5000	0
Total income	220055	30870	37616	70639	359180	320901
Expenditure on charitable activities						
Salaries	153798	26110	27913	50975	258796	229331
Pension Costs	5153	1270	8671	10850	25944	21702
Training	373		41		414	1166
Telephone & internet	4068			90	4158	2875
Postage, Stationery & Advertising	1578	283	342	482	2685	2143
Travel Expenses	1141	325	197	823	2486	4313
Membership Fees	1448	214	142	143	1947	2053
Sundry Expenses	1491	217	206	218	2132	2084
Accountancy & Professional	1325	240	238	237	2040	2031
Rent & Rates	16234	1201	2439	2403	22277	20564
Insurance	1118	373	373	373	2237	3020
Heat & Light	1140	216	216	461	2033	1818
Repairs & Maintenance	981	421	421	420	2243	5203
Total Expenditure	189848	30870	41199	67475	329392	298303
Net Income/(Expenditure) for year	30207	0	-3583	3164	29788	22598
Total Funds Brought Forward	108337	0	7824	1522	117683	95085
Total Funds Carried Forward	138544	0	4241	4686	147471	117683

The statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derives from from continuing activities.

Coatbridge Citizens Advice Bureau
Balance Sheet 31 March 2020

	Notes	31.3.20 £	31.3.19 £
CURRENT ASSETS			
Debtors	5	5,559	15,191
Cash at bank and in hand		<u>186,426</u>	<u>141,361</u>
		191,985	156,552
CREDITORS			
Amounts falling due within one year	6	<u>44,514</u>	<u>38,869</u>
NET CURRENT ASSETS			
		<u>147,471</u>	<u>117,683</u>
TOTAL ASSETS LESS CURRENT LIABILITIES			
		<u>147,471</u>	<u>117,683</u>
RESERVES			
Restricted funds	7	0	0
Unrestricted funds		<u>147,471</u>	<u>117,683</u>
		<u>147,471</u>	<u>117,683</u>

The company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 March 2020.

Members have not required the company to obtain an audit of its financial statements for the year ended 31 March 2020 in accordance with Section 476 of the Companies Act 2006.


The directors acknowledge their responsibilities for:

- ensuring that the company keeps accounting records which comply with Sections 386 and 387 of the Companies Act 2006 and
- preparing financial statements which give a true and fair view of the state of affairs of the company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the company.

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

Approved by the Board of Directors on 12th November 2020 and signed on its behalf by:


.....
T Clarke - Director


.....
D G Craig - Director

The notes form part of these financial statements

1. ACCOUNTING POLICIES

The principal accounting policies adopted, judgements and key sources of estimation uncertainty in the preparation of the financial statements are as follows:

a) Basis of accounting

The financial statements have been prepared under the historical cost convention and in accordance with the Companies Act 2006, Charities Accounts (Scotland) Regulations 2006 (as amended), the Statement of Recommended Practice, Accounting and Reporting by Charities (SORP 2015) in accordance with the Financial Reporting Standards applicable in UK (FRS 102) issued in January 2015 (as updated through Bulletin 1 published on 2 February 2016), and applicable accounting standards. The principal accounting policies adopted in preparation of the financial statements are as follows:

Preparation of the accounts on a going concern basis

The trustees are of the view that the immediate future of the charity for the next 12 to 18 months is secure and that on that basis the assessment of the trustees is that the charity is a going concern.

The principal office and place of business of the charity is Unit 10, Fountain Business Centre, Ellis Street, Coatbridge, ML5 3AA. The charity meets the definition of a public benefit entity under FRS 102.

The financial statements are provided in pounds sterling and rounded to the nearest whole pound.

b) Fund accounting

- Unrestricted funds are available for use at the discretion of the Trustees in furtherance of the general objectives of the charity.
- Designated funds are unrestricted funds earmarked by the Trustees for particular purposes.
- Restricted funds are subjected to restrictions on their expenditure imposed by the donor or through the terms of an appeal.

c) Incoming resources

Incoming resources are included in the Statement of Financial Activities when the charity is entitled to the income and the amount can be quantified with reasonable accuracy. The following specific policies are applied to particular categories of income:

- Voluntary income is received by way of grants, donations and gifts and is included in full in the Statement of Financial Activities when receivable. Grants, where entitlement is not conditional on the delivery of a specific performance by the charity, are recognised when the charity becomes unconditionally entitled to the grant.
- Donated services and facilities are included at the value to the charity where this can be quantified. The value of services provided by volunteers has not been included in these accounts.
- Investment income is included when receivable.
- Incoming resources from charitable trading activities are accounted for when earned.
- Incoming resources from grants, where related to performance and specific deliverables, are accounted for as the charity earns the right to consideration by its performance.

Income is only deferred when:

- The donor specifies that the grant or donation must only be used in future accounting periods; or
- The donor has imposed conditions which must be met before the charity has unconditional entitlement.

d) Resources expended

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered and is reported as part of the expenditure to which it relates:

- Costs of generating funds comprise the costs associated with attracting voluntary income.
- Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.
- Governance costs include those costs associated with meeting the constitutional and statutory requirements of the charity and include the audit fees and costs linked to the strategic management of the charity.
- All costs are allocated between the expenditure categories of the SoFA on a basis designed to reflect the use of the resource. Costs relating to a particular activity are allocated directly, others are apportioned on an appropriate basis e.g. floor space, per capita or estimated usage.

e) Operating Leases

Rentals paid for under operating leases are charged to the Statement of Financial Activities. The obligation to pay future rentals on operating leases is shown by way of a note to the Accounts.

f) Pension scheme

The company operates a defined contribution pension scheme for the benefit of its employees. The assets of the scheme are administered by a separate body of Trustees in a fund independent from those of the company.

The pension costs charged against profit represent the amount of employer's contributions payable to the company's pension scheme in respect of the accounting period.

2. LEGAL STATUS

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

3. STAFF COSTS AND NUMBERS

	31.3.20	31.3.19
	£	£
Wages & salaries	258,796	229,331
Pension costs	25,944	21,702
Training	414	1,166
	<u>285,154</u>	<u>252,199</u>

The average number of employees during the year was:	<u>16</u>	<u>16</u>
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No staff member received remuneration in excess of £60,000 in either 2019 or in 2020.

4. TAXATION

As a charity, Coatbridge Citizens Advice Bureau is exempt from tax on income and gains falling within section 505 of the Taxes Act 1988 or Section 252 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects.

5. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR		
	31.3.20	31.3.19
	£	£
Trade debtors	4,856	14,294
Prepayments	<u>703</u>	<u>897</u>
	<u>5,559</u>	<u>15,191</u>
6. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR		
	31.3.20	31.3.19
	£	£
Trade creditors and accruals	7,324	8,489
Deferred Income	<u>37,190</u>	<u>30,380</u>
	<u>44,514</u>	<u>38,869</u>
7. RESERVES		
RESTRICTED FUNDS		
	31.3.20	31.3.19
	£	£
At 1 April 2019	0	0
Surplus for the year	0	0
Transfer to unrestricted funds	<u>0</u>	0
At 31 March 2020	<u>0</u>	<u>0</u>
UNRESTRICTED FUNDS		
At 1 April 2019	117,683	95,085
Surplus for the year	29,788	22,598
Transfer from restricted funds	<u>0</u>	<u>0</u>
At 31 March 2020	<u>147,471</u>	<u>117,683</u>
TRANSFER FROM RESTRICTED TO UNRESTRICTED FUNDS		
Any amounts included within restricted funds to which we are entitled after discharging our contractual obligations, have been transferred into general unrestricted funds.		
8. TRUSTEE REMUNERATION AND RELATED PARTY TRANSACTIONS		
The charity trustees were not paid nor received any other benefits from the charity in the current year or the previous year, neither were they reimbursed expenses during the current or previous year.		
No trustee or other person related to the charity had any personal interest in any contract or transaction entered into by the charity during the current year or the previous year.		
9. OPERATING LEASE COMMITMENTS		
At the balance sheet date, commitments under operating leases fall due to be repaid as follows:		
	31.3.20	31.3.19
	£	£
Within 1 year	20,565	20,565
Between 2 and 5 years	<u>5,139</u>	<u>5,139</u>
	<u>25,704</u>	<u>25,704</u>

I report on the accounts of the company for the year ended 31 March 2020, which are set out on pages 6 to 10.

Respective responsibilities of directors/trustees and examiner

The trustees (who are also the directors of the company for the purposes of company law) are responsible for the preparation of the accounts in accordance with the terms of the Companies Act 2006, the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006. The charity trustees consider that the audit requirement of Regulation 10(1)(a) to (c) of the Accounts Regulations and the Companies Act 2006 does not apply. It is my responsibility to examine the accounts as required under section 44(1) (c) of the Act and to state whether particular matters have come to my attention.

Basis of independent examiner's statement

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

Independent examiner's statement

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

- 1) Which gives me reasonable cause to believe that in any material respect the requirements
 - To keep accounting records in accordance with Section 44(1)(a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations, and
 - To prepare accounts which accord with the accounting records and comply with Regulation 8 of the 2006 Accounts Regulations

Have not been met; or

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



Paul Brien CA
MRA Business Services Limited
Chartered Accountants
2 & 6 Wellgatehead
Lanark
Lanarkshire
ML11 9AA

Date: 12th November 2020

