

Registered Charity No: SC006571

**BUTE ADVICE CENTRE  
RECEIPTS AND PAYMENTS ACCOUNTS  
FOR THE YEAR ENDED 31 MARCH 2022**

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**BUTE ADVICE CENTRE**

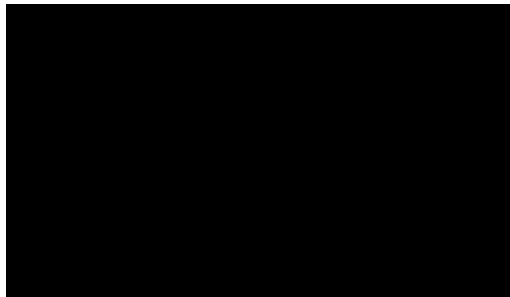
**REFERENCE AND ADMINISTRATIVE INFORMATION**

**Charity Name:** Bute Advice Centre

**Registered Office and  
Operational Address :** 22/26 Bishop Street  
Rothesay  
Isle of Bute  
PA20 9DG

**Charity Registration Number:** SC006571

**Trustees:**



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

**Bankers:** Royal Bank of Scotland  
37 Victoria Street  
Rothesay  
PA20 0AN

## **BUTE ADVICE CENTRE**

### **REPORT OF THE TRUSTEES**

#### **FOR THE YEAR ENDED 31 MARCH 2022**

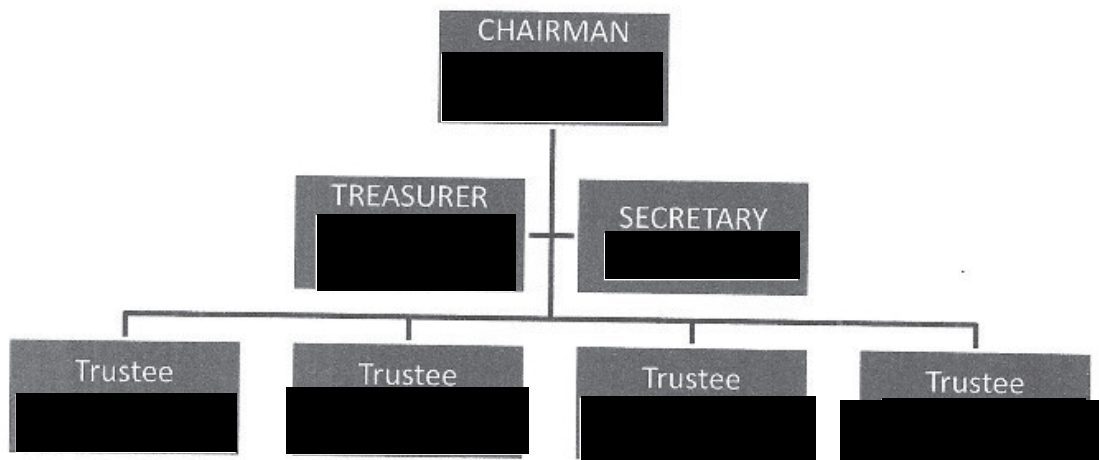
The trustees are pleased to present their report together with the receipts and payments accounts of the charity for the year ended 31 March 2022. The legal and administrative information on page one forms part of this report.

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

##### **Organisational Structure**

The Trustee committee have overall management responsibility for the Centre. The Manager is responsible for the day to day running of the Centre. The purposes and administration arrangements are set out in the constitution. The Chairperson, Treasurer and Secretary are nominated and elected at the Annual General Meeting, all trustees are elected on the basis of having an interest in the aims of Bute Advice Centre. Trustees ordinarily complete a formal training session held annually to induct new trustees and to update present trustees. Trustee training was unable to take place in 2021 due to the pandemic, despite a number of attempts to make arrangements. It is our hope that this can now be remedied in 2022. The trustee committee review the risks appertaining to the charity. The risks are primarily financial risks, and risks relating to health and safety and the provision of advice. Appropriate policies and insurance are in place to mitigate these risks and reviewed annually or as appropriate. There were no expenses paid to the trustees during the year (2021/22: £Nil).

##### **Committee**



as Manager is responsible for the day to day running of the organisation, with a team of Administrator and 3 Full Time Advisers. The Manager reports directly to the Management Committee with regular updates and full reports at each meeting.

#### **Financial Review**

##### **Reserves Policy**

The Reserves Policy of the organisation is to hold reserves which would be sufficient to allow the work of the Centre to continue in the event of a temporary shortfall in funding. The policy also aims to allow an orderly wind up of the organisation in the event of pending closure. Currently, the charity holds cash reserves of £136,016 (2021: £137,286).

## **BUTE ADVICE CENTRE**

### **REPORT OF THE TRUSTEES**

#### **FOR THE YEAR ENDED 31 MARCH 2022**

##### **Objectives and Activities**

Bute Advice Centre is established for the purpose of benefitting the communities of Bute and Cowal by:

- The relief of poverty
- Advancement of citizenship or community development
- Advancement of human rights
- Promotion of equality and diversity
- The advancement of environmental protection or improvement
- Support to the most vulnerable particularly affected by age, ill-health or disability

##### **Achievements and Performance**

One of the most significant achievements of the year has been the success in securing the funding required for the continued operation of the Centre, in order that it can continue to fulfil its' aims within the community. Bute Advice Centre is a completely independent Advice Centre and, as such, must work very hard to find financial support for its' work.

The funding comes from a variety of different sources and it is mainly the excellent fundraising skills of the Manager, [REDACTED] that allows the work of the Centre to continue.

The Trustees and Staff of Bute Advice Centre are indebted to the various funders who have supported the organisation throughout the past year:-

Argyll Community Housing Association  
Argyll and Bute Council  
Robertson Trust

The Trustees are proud to report that all of the project targets set by Bute Advice Centre Funders have been exceeded during the year.

In October 2021, Bute Advice Centre as part of a partnership with Argyll & Bute Council and ALIenergy received a Highly Commended Award from the IRRV for Excellence in Innovation (Service Delivery) for our work in delivering the Flexible Food Fund.

Centre staff supported individuals and families through some 1226 cases. Welfare Rights with a debt advice element continue to be the largest aspect of the staff's workload. This involves supporting clients to apply for and receive their entitlement of benefits.

The total financial gain figure to clients, resulting from the Welfare Rights work of the staff, was £1,865,724 (2021: £1,764,400). The importance of this cannot be overemphasised within the community, as it helps protect families from eviction, helps to keep families together and to achieve a better standard of living. It is also extremely important to the local economy, as the vast majority of client financial gain is spent locally. In light of the pressures on finances due to the pandemic and rising cost of living crisis, income maximisation is a critical service.

In addition to the case file work referred to above, there were 800 short-term interventions (i.e. where assistance was given on a short-term basis and it was not necessary to open a case file).

During the year, the Centre continued to give in-depth support to the Syrian refugee families who have settled on Bute. This support programme has proved to be extremely successful and greatly assists these families to integrate within the communities of Bute and Scotland.



## **BUTE ADVICE CENTRE**

### **REPORT OF THE TRUSTEES**

**FOR THE YEAR ENDED 31 MARCH 2022**

#### **Achievements and Performance (continued)**

The Advice Centre has also continued to support the members of the community who are obliged to rely on the local Foodbank for assistance across the region. As the Co-ordinator of the Argyll & Bute Community Food Forum, funding was sought to secure advice services being delivered by Bute Advice Centre and Allenergy to clients across the region. Centre staff offer support to engage with every family who receives food parcels from the Foodbank, to ensure that they are receiving their proper entitlement of benefits and to assist them to manage any debt or other problems which they may have incurred.

With regard to staffing, [REDACTED] was welcomed to Bute Advice Centre in September 2021 as a Welfare Rights Officer. [REDACTED] was employed on a consultancy basis over the summer. [REDACTED] left Bute Advice Centre in September after 2 years of dedicated service, she leaves with our gratitude and appreciation. [REDACTED] also stepped down as Trustee in September 2021 and we thank him for his kind contribution over the years.

All staff diligently attend regular welfare rights and money advice training to ensure that all advice is current and accurate.

#### **Target Goals for 22/23**

One of the main objectives during the coming year will be to maintain the improved financial stability of Bute Advice Centre. Our fiscal position has considerably improved over the last few years and it is our stated aim to continue to seek funding to protect and develop the services provided by the Centre.

During 2021/22 we are completing the conversion to become a Scottish Charitable Incorporated Organisation (SCIO). Assets and liabilities will be transferred to the SCIO at 31<sup>st</sup> March 2022.

Bute Advice Centre will continue to serve the communities of Argyll & Bute, especially the most vulnerable groups within these areas. This has always been our priority function and will remain our main goal.

The accounts have been approved by the trustees and signed on their behalf:

 Name: [REDACTED]

Date: 8 September 2022

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF THE BUTE ADVICE CENTRE  
FOR THE YEAR ENDED 31 MARCH 2022**

I report on the accounts of the charity for the year ended 31 March 2022, which are set out on pages 6 to 9.

**Respective responsibilities of trustees and examiner**

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

**Basis of independent examiner's statement**

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


**Independent examiner's statement**

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

1. which gives me reasonable cause to believe that in any material respect the requirements:
  - to keep accounting records in accordance with section 44(1)(a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations, and
  - to prepare accounts which accord with the accounting records and comply with Regulation 9 of the 2006 Accounts Regulations

have not been met, or

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

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

Date: 8 September 2022

**BUTE ADVICE CENTRE****STATEMENT OF RECEIPTS AND PAYMENTS****FOR THE YEAR ENDING 31 MARCH 2022**

	<b>Unrestricted £</b>	<b>Restricted £</b>	<b>2022 Total £</b>	<b>2021 Total £</b>
<b>Receipts</b>				
Donations	-	-	-	2,005
Grants	170,816	44,730	215,546	195,292
Bank Interest	13	-	13	-
Income from investments	-	-	-	36
<b>Total Receipts</b>	<u>170,829</u>	<u>44,730</u>	<u>215,559</u>	<u>197,333</u>
<b>Payments</b>				
Direct charitable activity payments	171,283	44,730	216,013	163,157
Governance costs	816	-	816	792
<b>Total Payments</b>	<u>172,099</u>	<u>44,730</u>	<u>216,829</u>	<u>163,949</u>
<b>(Deficit)/Surplus for year</b>	<u>(1,270)</u>	<u>-</u>	<u>(1,270)</u>	<u>33,384</u>



**BUTE ADVICE CENTRE**  
**STATEMENT OF BALANCES**  
**AS AT 31 MARCH 2022**

	Notes	Unrestricted £	Restricted £	2022 £	2021 £
<b>Bank and cash in hand</b>					
Opening balances		137,286	-	137,286	103,902
Surplus/(Deficit) for year		(1,270)	-	(1,270)	33,384
Closing balances		<u>136,016</u>	<u>-</u>	<u>136,016</u>	<u>137,286</u>
<b>Other assets and liabilities</b>					
Fixed Assets	2			<u>2,300</u>	<u>2,300</u>
Debtors	3			<u>1,772</u>	<u>1,192</u>
Creditors	4			<u>882</u>	<u>804</u>

Approved by the Trustees and signed on their behalf:

Name: [REDACTED]

Date: 8 September 2022

# BUTE ADVICE CENTRE

## NOTES TO THE ACCOUNTS

AS AT 31 MARCH 2022

### 1. Funds

	Balance at 01/04/21 £	Incoming Resources £	Expenditure (gains)/loss £	Transfers £	Balance at 31/03/22 £
<b>Unrestricted Funds</b>					
General Funds	137,286	170,829	172,099	-	136,016
<b>Total Unrestricted Funds</b>	<u>137,286</u>	<u>170,829</u>	<u>172,099</u>	<u>-</u>	<u>136,016</u>
<b>Restricted Funds</b>					
Refugee Project	-	12,060	12,060	-	-
Robertson Trust	-	11,000	11,000	-	-
UNISON	-	2,500	2,500	-	-
Barchester Charitable Foundation	-	1,200	1,200	-	-
Talisman Charitable Trust	-	800	800	-	-
A&B Council Roadshow Funding	-	16,900	16,900	-	-
A&B Council School Clothing Grant	-	270	270	-	-
<b>Total Restricted Funds</b>	<u>-</u>	<u>44,730</u>	<u>44,730</u>	<u>-</u>	<u>-</u>
<b>TOTAL FUNDS</b>	<u>137,286</u>	<u>215,559</u>	<u>216,829</u>	<u>-</u>	<u>136,016</u>

a) The unrestricted funds are available to be spent for any of the purposes of the charity.

b) Restricted funds comprise;

Refugee Project – Funding towards running costs to support refugees settling in the area to deal with welfare rights and money advice issues.

Robertson Trust - Funding towards supporting those with long-term health conditions, low income elderly and families.

UNISON – Grant given to BAC to be distributed to the foodbanks across the Argyll & Bute Region.

Barchester Charitable Foundation - Grants given to BAC to be distributed to individuals for necessary items for example beds and white goods.

Talisman Charitable Trust –Funding to support an individual client with essential household goods.

A&B Council Roadshow Funding- Funding to deliver a Roadshow to promote a grant available for low-income families.

A&B Council School Clothing Grant- Grants given to BAC to be distributed to Syrian Refugees for essential school clothing.

### 2. Fixed assets

	2022 £	2021 £
Fixtures, fittings and equipment - cost and estimated value	2,300	2,300
	<u>2,300</u>	<u>2,300</u>

**BUTE ADVICE CENTRE**

**NOTES TO THE ACCOUNTS**

**AS AT 31 MARCH 2022**

**3. Debtors**

	<b>2022</b>	<b>2021</b>
	<b>£</b>	<b>£</b>
Prepayments	1,772	1,192
	<u>1,772</u>	<u>1,192</u>

**4. Liabilities**

	<b>2022</b>	<b>2021</b>
	<b>£</b>	<b>£</b>
Independent examiners' remuneration	882	804
	<u>882</u>	<u>804</u>

**5. Related Party Transactions**

During the year there were no reimbursed expenses to trustees (2021: £nil).

There are other related parties but no known transactions between them.