



BUTE ADVICE CENTRE ANNUAL REPORT 2023/2024

Contact Details

Bute Advice Centre SCIO - SCI051240

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TABLE OF CONTENTS

Welcome from the Chairman	Page 4
Mission and aims	Page 4
Project Highlights	Page 5 & 6
Financial Highlights	Page 7 & 8
Meet the Board of Trustees	Page 8
Meet the Team	Page 9
Awards and Looking Ahead	Page 10
Independent Examiner's Report & Accounts 2023/2024	Appendix A

WELCOME

As Chair and on behalf of the board of Trustees, it is my pleasure to present the Bute Advice Centre Annual Report for 2023/2024. It is my hope that you find the information below enlightening, more information is available on our website, which also features our booklet; “Cost of Living Support in Argyll and Bute”. This report will introduce you to our board and the team, address some of the projects undertaken and highlight the funders and partner organisations, with whom we work together to fulfil the mission and aims of the Bute Advice Centre across Argyll and Bute.

Gordon Sutherland

Chairman

Our Mission

Bute Advice Centre was established for the purpose of benefiting communities across Argyll & Bute, by the advancement of education (including debt management, welfare rights, consumer rights, housing and energy issues), the protection of health, both mental and physical and the relief of poverty, sickness and distress.

Our Aims

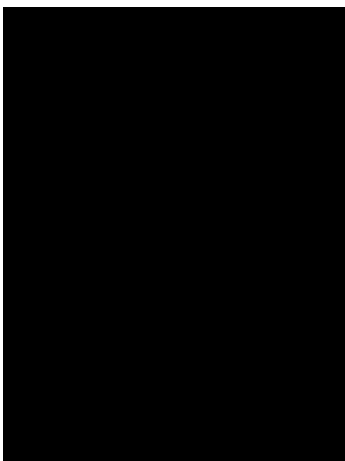
To fight poverty and social exclusion by the provision of impartial, confidential advice and assistance regarding:

- Housing Advice
- Homelessness, eviction, housing grants, arrears and Tenancy issues
- Welfare Benefits Advice
- Benefits checks, form filling and representation at Tribunal Appeals
- Utilities Advice
- Debt Management, liaising with utility providers, changing suppliers, accessing grants and alleviation of fuel poverty advice
- Debt Management Provision (advice regarding voluntary payment arrangements, protected trust deeds, bankruptcy, DAS and court representation)

Project Highlights

The Cost-of-Living Crisis is deepening for many households to unprecedented levels. Bute Advice Centre (BAC) staff see on average 3 times the numbers of clients seen pre-pandemic, with many in-work clients, alongside our traditional client base of those who are disabled, elderly and unemployed.

The Centre continues to work extremely hard to assist those most in need. We currently employ five advisers, 3 full-time, 1 part-time and the Manager who alongside her management responsibilities holds her own caseload.



Our Good Things collaboration has allowed us to help 19 clients be more digitally literate. As part of this project, we employed a Digital Literacy Tutor, [REDACTED], a university student on a temporary basis. Six blocks of classes were delivered to small groups who learned basic computer skills and the funding provided for this project allowed us to distribute nineteen computer tablets to those individuals who could not otherwise have afforded them. We have also been able to provide 66 Sim cards, which give unlimited calls and 40GB of data for 6months.



The Flexible Food and Fuel Fund was set up in January 2021 by Argyll and Bute Council and is led by Bute Advice Centre, assisted by Allenergy. The project is valued at £4.3 million to date. This is an average of £1400 annual benefit to clients.

Referrals are received from organisations, particularly staff in foodbanks, across the region who work hard referring clients to advice services, including Bute Advice Centre.



During 2022, Bute Advice Centre produced a guidebook “Cost of Living Support in Argyll and Bute”, to help lower-income families. With funding assistance from Argyll and Bute Council, For Bute and The Bute Benevolent Fund, it has been possible to update, revise and reprint this guide for the last 3 years. We intend to continue to offer this book as a much-needed tool for those unable to get online. The book offers insight

into the world of benefits, UK wide, devolved and local support and grants, advice regarding debt, energy, budgeting and support services including foodbanks. It can be seen on our website at www.buteadvice.org.

The Centre has continued to support the Refugee Resettlement Programme throughout the year, helping families settle into their new communities. We have supported families on Bute for over 8 years, however, in the last two years this has been extended throughout Argyll.

During the period 1st September 2023 to 31st August 2024, the financial Gain figure which benefitted our clients totalled £2,404,734 across all our projects. This figure was achieved from some 1387 cases.



We are also delighted to be working with InspirAlba on an employability project supporting parents and single people to get back into employment alongside Fyne Futures, HELP and Allenergy.

Additionally, we continue to deliver our Welfare Rights services for all ACHA tenants in the Bute and Cowal area. As part of the ACHA team, this vital support was worth over £1million client gain in the 2023 year. We anticipate a similar client gain this year. We supported 481 referrals in 2023.



Our service provision has been provided across the whole of Argyll and Bute for several years. So, we are delighted to present our new logo which reflects our role.



Financial Highlights

We are delighted, once again to report that the Bute Advice Centre remains financially stable, whilst providing excellent value for money to our funders. As can be seen in the signed accounts, at Appendix A, our efforts to identify and maintain efficiencies, and restrict major purchases has resulted in a slight reduction in our expenditure, despite an increase in staff costs, which account for over 80% of expenditure.

2022/2023	£	2023/2024	£
Income	203,250	Income	218,869
Expenditure	189,777	Expenditure	186,596
Surplus	13,473	Surplus	32,273
<i>Staff Salary total</i>	<i>139K</i>	<i>Staff Salary total</i>	<i>152K</i>

This hard found surplus provides essential funding, will enable us to meet increases in staff costs and implement a rolling review of the office equipment, that will see the planned upgrading our aging computers, accounting, telephone and diary systems. With the uncertain nature of the funding we receive, it would be imprudent to spend what we do not have.

Staffing

Following a series of pay awards to counter the cost-of-living increase, the board has reviewed the staff pay rates to ensure we remain in line with posts with similar responsibilities and qualifications in both Glasgow and further afield. We were pleased to see that we remain fair and competitive.

However, staff recruitment and retention on a small island is not easy, there is a need to find and train those with the right personal qualities and aptitude for a Welfare Rights role. Recognising the personal development, experience ongoing study and meet ongoing performance requirements needs to be properly recognised and transparently linked to pay, through increments or awards. The board will be looking at the best way to achieve this, in consultation with the staff.



Bute Advice Centre holds reserves in line with good practise and OSCR recommendations. Our Reserves policy is intended to ensure a smooth wind down, in the event of the service ending. It is reviewed annually to ensure sufficient funds are held to meet all statutory financial requirements in the event of redundancies, closure of the office and settling of all outstanding bills.

Benefitting & Supporting Argyll & Bute

In 2022/2023 our team achieved £2.249m of client benefit gain – that was £11 of benefit for every £1 spent running the Centre.

2023/2024 the team have achieved £2.405m of client benefit gain – that is £12.84 of client gain per £1 spent running the Centre.

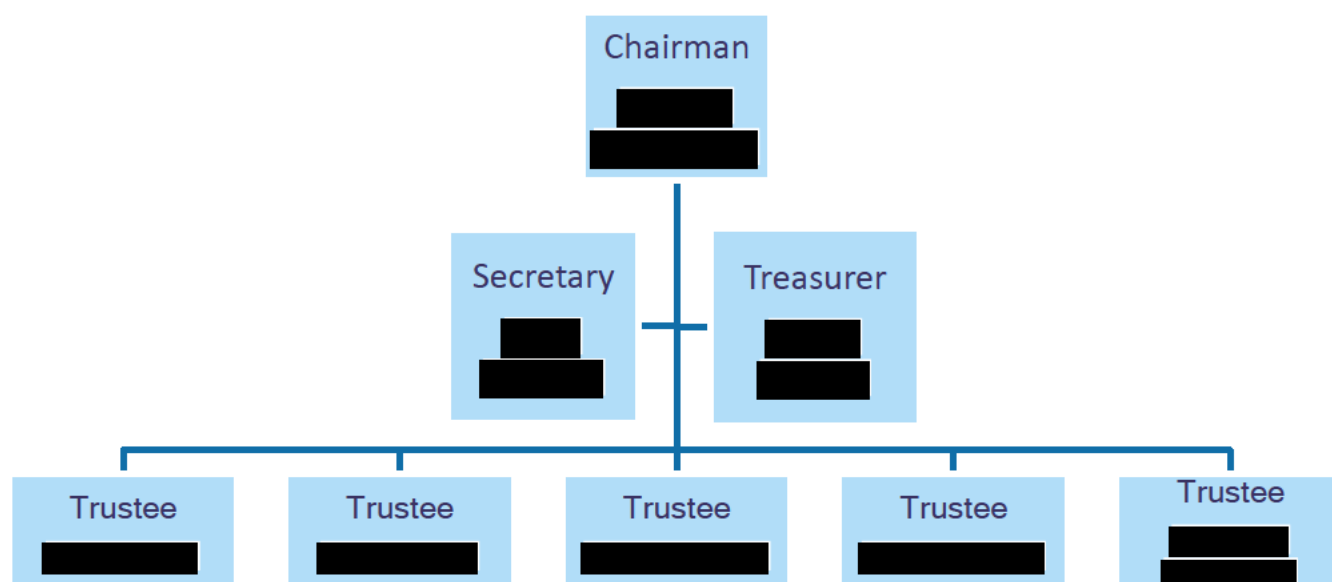
However, figures are just a small, but important part of the picture, they do not reflect the many, many people that never appear within the statistics who are given advice and support, either in person, at events or through the BAC Booklet.

Thank you to all those that continue to support us financially – it really makes a difference. With prudent budgeting and donations, the Bute Advice Centre has been able to meet and exceed funder targets. Ensuring information and support are provided to the most vulnerable in Argyll & Bute.

[REDACTED]

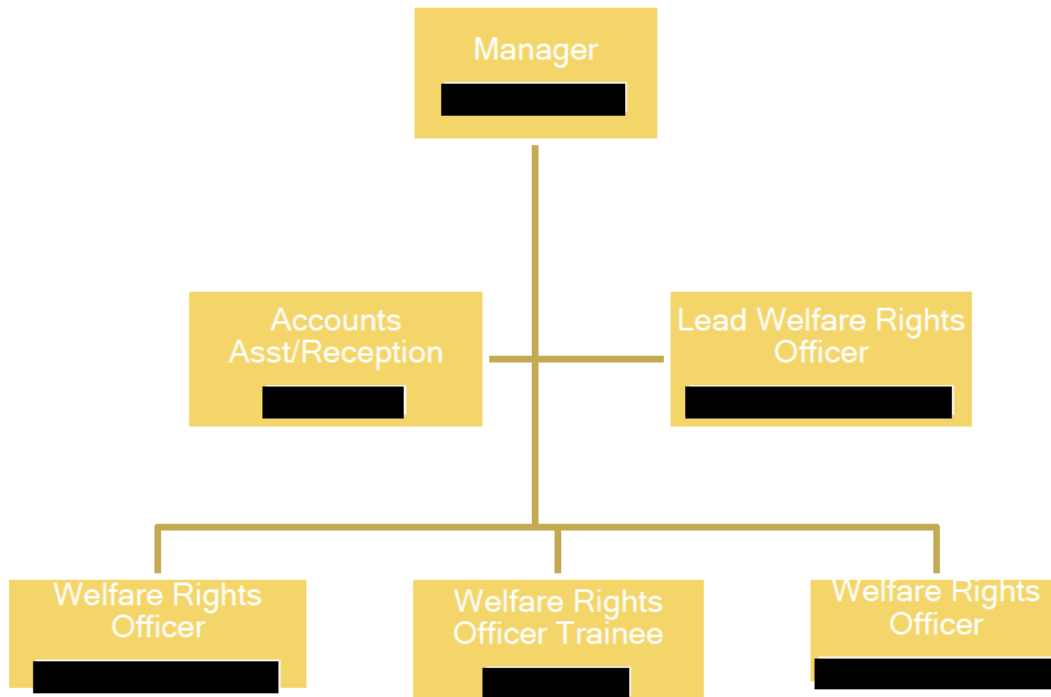
Treasurer /Trustee

Meet The Board of Trustees



The Board meets regularly once a month, with a summer & Christmas recess, and holds an Annual General Meeting in line with its constitution. Welcoming opportunities to meet our funders and to attend the selection of OSCR and Accountant offered seminars. Other meetings are held by Trustees as part of sub-committees looking into our IT, staffing and policies to ensure we remain up to date and compliant with legislation.

Meet the Team



Working as a team, Bute Advice Centre staff are passionate about the project achievements. Poverty and inequality have far-reaching negative consequences for individuals, affecting their health, wellbeing, mental, emotional and physical wellbeing, their job prospects, educational attainments and broader life chances.

We see it as a primary responsibility to support communities across Argyll and Bute to tackle poverty head on. We support Poverty Alliance and their aims and objectives. In 2023 30% of children in the UK were in poverty, a record high. 31% of Disabled people in the UK were in poverty, this is 12% higher than the rate of those who are not disabled. In the UK nearly 4 million people experienced destitution in 2022, this is a 148% increase over 5 years.

Staff operate a hybrid system working from the Bute Advice Centre office in Rothesay and from home. We offer face to face appointments from our office and from Dolphin Hall and ARC premises in Dunoon. For all clients across the region, we offer a telephone/online based service. Reception is open 10-2 with face-to-face cases seen during these hours. Our telephone-based service is available between 8am - 6pm to offer flexibility to those who are working, however most cases are handled between 9am-5pm.

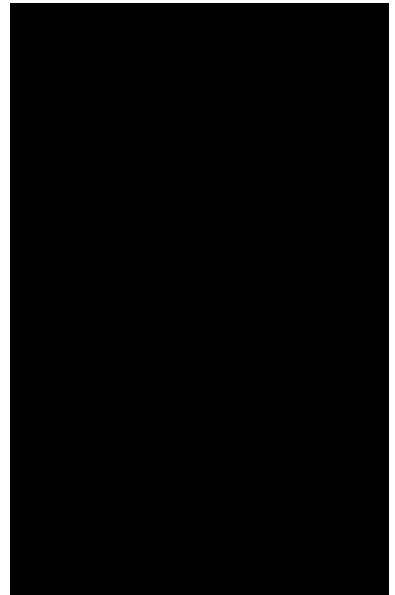
Our service is person-centred, staff try to support clients in any way possible, working closely with partner organisations to give a gentle handover, when clients need specialist support not offered by Bute Advice Centre. This gentle transition rather than a cliff edge, helps clients feel supported on their journey.

Awards

Bute Advice Centre are delighted that the efforts of all partners within the Flexible Food and Fuel Fund project have been recognised as winners in the category Community Focus at the ASSIST FM awards ceremony in May 2023.

Pictured here; [REDACTED], from Argyll & Bute Council, at the awards ceremony.

Previously the project had been awarded a Highly Commended at the IRRV conference in 2021 for Excellence in Innovation



Looking Ahead

When the pandemic hit, Bute Advice Centre staff were keen to offer as much support as possible. Our workload tripled and our client gain soared. Staff worked flat out. From the pandemic we launched into a cost-of-living crisis with no end in sight.

Our staff are committed to supporting the most vulnerable in our communities, particularly those who struggle to engage. We never lose sight of the person, no matter how busy our service is. Compassion is necessary, alongside delivering a professional service by ensuring our staff are given training, to keep up to date with the almost weekly changes in the welfare benefits and money advice sectors.

Funding is always a worry as budgets shrink and workload increases. We will continue to make every effort to secure the services so many rely on.

[REDACTED]

Bute Advice Centre Manager
November 2024



Registered Charity No: SC051240

**BUTE ADVICE CENTRE
RECEIPTS AND PAYMENTS ACCOUNTS
FOR THE YEAR ENDED 31 MARCH 2024**

BUTE ADVICE CENTRE
RECEIPTS AND PAYMENTS ACCOUNTS
FOR THE YEAR ENDED 31 MARCH 2024

CONTENTS	PAGE
Legal and Administrative information	1
Trustees' Report	2 - 5
Report by the Independent Examiner	6
Receipt and Payments Account	7
Statement of Balances	8
Notes to the accounts	9 - 10

BUTE ADVICE CENTRE

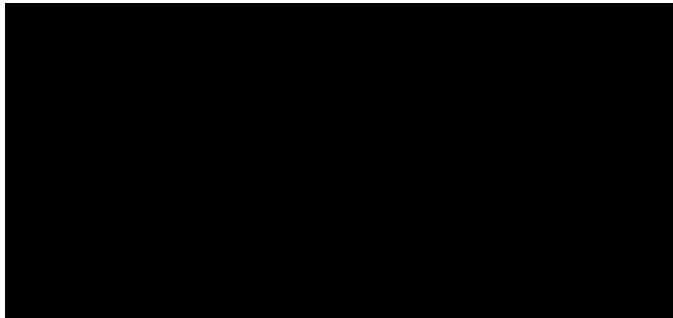
REFERENCE AND ADMINISTRATIVE INFORMATION

Charity Name: Bute Advice Centre SCIO

**Registered Office and
Operational Address :** 5 King Street
Rothesay
Isle of Bute
PA20 0DD

Charity Registration Number: SC051240

Trustees:



Independent Examiners: Wbg Services LLP
168 Bath Street
Glasgow
G2 4TP

Bankers: Co-operative Bank
Bridge Street
Rothesay
PA20 0HH

BUTE ADVICE CENTRE

REPORT OF THE TRUSTEES

FOR THE YEAR ENDED 31 MARCH 2024

The trustees are pleased to present their report together with the receipts and payments accounts of the charity for the year ended 31 March 2024. 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 and all Trustees are elected on the basis of having an interest in the aims of Bute Advice Centre. Limited Trustee training was provided during the year. The 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 (2023: £Nil).

Committee

The Manager, [REDACTED] is responsible for the day-to-day running of the organisation, with a team of Administrator, Receptionist/Adviser and 3 Full Time Advisers.

The Management Committee receives regular updates and full reports at each of their meetings.

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 £181,762 (2023: £149,489).

BUTE ADVICE CENTRE

REPORT OF THE TRUSTEES

FOR THE YEAR ENDED 31 MARCH 2024

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

The Centre has continued to achieve a position of financial stability and this generates the confidence to fulfil its' aims within the community. Bute Advice Centre is an independent Advice Centre and, as such, must work very hard to win financial support for its' work.

The funding comes from a variety of different sources and it is the excellent fundraising skills of the Manager Julie Semple which supports the work of the Centre and allows it to develop and strengthen.

The Centre relies mainly on contracted project work, rather than seeking individual donations and grants. This has brought the financial security which allows for forward planning and work scheduling.

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.
Inspiralba.
Age Scotland.
Mount Stuart Trust.

The Trustees and staff are rightly proud of what has been achieved during the last year, in respect of the major projects undertaken.

During the period 1st April 2023 to 31st March 2024, the total Client Gain figure, obtained by staff on behalf of clients, was £2,389,648. It is worthy of note that Universal Credit accounted for £900,000 of this figure and Disability Benefits the sum of £472,973.

The Client Caseload figure for this period was 1,446.

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 finance due to the rising cost of living crisis, income maximisation is a critical service.

Some of the major projects currently undertaken by Bute Advice Centre staff include:

Argyll and Bute Flexible Food and Fuel Fund – This project commenced during January 2021 and has been undertaken by our staff, in collaboration with Argyll & Bute Council and ALIenergy, putting cash into the pockets of those who most need it.

ACHA Welfare Rights Service – Centre staff continue to deliver the full range of face to face, telephone and e-mail services to tenants of the Housing Association within Bute and Cowal area.

BUTE ADVICE CENTRE

REPORT OF THE TRUSTEES

FOR THE YEAR ENDED 31 MARCH 2024

Achievements and Performance (continued)

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

Parental Employment Support Fund/ Spark Your Purpose – This project commenced during December 2022, and is holistic in nature, requiring co-operative working with various partner agencies, including Inspiralba, HELP, ALIenergy and Fyne Futures.

Argyll and Bute Community Food Forum – Bute Advice Centre staff have continued to act as Co-ordinators for the Food Banks throughout Argyll and Bute. Centre staff are available to engage with any individual who receives food parcels from the Foodbanks, 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.

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

Trustee & Staff Involvement

A new policy has been adopted to ensure that a minimum of two members of staff are always within the office when clients are on site. This greatly enhances staff security.

Financial security, training and development opportunities, along with improved working conditions, up to date equipment and the flexibility to work from home when appropriate, has helped to provide the staff with the environment they need to feel supported and appreciated.

Good communication within the team, together with sound management means that Bute Advice Centre continues to exceed all project targets and make a meaningful difference within our community.

The Board

The Board of Trustees now meet on average ten times per year, within the Moat Centre, which is located near to the office. All Trustees have the opportunity to view the work of the Centre at first hand.

Target Goals for 2024/2025

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.

It is the intention of the Trustees to maintain a suitable Reserves Policy. Sufficient funding will be held in reserve, in order to ensure an orderly wind-down, in the event that Bute Advice Centre is faced with closure or reduced operation.

During the past year, the Centre has benefited from the support of Inspiralba, who have provided a Training budget which has allowed three temporary members of staff to gain appropriate experience from working in the Centre. These staff members have therefore developed their skills and expertise and it has been possible to absorb one of these individuals into our permanent staff.

It is very much hoped to continue this beneficial partnership with Inspiralba.

BUTE ADVICE CENTRE

REPORT OF THE TRUSTEES

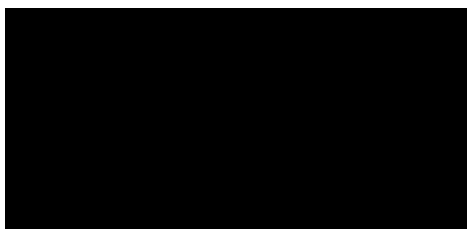
FOR THE YEAR ENDED 31 MARCH 2024

The Centre is also hoping to develop the relationship with the Good Things Foundation. This allows us to promote digital literacy for our clients, many of whom do not have access to adequate means of communication or relevant data.

This project allows us to issue free sim cards to vulnerable clientele to assist with their ability to access appropriate help and information.

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:



INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF THE BUTE ADVICE CENTRE FOR THE YEAR ENDED 31 MARCH 2024

I report on the accounts of the charity for the year ended 31 March 2024, which are set out on pages 7 to 10.

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.


Wbg Services LLP
168 Bath Street
Glasgow
G2 4TP

Date: 23 July 2024

BUTE ADVICE CENTRE

STATEMENT OF RECEIPTS AND PAYMENTS

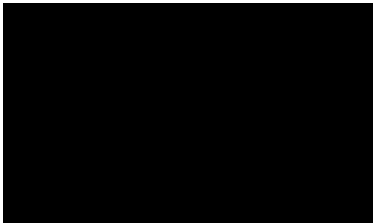
FOR THE YEAR ENDING 31 MARCH 2024

	Unrestricted £	Restricted £	2024 Total £	2023 Total £
Receipts				
Donations	100	2,000	2,100	50
Grants	130,816	84,558	215,374	202,429
Bank Interest	1,395	-	1,395	771
Total Receipts	<u>132,311</u>	<u>86,558</u>	<u>218,869</u>	<u>203,250</u>
Payments				
Direct charitable activity payments	98,964	86,558	185,522	188,889
Governance costs	1,074	-	1,074	888
Total Payments	<u>100,038</u>	<u>86,558</u>	<u>186,596</u>	<u>189,777</u>
Surplus for year	<u>32,273</u>	<u>-</u>	<u>32,273</u>	<u>13,473</u>

BUTE ADVICE CENTRE
STATEMENT OF BALANCES
AS AT 31 MARCH 2024

	Notes	Unrestricted £	Restricted £	2024 £	2023 £
Bank and cash in hand					
Opening balances		149,489	-	149,489	136,016
Surplus for year		<u>32,273</u>	-	<u>32,273</u>	<u>13,473</u>
Closing balances		<u>181,762</u>	-	<u>181,762</u>	<u>149,489</u>
Other assets and liabilities					
Fixed Assets	2			<u>5,000</u>	<u>5,000</u>
Debtors	3			<u>1,935</u>	<u>2,411</u>
Creditors	4			<u>1,128</u>	<u>1,074</u>

Approved by the Trustees and signed on their behalf:



BUTE ADVICE CENTRE**NOTES TO THE ACCOUNTS****AS AT 31 MARCH 2024****1. Funds**

	Balance at 01/04/23 £	Incoming Resources £	Expenditure (gains)/loss £	Transfers £	Balance at 31/03/24 £
Unrestricted Funds					
General Funds	149,489	132,311	(100,038)	-	181,762
Total Unrestricted Funds	<u>149,489</u>	<u>132,311</u>	<u>(100,038)</u>	<u>-</u>	<u>181,762</u>
Restricted Funds					
Age Scotland	-	500	(500)	-	-
ARC	-	450	(450)	-	-
Bute Benevolent Fund	-	1,500	(1,500)	-	-
For Bute	-	500	(500)	-	-
Inspiralba	-	60,138	(60,138)	-	-
Mount Stuart Trust	-	8,970	(8,970)	-	-
Refugee Resettlement	-	12,000	(12,000)	-	-
Supporting Communities	-	2,500	(2,500)	-	-
Total Restricted Funds	<u>-</u>	<u>86,558</u>	<u>(86,558)</u>	<u>-</u>	<u>-</u>
TOTAL FUNDS	<u>149,489</u>	<u>218,869</u>	<u>(186,596)</u>	<u>-</u>	<u>181,762</u>

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

b) Restricted funds comprise;

Age Scotland – Funding to highlight services available to the elderly community in Argyll & Bute, using telephone, face to face sessions and workshop information sessions.

ARC – Funding to offer support with travel expenses for advisers to travel to the ARC centre to deliver welfare rights support to those who are working through addiction problems and their loved ones.

Bute Benevolent Fund – Funding to support the publishing and printing of the advice book entitled “Cost of Living Support in Argyll & Bute”.

For Bute – Funding to support the publishing and printing of the advice book entitled “Cost of Living Support in Argyll & Bute”.

Inspiralba – Funding to help support parents access welfare rights support in their journey to employment.

Mount Stuart Trust – Funding to help cover retrospectively the cost of moving premises.

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

Supporting Communities - Funding to help engage those hard-to-reach communities in Argyll & Bute through community events and face to face support.

BUTE ADVICE CENTRE

NOTES TO THE ACCOUNTS

AS AT 31 MARCH 2024

2. Fixed assets

	2024 £	2023 £
Fixtures, fittings and equipment - cost and estimated value	<u>5,000</u>	<u>5,000</u>
	<u>5,000</u>	<u>5,000</u>

3. Debtors

	2024 £	2023 £
Prepayments	<u>1,935</u>	<u>2,411</u>
	<u>1,935</u>	<u>2,411</u>

4. Liabilities

	2024 £	2023 £
Independent examiners' remuneration	<u>1,128</u>	<u>1,074</u>
	<u>1,128</u>	<u>1,074</u>

5. Related Party Transactions

During the year there were no reimbursed expenses to trustees (2023: £nil).

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

Bute Advice Centre

22/26 Bishop Street
Rothesay
Isle of Bute
PA20 9DG

Wbg Services LLP
168 Bath Street
Glasgow
G2 4TP

Dear Sirs

LETTER OF REPRESENTATION

We confirm to the best of our knowledge and belief and having made appropriate enquiries of other trustees and officials of the charity, the following representations given to you in connection with your independent examination of the charity's accounts for the year ended 31 March 2024.

1. We acknowledge as trustees our responsibility for making accurate representations to you and for the accounts which you have prepared for the charity. All the accounting records have been made available to you for the purpose of your independent examination, to the best of our knowledge and all the transactions undertaken by the charity have been reflected and recorded in the accounting records. All other records and related information, including minutes of all meetings, have been made available to you.
2. The financial statements are free of material misstatements including omissions.
3. We acknowledge our responsibility for the design and implementation of internal control systems to prevent and detect fraud. We have disclosed to you the results of our risk assessment that the financial statements may be misstated as a result of fraud. There have been no irregularities (or allegations of irregularities) involving management, employees who have a significant role in internal control or others that could have a material effect on the financial statements.
4. We are not aware of any irregularities, including fraud, involving management or employees of the charity. No allegations of such irregularities, including fraud, have come to our attention.
5. The charity has no liabilities or contingent liabilities other than those disclosed in the accounts.
6. The charity has satisfactory title to all assets and there are no liens or encumbrances on the charity's assets, except for those that are disclosed in the financial statements.
7. The methods, data and significant assumptions used by us in making accounting estimates, and their related disclosures, are appropriate to achieve recognition, measurement and disclosure that is reasonable in the context of the applicable financial reporting framework.
8. To the best of our knowledge and belief, the charity has had at no time during the year any arrangement, transaction or agreement to provide credit facilities (including loans, quasi-loans or credit transactions) for trustees nor to guarantee or provide security for such matters.
9. All claims in connection with litigation that have been, or are expected to be, received have been properly accrued for in the financial statements.
10. We confirm that we have told you of all laws or regulations that are central to the charity's ability to conduct its business and confirm that there have been no material breaches.

11. We confirm that we have disclosed to you all related party transactions relevant to the charity and that we are not aware of any further related party matters that require disclosure in order to comply with the requirements of charities legislation, the Statement of Recommended Practice for charity accounts or accounting standards.
12. There have been no events since the balance sheet date that require disclosure or which would materially affect the amounts in the accounts, other than those already disclosed or included in the accounts. Should further material events occur, which may necessitate revision of the figures included in the financial statements or inclusion of a note thereto, we will advise you accordingly.
13. The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern. We have considered a period of twelve months from the date of approval of the financial statements. We believe no further discussions relating to the charity's ability to continue as a going concern need to be made in the financial statements.
14. All grants, donations and other income, the receipt of which is subject to specific terms or conditions, have been notified to you. There have been no breaches of terms or conditions in the application of such income.
15. The disclosures in respect of restricted income shown in the financial statements are complete and accurate.

We confirm that the above representations are made on the basis of enquiries of staff with relevant knowledge and experience (and, where appropriate, of supporting documentation) sufficient to satisfy ourselves that we can properly make each of the above representations to you.

Yours faithfully

A large black rectangular box used to redact the signature of the trustee.

Date: 23 July 2024