

Scottish Charity Number: SC013364

**MUSSELBURGH AND DISTRICT CITIZENS ADVICE BUREAU SCIO
REPORT AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2024**

MUSSELBURGH AND DISTRICT CITIZENS ADVICE BUREAU SCIO
REPORT AND FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2024

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TRUSTEES' ANNUAL REPORT FOR THE YEAR ENDED 31 MARCH 2024

The trustees present their annual report and financial statements of the charity for the year ended 31st March 2024. The financial statements have been prepared in accordance with the accounting policies set out in the notes to the accounts and comply with the charity's constitution, the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 (as amended) and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard (FRS102) applicable in the UK and Republic of Ireland.

SERVICE AIMS, OBJECTIVES AND ACTIVITIES

The principal activities of Musselburgh and District Citizens Advice Bureau SCIO ('the bureau' or 'MCAB') are to provide free, confidential and impartial advice, information and assistance to the public.

The principal aims of the organisation are twofold:

1. To ensure that individuals do not suffer through lack of knowledge of their rights and responsibilities or of the services available to them or through an inability to express their needs effectively and equally.
2. To exercise a responsible influence on the development of social policies and services, both locally and nationally.

The objectives and activities for the year focus on the provision of advice and guidance to the local population. The strategies in place to assist the charity to meet these objectives included the following:

1. We ensure a full complement of trained staff and volunteers with the necessary skills to deliver the objects of the service
2. We provided increased access to the charity's specialised resource through walk in surgery visits, online and telephone advice, home visits and outreach clinics in those areas of greatest need.
3. We work to strengthen existing partnerships and create new alliances with other key agencies to ensure that the widest range of services is available that best suits the needs of the client population.

CHAIR PERSON'S INTRODUCTION

Last year, my board colleagues and I, working hand-in-hand with the CEO, saw the future for the Bureau as being an integral & vital part of the support infrastructure in East Lothian. It would be clear in what it does. Where it did not, and could not provide support, it would work closely with associated organisations that could. It will be seen as a reliable, capable, partner by other similar organisations and work in partnership with East Lothian Council to best support the citizens of Musselburgh and its surrounds. It was with that vision front and foremost that the board undertook its 5-year review of strategy. The outcome is an amalgam of the thinking mentioned above and is founded on three central pillars. It was recognised that whilst the bureau provided essential support to people in East Lothian for predominantly financial problems these problems do not arise in isolation.

They are often a result of health issues or, more recently, fuel poverty.

Recognising this, the Bureau's strategy is to engage and support people in, not only its traditional sphere, but to add support for health and fuel poverty to its support portfolio. It is envisaged that by bringing these three strands of support together those in greatest need of the Bureau's support will have them met in a more streamlined and coherent way.

As a first, and significant, step in the execution of this strategy the Bureau has embedded its operation into the fabric of the community by engaging in a contract with the East Lothian Foodbank. This working relationship goes from strength to strength and endorses the strategy of integrating support across the pillars of health, energy poverty and financial challenges. Secondly, staff training in energy advice has been given with 4 members of staff now qualified to City & Guilds level to give energy advice. This is seen as a service which can prevent people falling into fuel poverty

A further consequence of the implementation of the strategy is the completion of the Bureau's move into the heart of the community and is now well settled into its base in the Fisherrow Centre. The relocation has already reaped benefits through engagement with other support organisations in the Centre.

TRUSTEES' ANNUAL REPORT FOR THE YEAR ENDED 31 MARCH 2024

ACHIEVEMENTS AND PERFORMANCE

In the period 1 April 2023 – 31st March 2024 Musselburgh CAB assisted 2102 clients (2022/23: 1192 clients) of whom 1346 (2022/23: 742) were new to the service. We delivered 8214 separate pieces of advice (2022/23 – 6,164 separate pieces of advice) and each client contacted the service on average 4 times (2023: 5 times). The service brings significant benefit to the people of East Lothian by providing advice, assistance, and representation to anyone who needs it along with those most vulnerable and in need in East Lothian.

Clients, Contacts, L1/ L2 Advice, L3 Advice, New Clients

2,102	1,346	7,732	6,045	8,214
Clients	New Clients	Contacts	L1/ L2 Advice	L3 Advice

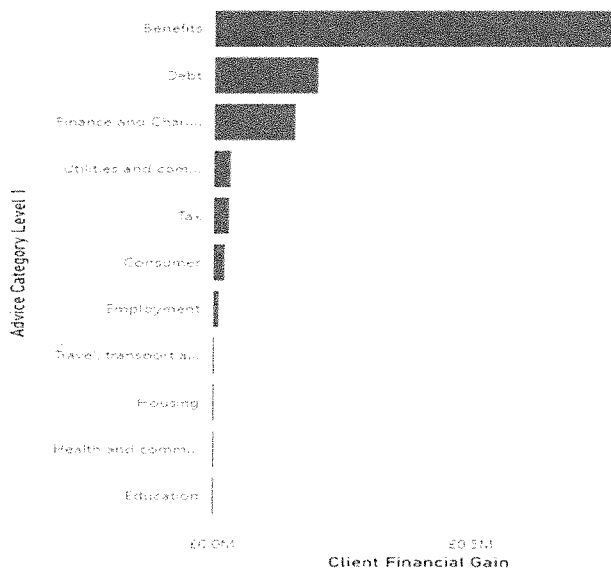
Number of Clients, No. of Times Used

BY ADVICE CODE

Advice Code	Number of Clients	No. of Times Used
Benefits	588	1,622
Consumer	64	72
Debt	186	880
Discrimination	6	7
Education	14	16
Employment	126	192
Finance and Charitable Support	627	2,034
Health and community care	45	54
Housing	179	255
Immigration, Asylum and Nationality	41	57
Legal Proceedings	90	103
NHS Concern or Complaint	11	14
Relationship	105	119
Tax	138	180
Travel, transport and holidays	59	68
Utilities and communications	200	372

Client Financial Gain

BY ADVICE CATEGORY LEVEL 1



TRUSTEES' ANNUAL REPORT FOR THE YEAR ENDED 31 MARCH 2024

In the year we made 1,013 referrals (2022/23: 1,025 referrals) to East Lothian Foodbank on behalf of clients struggling financially due to being unable to purchase food.

During the period we secured a client financial gain amount of £1,233,919 (£1,254,516 in 2022/23)

In 2022 Musselburgh CAB was audited by Citizens Advice Scotland on all aspects of service delivery as a condition of our CAS membership, this audit takes place every 3 years and the Bureau passed in all aspects.

In 2022 the Bureau achieved Scottish National Standards in Advice Provision.

FINANCIAL REVIEW

The results for the period are set out in the Statement of Financial Activities on page 10.

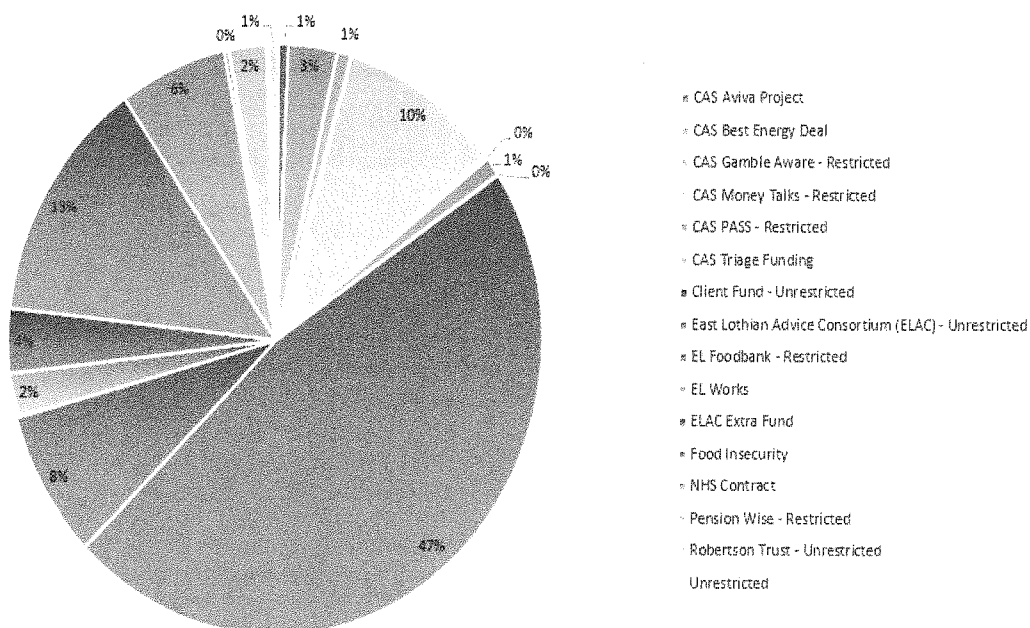
Principal Funding Sources

The East Lothian Advice Consortium "ELAC" which is a joint venture between Musselburgh & District Citizens Advice Bureau and Haddington Citizens Advice Bureau made a successful tender for the three year East Lothian Advice Services Contract which was awarded from 1 April 2020 – 31 March 2023. The new contract reflected a 33% reduction in council funding when compared with the previous contract and required further 5% year on year reductions to be made. Funding has been extended for a further two years and the contract will now expire on 31 March 2025.

The ELAC Consortium Board consists of 2 representatives from the Boards of Musselburgh and Haddington Citizens Advice Bureau "CAB" and an Independent Chair. Musselburgh CAB is a member of the Consortium Board and also a sub-contractor of the Consortium and delivers the East Lothian Contract in partnership with Haddington CAB. 47% of the Bureau's funding came through the East Lothian Advice Consortium.

Funding was also secured from Citizen's Advice Scotland (CAS) to support East Lothian residents. CAS funding also supported the delivery of PensionWise and the Patient Advice and Support Project.

Musselburgh Citizens Advice Bureau - Income for 2023/24



TRUSTEES' ANNUAL REPORT FOR THE YEAR ENDED 31 MARCH 2024

We continue to build strong partnerships and provide advice services to East Lothian Foodbank, we provide a holistic service to people receiving support from the Foodbank. This is a new and exciting partnership for the Bureau. Along with this, we continue to provide the advice service at the East Lothian Community Hospital in Haddington and provide a welfare rights service to staff and patients, funded by the NHS.

INVESTMENT POLICY AND PERFORMANCE

The trustees, having regard to the liquidity requirements of running the charity, have kept available funds in current and deposit accounts.

RESERVES POLICY & GOING CONCERN

The reserves policy recommended and approved by the Board of Management in August 2023 states that the Bureau will hold financial reserves of a minimum of £100,000 at all times.

As at 31 March 2024, the charity had cash reserves of £323,620 (2023: £255,245).

Trustees have considered the situation and are confident about the prospects of the charity for at least the next 12 months. Project expenditure can be adjusted according to the available funding. Therefore the trustees consider that the charity is a going concern.

PLANS FOR FUTURE PERIODS

2023 - 24 was a pivotal and exciting year for Musselburgh Citizen's Advice Bureau, after 50 years in the Musselburgh High Street premises, we relocated to new modern and accessible office space within the Fisherrow Centre. This has been a positive move, with more opportunity for collaboration with the many organisations supporting people working in the centre.

It is clear that more projects and services and smarter use of resources is now essential to maintain standards and services for our clients. Squeezed budgets and rising energy prices have led to a huge increase in people turning to us in situations of crisis.

Working in partnership with other local agencies is a key strength of the bureau. Joint working with a range of partner agencies from the East Lothian Financial Inclusion Network, other charities and national organisations enables us to refer and receive a broader range of client groups than we could alone. This has obvious benefits for our partners as we get to capitalise on each other's expertise, reputation and reach. Of greater importance are the additional outcomes we are collectively able to achieve for our clients.

TRUSTEES' ANNUAL REPORT FOR THE YEAR ENDED 31 MARCH 2024**STRUCTURE, GOVERNANCE AND MANAGEMENT****Governing Document**

Musselburgh and District Citizens Advice Bureau was registered as a charity on 1 January 1992. It incorporated as Musselburgh and District Citizens Advice Bureau SCIO, and is a recognised Scottish charity (No. SC013364). It is governed by its constitution dated 15 December 2011.

Appointment of Trustees

Trustees are either elected at the Annual General Meeting or nominated by member organisations e.g. East Lothian Council or co-opted by the Board of Management (provided that the number of co-opted trustees does not exceed one third of the total number of Trustees). Appointment to the Board of Management is through a formal recruitment process where the applicant is measured against a set of skills and essential criteria. Trustees may also be co-opted to serve by a majority of Trustees at any point throughout the year where they will be required to be formally elected at the AGM.

The main objective for Trustees is to ensure that they are able to certify that they feel fully engaged, part of the process and understand the needs of the organisation. Agreed actions are:

- i. The board has overall responsibility for the strategic direction, organisational policy and planning, finance and decision making.
- ii. The board evaluates the skills incorporated within the bureau and undertakes equal opportunities monitoring.
- iii. A positive recruitment programme is developed and adopted.

Trustees' induction and training

New Trustees are invited to attend the bureau and are provided with an "Induction Pack" covering such topics as legal status and governance, structure, organisation and staffing, finances, policy and strategy. In addition, they are invited to familiarise themselves with the charity and the context within which it operates. New Trustees are invited and encouraged to complete online training and attend training courses organised by Citizens Advice Scotland and to attend specialised training where it is considered to be appropriate. Additionally, new members can request support from the CAS Development Officer appointed to support the Board.

Risk Management

Trustees have established a basis for the assessment, review and management of the major risks faced by the charity and are satisfied that all major risks have been addressed. This is in the form of a risk register which is an agenda item at all Trustee meetings. Among these is the ever-present risk of the impact of change in local government finance and on the ability of our funders to continue to commit to the current level of support.

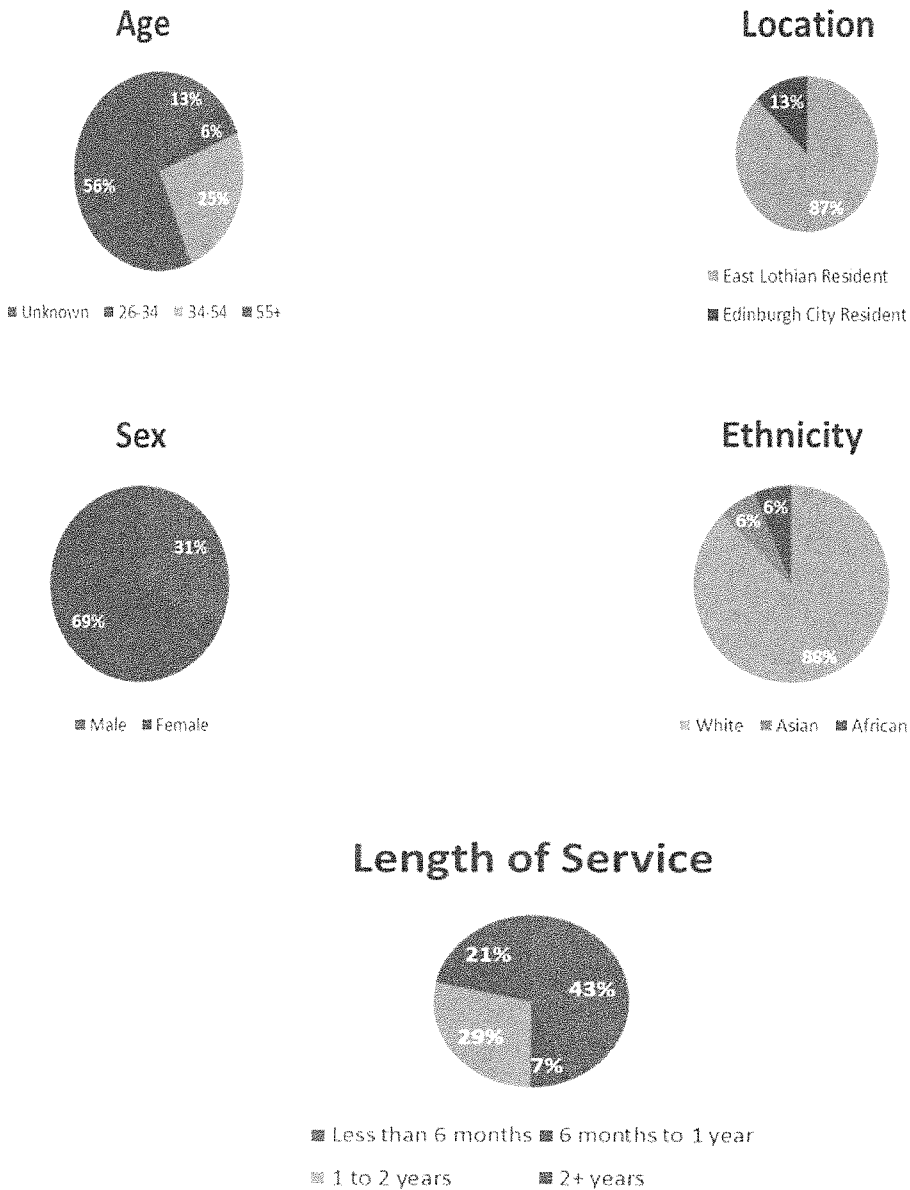
Organisational structure

The Board of Management of the charity are its Trustees for the purpose of charity law and throughout this report are collectively referred to as the Trustees. The organisation is managed by a Board of Management who are volunteers to the service. In 2022-23 there were a total of 6 Trustees. There are 4 quarterly meetings per year plus 1 Annual General Meeting in November.

The Chief Officer of the organisation is in attendance at all Board meetings. Throughout the period of 2023/24 the Bureau was managed by 1 full time Chief Officer. The remaining staff comprised of a total headcount of 8.

The organisation went from 12 volunteers supporting the service at 1st of April 2023 to 16 at 31st March 2024. 3 volunteers left within this time due to other priorities.

Volunteer Statistics:



LEGAL AND ADMINISTRATIVE INFORMATION

CHARITY REGISTRATION NUMBER: SC013364

The Board of Management of the charity are its Trustees for the purpose of charity law and throughout this report are collectively referred to as the Trustees. The Trustees who served during the period and since the year end unless otherwise stated were as follows:

BANKERS:

SC013364

Bank of Scotland
172 High Street
Musselburgh
EH21 7EA

**STATEMENT OF TRUSTEES' RESPONSIBILITIES
FOR THE YEAR ENDED 31 MARCH 2024**

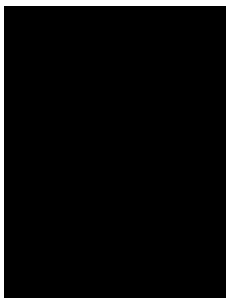
The charity trustees are responsible for preparing a trustees' annual report and financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice). The law applicable to charities in Scotland requires the charity trustees to prepare financial statements for each year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity 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 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 operation.

The Trustees 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 Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 and the provisions of the charity's constitution. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The Trustees are responsible for the maintenance and integrity of the charity 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.

This report was approved by the Trustees on 4/11/24 and signed on their behalf by



Trustee

Independent Examiner's Report to the Trustees on the Unaudited Financial Statements of Musselburgh and District Citizens Advice Bureau SCIO

I report on the accounts of the charity for the year ended 31 March 2024 which are set out on pages 10 to 19.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts in accordance with the terms of the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended).

The charity trustees consider that the audit requirement of Regulation 10(1) (a) to (c) of the Accounts Regulations does not apply and that an independent examination is needed.

It is my responsibility to examine the accounts as required under section 44(1) (c) of the Act and to state whether particular matters have come to my attention.


Basis of independent examiner's statement

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

Independent examiner's statement

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

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



Chartered Accountant
Hollis Accounting Limited
3 Melville Crescent
EDINBURGH
EH3 7HW

Date:

7/11/24

MUSSELBURGH AND DISTRICT CITIZENS ADVICE BUREAU SCIO
STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDING 31 MARCH 2024

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		2024	2024	2024	2023	2023	2023
		Unrestricted	Restricted		Unrestricted	Restricted	
	Note	Funds	Funds	Total	Funds	Funds	Total
		£	£	£	£	£	£
<u>Income and Endowments</u>							
Donations and legacies	4	11,110	538	11,648	2,568	-	2,568
Charitable activities	5	179,463	161,779	341,242	166,963	88,895	255,858
Other Income	6	2,100	-	2,100	70,140	-	70,140
Total income		192,673	162,317	354,990	239,671	88,895	328,566
<u>Expenditure on:</u>							
Raising funds	7	-	-	-	-	-	-
Charitable activities	7	215,697	176,431	392,128	180,337	94,255	274,592
Total expenditure		215,697	176,431	392,128	180,337	94,255	274,592
Net income/(expenditure)		(23,024)	(14,114)	(37,138)	59,334	(5,360)	53,974
Transfers between funds	16	(8,800)	8,800	-	-	-	-
Net movement in funds		(31,824)	(5,314)	(37,138)	59,334	(5,360)	53,974
Fund reconciliation							
Fund balances brought forward	16	244,295	5,314	249,609	184,961	10,674	195,635
Fund balance carried forward	16	212,471	-	212,471	244,295	5,314	249,609

The Statement of Financial Activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing activities.

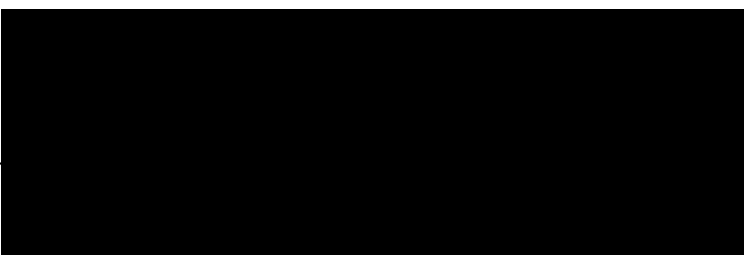
MUSSELBURGH AND DISTRICT CITIZENS ADVICE BUREAU SCIO
BALANCE SHEET
AS AT 31 MARCH 2024

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	Note	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Total Funds 2024 £	Unrestricted Funds 2023 £	Restricted Funds 2023 £	Total Funds 2023 £
Fixed assets							
Tangible Fixed Assets	11	4,877	-	4,877	8,937	-	8,937
Investments	12	-	-	-	-	-	-
Total Fixed Assets		<u>4,877</u>	<u>-</u>	<u>4,877</u>	<u>8,937</u>	<u>-</u>	<u>8,937</u>
Current assets							
Debtors	13	11,868	5,750	17,618	5,643	-	5,643
Cash at bank and in hand		204,978	118,642	323,620	241,681	13,564	255,245
Total Current Assets		<u>216,846</u>	<u>124,392</u>	<u>341,238</u>	<u>247,324</u>	<u>13,564</u>	<u>260,888</u>
Creditors: Amounts falling due within one year							
	14	(9,252)	(124,392)	(133,644)	(11,966)	(8,250)	(20,216)
Net current assets		<u>207,594</u>	<u>-</u>	<u>207,594</u>	<u>235,358</u>	<u>5,314</u>	<u>240,672</u>
Net assets		<u>212,471</u>	<u>-</u>	<u>212,471</u>	<u>244,295</u>	<u>5,314</u>	<u>249,609</u>
Unrestricted Funds							
General Funds	16			212,471			244,295
Restricted Funds	16			-			5,314
Total Funds				<u>212,471</u>			<u>249,609</u>

The notes at pages 12 to 19 form part of these accounts.

Approved by the Trustees on 4 November 2024 and signed on their behalf by:

_____  Trustee

MUSSELBURGH AND DISTRICT CITIZENS ADVICE BUREAU SCIO
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDING 31 MARCH 2024

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1 ACCOUNTING POLICIES

(a) Basis of preparation and assessment of going concern

The accounts (financial statements) have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts. The financial statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014 and the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended). The charity constitutes a public benefit entity as defined by FRS102. The principal accounting policies adopted in the preparation of the financial statements are set out below. The accounts have been prepared on a going concern basis. The Trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern.

(b) Funds structure

Unrestricted funds comprise those funds which the Trustees are free to use for any purpose in furtherance of the charitable objects. Unrestricted funds include designated funds where the Trustees, at their discretion, have created funds for specific purposes.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by the donor or trust deed, or through the terms of an appeal.

Further details of each fund are disclosed in note 16.

(c) Income

Income is recognised once the charity has entitlement to the income, it is probable that the income will be received and the amount of income receivable can be measured reliably.

Donations are recognised when the SCIO has been notified in writing of both the amount and settlement date. In the event that a donation is subject to conditions that require a level of performance before the charity is entitled to the funds, the income is deferred and not recognised until either those conditions are fully met, or the fulfilment of those conditions is wholly within the control of the charity and it is probable that those conditions will be fulfilled in the reporting period.

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the bank.

Income from government and other grants, whether 'capital' or 'revenue' grants, is recognised when the charity has entitlement to the funds, any performance conditions attached to the grants have been met, it is probable that the income will be received and the amount can be measured reliably and is not deferred.

Income received in advance of the provision of a specified service is deferred until the criteria for income recognition are met (see note 15).

(d) Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that settlement will be required and the amount of the obligation can be measured reliably.

All expenditure is accounted for on an accruals basis. All expenses including support costs and governance costs are allocated or apportioned to the applicable expenditure headings. For more information on this attribution refer to note (e) below.

Expenditure on charitable activities includes expenditure undertaken to further the purposes of the charity and their associated support costs.

Irrecoverable VAT is charged as a cost against the activity for which the expenditure is incurred.

MUSSELBURGH AND DISTRICT CITIZENS ADVICE BUREAU SCIO
NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE YEAR ENDING 31 MARCH 2024

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1 ACCOUNTING POLICIES (continued)

(e) Tangible fixed assets and depreciation

All assets costing more than £2,000 are capitalised and valued at historical cost. Depreciation is charged as follows:

Fixtures & Fittings:	20% on a straight line basis
Office Equipment:	25% on a straight line basis

(f) Debtors

Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

(g) Cash at bank and in hand

Cash at bank and cash in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

(h) Creditors and provisions

Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

(i) Pensions

The charity pays contributions of 7% of gross salary into employees' personal pension schemes. Details of the contributions are included within note 8. The SCIO has no liability beyond making its contributions and paying across the deductions for the employees' contributions.

(j) Employee benefits

The costs of short-term employee benefits are recognised as a liability and an expense, unless those costs are required to be recognised as part of the cost of stock or fixed assets. The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received. Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

(k) Operating leases

Rental charges for property are charged on a straight-line basis over the term of the lease.

(l) Financial instruments

The charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value.

(m) Judgements and key sources of estimation uncertainty

In the application of the charity's accounting policies, the Trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates. The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised, if the revision affects only that period, or in the period of the revision and future periods if the revision affects both current and future periods.

(n) Taxation

The SCIO is a charity within the meaning of Section 467 of the Corporation Tax Act 2010. Accordingly, the charity is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 of Part 11 of the Corporation Tax Act 2010 and section 256 of the Taxation of Chargeable Gains Act 1992 to the extent that such income or gains are applied for charitable purposes only.

(o) Investments

The charity's investment in the joint venture is included within the accounts at cost less provision for any impairment.

MUSSELBURGH AND DISTRICT CITIZENS ADVICE BUREAU SCIO
NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE YEAR ENDING 31 MARCH 2024

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2 Legal status of the Charity

The Charity is a registered Scottish Charitable Incorporated Organisation.

3 Related party transactions and Trustees' expenses and remuneration

The Trustees all give freely their time and expertise without any form of remuneration or other benefit in cash or kind (2023: none). No expenses were reimbursed to or waived by Trustees during the year (2023: none). During the year no Trustee had any personal interest in any contract or transaction entered into by the charity (2023: none).

There were £nil of donations by Trustees in the year (2023: £200).

On 9 October 2015, the charity entered into a joint venture with Haddington Citizens Advice Bureau to form East Lothian Advice Consortium, a company limited by guarantee registered in Scotland. Musselburgh and District Citizens Advice Bureau SCIO and Haddington Citizens Advice Bureau are both members of the joint venture. During the year the charity received unrestricted grant funding of £179,463 (2023: £166,963) and restricted grant funding of £nil (2023: £nil) from East Lothian Advice Consortium.

	Unrestricted Funds £	Restricted Funds £	Total 2024 £	Unrestricted Funds £	Restricted Funds £	Total 2023 £
4 Income from donations and legacies						
Donations and other income	11,110	538	11,648	2,568	-	2,568
Grants received:						
Covid-related grants	-	-	-	-	-	-
	<u>11,110</u>	<u>538</u>	<u>11,648</u>	<u>2,568</u>	<u>-</u>	<u>2,568</u>
5 Income from charitable activities						
East Lothian Advice Consortium	179,463	-	179,463	166,963	-	166,963
Advice services	-	161,779	161,779	-	88,895	88,895
Other charitable income	-	-	-	-	-	-
	<u>179,463</u>	<u>161,779</u>	<u>341,242</u>	<u>166,963</u>	<u>88,895</u>	<u>255,858</u>
6 Other income						
Interest on cash deposits	2,100	-	2,100	-	-	-
Other income	-	-	-	70,140	-	70,140
	<u>2,100</u>	<u>-</u>	<u>2,100</u>	<u>70,140</u>	<u>-</u>	<u>70,140</u>
Total income	<u>192,673</u>	<u>162,317</u>	<u>354,990</u>	<u>239,671</u>	<u>88,895</u>	<u>328,566</u>

MUSSELBURGH AND DISTRICT CITIZENS ADVICE BUREAU SCIO
NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE YEAR ENDING 31 MARCH 2024

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7 Expenditure	Unrestricted funds £	Restricted funds £	Total 2024 £	Unrestricted funds £	Restricted funds £	Total 2023 £
Fundraising costs	-	-	-	-	-	-
Costs of charitable activities						
Staff costs (note 8)	151,439	113,806	265,245	126,477	71,938	198,415
Recruitment expenses	214	16	230	-	-	-
Rent & rates	10,807	3,246	14,053	3,775	4,459	8,234
Heat & light	(582)	3	(579)	5,054	1,390	6,444
Printing, postage & stationery	2,273	754	3,027	1,997	565	2,562
Telephone & IT	3,395	1,411	4,806	1,864	2,883	4,747
Repairs & maintenance	12,553	3,739	16,292	2,332	672	3,004
Volunteer costs	2,841	864	3,705	1,018	714	1,732
Staff expenses	3,693	2,109	5,802	2,692	1,420	4,112
Board expenses	330	58	388	821	-	821
Travel expenses	91	7	98	-	-	-
Insurance	532	354	886	1,776	68	1,844
Subscriptions	440	49	489	65	42	107
Marketing	44	92	136	-	-	-
General expenses	5,029	1,100	6,129	2,358	795	3,153
Food insecurity costs	30	39,000	39,030	-	-	-
Staff & volunteer training	2,331	81	2,412	2,230	1,192	3,422
Professional expenses	433	595	1,028	6,364	1,014	7,378
Cleaning	1,794	1,273	3,067	3,217	558	3,775
Depreciation	4,060	-	4,060	4,517	-	4,517
Accountancy	12,242	7,874	20,116	12,790	6,545	19,335
Independent Examiners Fee	990	-	990	990	-	990
Audit for ELAC	718	-	718	-	-	-
Other expenses	-	-	-	-	-	-
	215,697	176,431	392,128	180,337	94,255	274,592

8 Staff costs and remuneration of key management personnel	2024 £	2023 £
Salaries & wages	237,100	177,745
Social security costs	14,971	10,230
Employer contributions to defined contribution pension schemes	13,174	10,440
	265,245	198,415
Key management personnel remuneration		
Salaries & wages	42,651	39,364
Social security costs	4,631	4,395
Employer contributions to defined contribution pension schemes	2,986	2,756
	50,268	46,515

The charity made £13,174 (2023: £10,440) contributions to employees' personal pension schemes. For more information about the pension contributions refer to note 1(i).

No employee had employee benefits in excess of £60,000 (2023: none).

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8 Staff costs and remuneration of key management personnel	2024	2023
(continued)	#	#
The average weekly number of persons, by headcount, employed by the charity during the year was:	9	10

9 Net income/(expenditure) for the year	2024	2023
This is stated after charging:	£	£
Depreciation	4,060	4,517
Independent Examiner's remuneration	990	990

10 Government Grants
Income from government grants was £nil in both periods.

11 Tangible Fixed Assets	2024	2024	2024	2023	2023	2023
	Office	Fixtures &	Total	Office	Fixtures &	Total
	Equipment	Fittings		Equipment	Fittings	
	£	£	£	£	£	£
Cost						
At 1 April brought forward	12,868	11,546	24,414	12,868	11,546	24,414
Additions/(disposals)	-	-	-	-	-	-
At 31 March carried forwards	<u>12,868</u>	<u>11,546</u>	<u>24,414</u>	<u>12,868</u>	<u>11,546</u>	<u>24,414</u>
Depreciation						
At 1 April brought forward	10,492	4,985	15,477	8,284	2,676	10,960
Charge for the year	1,751	2,309	4,060	2,208	2,309	4,517
Disposal	-	-	-	-	-	-
At 31 March carried forwards	<u>12,243</u>	<u>7,294</u>	<u>19,537</u>	<u>10,492</u>	<u>4,985</u>	<u>15,477</u>
Net Book Values						
At 31 March carried forwards	<u><u>625</u></u>	<u><u>4,252</u></u>	<u><u>4,877</u></u>	<u><u>2,376</u></u>	<u><u>6,561</u></u>	<u><u>8,937</u></u>

12 Investments

On 9th October 2015, the charity entered into a joint venture with Haddington Citizens Advice Bureau to form East Lothian Advice Consortium, a company limited by guarantee registered in Scotland. Musselburgh Citizen's Advice Bureau and Haddington Citizens Advice Bureau are both members of the joint venture. The cost of the investment is £nil. The most recent accounts for the joint venture were prepared to the period ended 31st March 2023, and the previous period was to 31 March 2022. The company had net assets of -£802 (2021: -£317).

13 Debtors	2024	2023
	£	£
Trade debtors	9,700	4,451
Accrued income	5,750	-
Prepayments	2,168	1,192
	<u><u>17,618</u></u>	<u><u>5,643</u></u>

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14	Creditors: amounts falling due within one year	2024	2023
		£	£
	Creditors	3,717	4,912
	Other creditors and accruals	3,643	7,023
	Taxation and social security costs	1,892	31
	Deferred income (note 15)	124,392	8,250
		<u>133,644</u>	<u>20,216</u>

15	Deferred income	2024	2023
		£	£
	Balance at 1 April brought forward	8,250	-
	Amount released to charitable activities income	(8,250)	-
	Amount deferred in the year	124,392	8,250
	Balance at 31 March carried forwards	<u>124,392</u>	<u>8,250</u>

Part of the Robertson Trust grant was deferred in 2023 as the grant was received in advance, and was released in the current year. Deferred income at 31/03/24 is made up of £120,000 from the Blythe Family Trust, £3,750 from CAS Triage funding and £642 of a BES grant for future activities.

16	Analysis of charitable funds					
	2024	1 April	Income	Expenditure	Transfers	31 March
		£	£	£	£	£
Unrestricted Funds						
	Fixed Assets	8,937	-	(4,060)	-	4,877
	General funds	235,358	192,673	(211,637)	(8,800)	207,594
	Total Unrestricted Funds	244,295	192,673	(215,697)	(8,800)	212,471
Restricted Funds						
	CAS Aviva	-	1,994	(1,994)	-	-
	Robertson Trust	5,312	8,250	(13,562)	-	-
	East Lothian Foodbank Project	-	29,000	(29,000)	-	-
	CAS Energy Advice	-	8,800	(17,600)	8,800	-
	CAS Pass	-	777	(777)	-	-
	CAS Triage	-	3,750	(3,750)	-	-
	CAS Gamble Aware	2	2,998	(3,000)	-	-
	CAS Money Talk	-	34,842	(34,842)	-	-
	Pension Wise	-	1,010	(1,010)	-	-
	Food insecurity	-	47,897	(47,897)	-	-
	Scottish Legal Aid Board	-	-	-	-	-
	NHS Grant	-	22,999	(22,999)	-	-
	Total Restricted Funds	5,314	162,317	(176,431)	8,800	-
	Total 2024 Funds	249,609	354,990	(392,128)	-	212,471

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NOTES TO THE FINANCIAL STATEMENTS (continued)
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16 Analysis of charitable funds (continued)

2023 comparative	1 April	Income	Expenditure	Transfers	31 March
Unrestricted Funds	£	£	£	£	£
Fixed Assets	13,454	-	(4,517)	-	8,937
General funds	171,507	239,671	(175,820)	-	235,358
Total Unrestricted Funds	184,961	239,671	(180,337)	-	244,295
Restricted Funds					
CAS DAS Project	-	1,008	(1,008)	-	-
Robertson Trust	8,891	8,250	(11,829)	-	5,312
East Lothian Foodbank Project	-	14,500	(14,500)	-	-
CAS Energy Advice	-	3,014	(3,014)	-	-
CAS Welfare Reform	-	5,282	(5,282)	-	-
SG Debt Advice	-	26,933	(26,933)	-	-
CAS Gamble Aware	-	1,793	(1,791)	-	2
CAS Money Talk	-	4,000	(4,000)	-	-
Pension Wise	-	2,115	(2,115)	-	-
East Lothian Financial Inclusion	1,200	-	(1,200)	-	-
Scottish Legal Aid Board	583	18,167	(18,750)	-	-
NHS Grant	-	3,833	(3,833)	-	-
Total Restricted Funds	10,674	88,895	(94,255)	-	5,314
Total 2023 Funds	195,635	328,566	(274,592)	-	249,609

Unrestricted Funds

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

The designated fund for fixed assets represents the value of the charity's unrestricted funds that are tied up in fixed assets.

Restricted Funds comprise:

CAS DAS Project:- To support Debt Advice Scotland project.

CAS Development Fund - For office refurbishment.

Robertson Trust: - For Financial Inclusion work with young people in Schools across East Lothian.

CAS Energy Advice: - To provide Energy Advice for clients.

East Lothian Foodbank Project: - To fund a Foodbank Advisor for 4 days per week.

CAS Welfare Reform: -Provides advice and assistance to mitigate the impact of Welfare Reform.

SG Debt Advice: - To assist with money/debt advice and assistance to clients.

CAS Gamble Aware: - To provide advice and support in relation to gambling issues.

CAS PASS Project - Provides free, confidential information, advice and support to anyone who uses the NHS Scotland.

CAS Money Talk - For Income Maximisation assistance to families.

(continued on next page)

MUSSELBURGH AND DISTRICT CITIZENS ADVICE BUREAU SCIO
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16 Analysis of charitable funds (continued)

Restricted Funds (continued) comprise:

CAS Aviva: To increase capacity to provide General Advice

CAS Triage: To develop and implement new triage system at point of contact for clients

Pension Wise - The Government's free, impartial retirement guidance service that's open to everyone seeking information about defined contribution pension options.

Food Insecurity: Scottish Government pilot to provide cash payments instead of food parcels to clients in order to trial "Cash First" initiative.

East Lothian Financial Inclusion - To support the development work of the East Lothian Financial Inclusion Network.

NHS Grant - To assist people in hospital with support for when they leave.

Scottish Legal Aid Board - Funding received from the Scottish Legal Aid Board.

Transfers

Transfers in the year were from general funds to designated and restricted funds.

17 Analysis of Net Assets amongst Funds

2024	General	Designated	Restricted	Total 2024
	£	£	£	£
Fixed Assets	-	4,877	-	4,877
Current Assets	216,846	-	124,392	341,238
Current Liabilities	(9,252)	-	(124,392)	(133,644)
	<u>207,594</u>	<u>4,877</u>	<u>-</u>	<u>212,471</u>
2023 Comparative	General	Designated	Restricted	Total 2023
	£	£	£	£
Fixed Assets	-	8,937	-	8,937
Current Assets	247,324	-	13,564	260,888
Current Liabilities	(11,966)	-	(8,250)	(20,216)
	<u>235,358</u>	<u>8,937</u>	<u>5,314</u>	<u>249,609</u>

18 Lease commitments

At the balance sheet date, amounts due under operating lease commitments for property and equipment were as follows:

	2024	2023
	£	£
Lease commitments falling due within 1 year	19,330	1,152
Lease commitments falling due in more than 1 and less than 5 years	36,958	-