

ABERDEEN CARE & REPAIR GROUP

**Report and Financial Statements
for the year ended 31st March 2017**

Registered Charity SC015306

Aberdeen Care & Repair Group

Report and financial statements for the year ended 31st March 2017

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Committee of Management

Mr J Carroll
Mr K Christie
Cllr L Dunbar
Mr D Lappin
Mrs J Lyon
Ms L Montgomery
Cllr G Graham
Mr G Kyle
Mr G Stuart

Nominated by:
Independent member
Aberdeen City Council
Elected Member Aberdeen City Council
Castlehill Housing Association Ltd
Independent member
Independent Member
Elected Member Aberdeen City Council
Castlehill Housing Association Ltd
Aberdeen City Council

The Group allows for alternates to attend meetings, the nominated alternates are:

Ms F Murray (for Mr D Lappin)
Mr A Pitblado (for Mr G Stuart)

Principal Address

11 Waverley Place
Aberdeen
AB10 1XH

Project manager in charge of day to day activities: Karen Milne

Independent Examiner

John Black CA
Anderson Anderson & Brown LLP
Kingshill View
Prime Four Business Park
Aberdeen
AB15 8PU

Bankers

Bank of Scotland
39 Albyn Place
Aberdeen
AB10 1YN

Managing Agents

Castlehill Housing Association Ltd
4 Garden Place
Aberdeen
AB10 1UT

Report of the management committee for the year ended 31st March 2017

The committee of management, who are also the charity trustees, present their report and the financial statements for the year ended 31st March 2017.

Principal activities and objectives

The objective of Aberdeen Care & Repair Group is the promotion of the welfare of the elderly and/or disabled persons resident in the Aberdeen City area in respect of housing and other relative matters. Unrestricted funds raised by the Group are used to provide grants to individuals to assist them to carry out repairs and improvements such as installation of showers, heating systems or building repairs in order to assist the elderly and/or disabled person to stay in their own home. The Group Fund also purchases security and safety equipment which is provided to vulnerable households free of charge.

Committee approval is needed to allocate unrestricted funds as grants of up to £500 to individuals meeting the set criteria in order to carry out such repairs and improvements. The Group Fund is used as a last resort for individuals with staff approaching work or health related charities for each individual in the first instance.

Hardship grants are also provided from unrestricted funds to assist with small repairs. Grants of up to £100 can be authorised by staff, but any grants above this level require committee approval.

The Group Fund has raised funds for specific projects and these are restricted for the sole use of that project. Funds have been raised from local companies, trusts and charities. The funds that are available relate to:

- Safety/Security/Gardening
- Energy Efficiency
- Support for Carers/Young Children
- Gas Safe
- Home Maintenance Fund
- Minor Adaptations
- Decoration Fund
- Homesafe
- Trainee Equipment/Training
- Electrical Safety

The project manager is in day to day control of the running of the charity & has delegated authority for operational matters.

Grant making policy

- (1) Applicants should;
 - have limited income, generally not exceeding £170 per week for a single person and £240 for a couple, excluding housing costs and disability benefits. All other avenues should be explored before the case comes to committee
 - be in financial hardship
 - be over 60 years of age, or be disabled or be suffering chronic ill health.
 - have limited capital and
 - generally be owner occupiers or tenants of a private landlord
- (2) Priority will be given to repairs where:-
 - the lack of repair will lead to a serious risk to health and/or safety.
 - the client is likely to suffer hardship unless financial help is given.
- (3) Payment will be made to the contractor subject to the appropriate mandate being in place.

Report of the management committee for the year ended 31st March 2017 (continued)

- (4) There should be no other appropriate source of financial help available, but where such other source can meet only part of the cost of a repair then a grant up to the agreed maximum will be considered.

Review of period

The aim for the period under review was to ensure the principal objectives of the Group were met & to position the Group so that the organisation was ready for the challenges to be faced in future years, when the statutory funding regime changes.

Some of the activities of the Group in 2016/17:

- We continued to operate a Trusted Trader Scheme with registration fees going directly into the Group Fund, which provided an annual income of £1,165 to the unrestricted income of the charity. Renewal letters were not sent until the end of March 2017, hence there was a reduction in income.
- We approached individual trusts, organizations, and charities for donations. Each year we have companies/trust that donate annually although applications have to be made. During this financial year 4 of our regular supporters were unable to assist.
- We applied for grants to carry out particular services where it is perceived that there is a gap in service provisions: Homesafe, Gas Safety, Electrical Safety, Gardening services & Minor Aids.
- Applications were made to a further 6 new companies/trusts for some of our initiative projects, which were unsuccessful.
- During 2015/16 The Support for Carers & Young Children (SCYC) initiative balance was low and the Management agreed to allocate a further £1000.
- To help with publicity details of the activities of the charity was expanded on Care and Repair's web site.
- Pens were purchased to promote the service and charity when attending events.
- Costs for the funder finder have increased and as no applications using this source have been successful a decision was made to no longer purchase this package.

Over the last few years the charitable fund has actively promoted and supported relevant services, in particular our energy efficiency, gardening, minor aids, decoration, support for carers and disabled children, and safety and security projects. During 2016/17 staff identified an issue with the level of grant available from the Energy Efficiency Fund which had remained at £500 for over 10 years. As a result the Management Committee accepted the staff's suggestion to increase these grants to a £750 maximum. An application to Foundation Scotland for Gas Safety Funding was successful again this year, but unfortunately no funding was secured from the Electrical Safety Council. Staff have identified issues around Electrical Safety and a new initiative will be set up for this in 2017/18.

**Report of the management committee for the year ended 31st March 2017
(continued)**

Without the support of these organisations/companies we would be unable to deliver these projects:

Company/Charity/Trust	Fund Supported
George Crombie Trust	Home Maintenance Fund/Minor Aids/ GSS
ACC - EE Funds	EE Funds
Enquest	Homesafe
Gas Safe	Gas Safety
ASPC	Decoration/Homesafe
Transfer of Funds from General Fund to Support for Carers	Support for Carers
Premier Oil	GSS/Support for Carers
E S Wilson Trust	GSS
Violet Lessels Trust	Homesafe
John Gordon Charitable Trust	GSS/Minor Aids/Homesafe
Thomas Primrose Trust	GSS

Report of the management committee for the year ended 31st March 2017 (continued)

Constitution

Aberdeen Care & Repair Group is an unincorporated association governed by a constitution adopted on 20th April 2012. The constitution was reviewed and revised in 2010/11.

Management and administration of the charity

A committee of volunteers who receive no emoluments or expenses for their services manages Aberdeen Care & Repair Group. The day to day administration of the charity is carried out by the staff of Castlehill Housing Association Ltd as part of its Care & Repair programme of activities and the value of the service provided is shown as intangible income in the Statement of Financial Activities on page 9. The other administrative costs are audit fees and the purchase of charity publications. This allows for maximum benefit to go to clients from the funds raised.

The committee consists of up to 16 members, with nominations accepted from the following sources (*maximum representatives allowed*):

Aberdeen City Council	4
Castlehill Housing Association	2 (1 staff member & 1 committee member)
Third Sector	4
Individuals nominated by other independent organisations	6

New committee members are issued with the policies and procedures documentation (referred to in the risk management section) in order to acquaint them with the day-to-day workings of the Group.

Principal funding sources

The principal sources are contributions by clients and charitable donations from vocational charities & trusts.

Review of the 2016/17 financial year

It is acknowledged that external factors have changed and will continue to change the scope of the activities of the Group – the reduction of both statutory funding and the level of funding that charities can now provide is reducing year on year. As a result we have had to target funders for particular projects and invest time in completing applications to charities as well as researching relevant funders on a regular basis to identify appropriate sources. The reduction in service provision and the ageing population will mean there will be a greater call upon grants and hardship awards in the future.

In response to these more challenging conditions, the Group has taken the following action:

- The level of grants remains at £500 to reflect the needs of our clients.
- Our Trusted Traders scheme continues
- Application's will be made to existing and new funding sources
- A review of the banking provision will be carried out in 2017/18
- Initiatives funds will be extended as gaps in services/funding appears

**Report of the management committee for the year ended 31st March 2017
(continued)**

Risk management

The Group has a set of policies and procedures that are adhered to. These policies are under constant review.

Future plans

Committee members decided to undertake the following work during financial year 2017/18:

- Increase membership of management committee.
- Produce a fund raising strategy/plan – this was produced and will continue in 2017/18
- Continue to apply for funding for our initiatives, namely: energy efficiency, security, safety, minor aids, decoration and gardening projects, support for carers and young children, and supporting youth employment

Reserves

The balance of unrestricted reserves at 31st March 2017 was £88,750. The committee believes that a level of reserves equivalent to at least 12 months' expenditure is desirable.

Presently the balance represents approximately 9 years.

The board will continue to monitor the position and ensure that no significant deterioration occurs.

Investment policy

During the year interest was received totalling £651 from monies put on deposit in a Clydesdale Bank term deposit account.

Statement of Trustees' responsibilities

The Trustees are responsible for preparing the Trustees' report and the financial statement in accordance with applicable law.

**Report of the management committee for the year ended 31st March 2017
(continued)**

The law applicable to charities in Scotland requires the Trustees to prepare financial statements for each financial 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 these 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 judgments and estimates that are reasonable and prudent;
- 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 that disclose with reasonable accuracy at any time the financial position of the charity and 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.



David Lappin
On behalf of the Committee

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF ABERDEEN CARE & REPAIR

I report on the financial statements of the charity for the year ended 31 March 2017 which are set out on pages 9 to 13.

Respective responsibilities of trustees and examiner

The charity's Trustees are responsible for the preparation of the financial statements in accordance with the terms of the Charities and Trustee Investment (Scotland) Act 2005 (the Act) and the Charities Accounts (Scotland) Regulations 2006 (the Accounts Regulations). The Trustees consider that the audit requirement of Regulation 10(1) (a) to (c) of the Accounts Regulations does not apply. It is my responsibility to examine the financial statements 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 report

My examination was carried out in accordance with Regulation 11 of the Accounts Regulations. An examination includes a review of the accounting records kept by the charity and a comparison of the financial statements presented with those records. It also includes consideration of any unusual items or disclosures in the financial statements, and seeking explanations from you as 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.

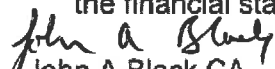
Independent examiner's statement

In connection with 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 Accounts Regulations; and
- to prepare financial statements which accord with the accounting records and comply with Regulation 8 of the 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 financial statements to be reached.


John A Black CA

Member of Institute of Chartered Accountants in Scotland
Anderson Anderson and Brown LLP
Kingshill View
Prime Four Business Park
Kingswells
Aberdeen

Date 1 NOVEMBER 2017

ABERDEEN CARE & REPAIR GROUP

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**STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR TO 31 MARCH 2017**

	Unrestricted Funds	Restricted Funds	Total Funds	Year to 31 March 2016
	£	£	£	£
Incoming Resources :				
	<i>Note</i>			
Incoming resources from generated funds:				
<i>Voluntary income:</i>				
Income from Trust funds	0	0	0	0
Charitable donations received	15,148	5,994	21,142	95,066
Preferred supplier donations	1,165	0	1,165	4,730
Client contributions net of refunds	0	0	0	5,422
Grants for Support for Carers & Young Children (SCYC)	0	2,096	2,096	0
Grants for security equipment (Initiatives scheme)	0	7,250	7,250	11,030
Grants for energy efficiency	0	31,330	31,330	24,254
Grants for electrical safety	0	0	0	1,000
Grants for Youth Employment fund	0	0	0	8,870
Grants for Home Safe scheme	0	2,274	2,274	2,250
Grants for Gas safe scheme	0	3,000	3,000	2,500
Grants for decoration (ASPC)	0	582	582	2,000
Grants for minor aids	0	2,526	2,526	3,755
<i>Investment Interest received</i>	651	0	651	899
Total incoming resources	16,964	55,052	72,015	159,776
Resources Expended :				
Charitable activities				
Payments to contractors	0	25,598	25,598	25,723
Grants for Support for Carers & Young Children (SCYC)	0	2,649	2,649	1,100
Grants for security equipment (Initiatives scheme)	0	8,130	8,130	9,570
Grants for energy efficiency	0	9,706	9,706	8,058
Grants for electrical safety	0	24	24	976
Grants for Youth Employment fund	0	1,924	1,924	4,631
Grants for Home Safe scheme	0	941	941	1,580
Grants for Gas safe scheme	0	3,131	3,131	1,345
Grants for decoration (ASPC)	0	2,101	2,101	2,901
Grants for minor aids	0	4,598	4,598	2,887
Grants & hardship awards	2,598	0	2,598	8,325
Governance costs	6,947	0	6,947	8,042
Total resources expended	9,545	58,802	68,347	75,138
Net income/(expenditure) for the year	7,419	(3,750)	3,669	84,638
Reconciliation of funds				
Total funds brought forward	81,331	63,557	144,888	60,534
Total funds carried forward	88,750	59,807	148,557	144,888


The statement of financial activities includes all gains and losses in the year. All incoming resources and resources expended derive from continuing activities.

ABERDEEN CARE & REPAIR GROUP

BALANCE SHEET AT 31 MARCH 2017

	31st March 2017 £	31st March 2016 £
	<i>Note</i>	
Current Assets		
Cash on term deposit	119,035	118,383
Cash at bank and in hand	<u>34,305</u>	<u>31,399</u>
	153,340	149,782
Creditors due within 1 year	<u>5 4,783</u>	<u>4,894</u>
Net Assets	<u>148,557</u>	<u>144,888</u>
Represented by		
Unrestricted fund	88,750	81,331
Restricted fund	<u>59,807</u>	<u>63,557</u>
	<u>6 148,557</u>	<u>144,888</u>

These financial statements were approved by the Committee of Management on 1 NOVEMBER 2017 and signed on its behalf by :


 Committee member
 JANICE LYON


 Committee member
 GORDON KYLE

Notes to the financial statements for the year to 31st March 2017**1 Principal accounting policies**

The principal accounting policies of the Group are set out below. The accounts are prepared on an accruals basis in accordance with applicable accounting standards. The accounts comply with the revised Statement of Recommended Practice for Charities, the Charities SORP 2005, applicable UK Accounting Standards and the Charities Accounts (Scotland) Regulations 2006.

Treatment of incoming resources

All incoming resources other than bank interest arise from activities in furtherance of the Group's objectives. Income is recognised in the accounts from the date on which funds are pledged to the Group, or notification is received of intention to award grant funding. As the costs of administering the Group's activities are limited to audit fees and insurance charges, which can be met from investment income, and staffing costs which are provided as an in kind donation by Castlehill Housing Association Ltd, the Group does not undertake any activities to generate funds for supporting administrative services.

Resources expended

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

- Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries.
- Governance costs include those costs associated with meeting the constitutional and statutory requirements of the charity and include the audit fees.

Restricted funds

Restricted funds are funds raised specifically for particular projects. These can include contributions from clients towards the cost of work carried out as well as donations or grants from external agencies. Restricted funds may only be put towards the cost of the job for which they were raised. The majority of the Group's income during the period was in the form of restricted funds.

Unrestricted funds

Unrestricted funds are donations of a general nature received by the Group from individuals, charities and trusts. These donations do not specify a particular client or job of work being supported and so are available for use at the discretion of the Group. It is from these accumulated funds that the Group makes grants and hardship awards to individuals. Homeowners over the age of 60 and persons with disabilities may be eligible for an award, subject to meeting income and savings criteria set by the committee and reviewed annually. The value of grants awarded but not yet paid out at the year end is shown within sundry creditors.

Going concern – basis of accounts preparation

The committee of management, having made due and careful enquiry and review of the annual forecasts prepared, are of the opinion that the Group has adequate working capital & are satisfied that these accounts should be prepared on a going concern basis.

**Notes to the financial statements for the year to 31st March 2017
(continued)****Investment income**

Sufficient working capital is held in the Group's main current account at the Bank of Scotland to cover day-to-day transactions.

2 Taxation

The Group is recognised by HM Revenue & Customs as a charity and as a consequence of the tax reliefs available in relation to current year income is not liable to taxation.

3 Related party transactions

Aberdeen Care & Repair Group has a close working relationship with Castlehill Housing Association, a registered Scottish charity in Aberdeen.

Castlehill provides staffing, office facilities and administrative support to the Group. There is a balance included in administration costs of £4,000 (2016: £4,000).

The charity trustees were not paid or reimbursed expenses during the year and no charity trustee received any emolument or payment for professional or other services.

4 Governance costs

This includes independent examiner's remuneration of £1,200 (2016: £1,200).

5 Creditors due within 1 year

	2017 £	2016 £
Grants	2,025	3,694
Accruals	<u>2,758</u>	<u>1,200</u>
	<u>4,783</u>	<u>4,894</u>

Notes to the financial statements for the year to 31st March 2017
(continued)**6 Analysis of fund assets and liabilities**

	Unrestricted funds £	Restricted funds £	Total £
Cash	91,508	61,832	153,340
Current liabilities	<u>(2,758)</u>	<u>(2,025)</u>	<u>(4,783)</u>
Total	<u>88,750</u>	<u>59,807</u>	<u>148,557</u>

Restricted funds are funds raised specifically for particular projects. These can include contributions from clients towards the cost of work carried out in addition to donations or grants received from external agencies.

