

ABERDEEN CARE & REPAIR GROUP

**Report and Financial Statements
for the year ended 31st March 2019**

Registered Charity SC015306

Aberdeen Care & Repair Group

Report and financial statements for the year ended 31st March 2019

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Aberdeen Care & Repair Group

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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
Mr G Kyle
Mr G Stuart (resigned April 2018)
Mr S Stuart
Mr P Bell
Ms M Booth (appointed April 2018)
Ms M Muhammad (appointed April 2018)

Nominated by:
Independent member
Aberdeen Heat & Power
Elected Member Aberdeen City Council
Castlehill Housing Association Ltd
Independent member
Independent member
Castlehill Housing Association Ltd
Aberdeen City Council
Elected Member of Aberdeen City Council
Elected Member of Aberdeen City Council
Aberdeen City Council
Aberdeen City Council

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

Clydesdale Bank plc
Principal Branch
Queens Cross
Aberdeen
AB15 4XU

Managing Agents

Castlehill Housing Association Ltd
4 Carden Place
Aberdeen
AB10 1UT

Report of the management committee for the year ended 31st March 2019

The committee of management, who are also the charity trustees, present their report and the financial statements for the year ended 31st March 2019.

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

The guidelines for grant making were reviewed in July 2018 and committee agreed to increase the income levels to £189 and £274 respectively.

- (1) Applicants should;
 - have limited income, generally not exceeding £189 per week for a single person and £274 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.

Report of the management committee for the year ended 31st March 2019 (continued)

- (3) Payment will be made to the contractor subject to the appropriate mandate being in place.
- (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 2018/19:

- We continued to operate a Trusted Trader Scheme with registration fees going directly into the Group Fund, which provided an annual income of £3,000 to the unrestricted income of the charity.
- We approached individual trusts, organisations, and charities for donations. Each year we have companies/trust that donate annually although applications have to be made. During this financial year £27,675 was raised through these sources for various purposes.
- 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 9 new companies/trusts for some of our initiative projects, which were unsuccessful.
- We received a donation from Caroline Jane Spence for £10,000, which contributed towards our gardening/safety/security and home safe initiatives.
- Management Committee agreed to increase the Energy Efficiency Grant maximum from £500 to £750 per household.
- The group agreed to continue to support the Homesafe project although the Project Manager continues to make application for external funding for the valuable piece of work.
- The group agreed that in some cases the maximum grant of £500 from the charity could be increased. Project staff will identify these cases and provide detailed information for the group to consider these as 'one off' cases.
- Aberdeen Football Club Community Trust selected Care & Repair as one of their nominated charities for 2018/19. At the end of the football season we will be advised as to the value of the donation to our particular charity.

**Report of the management committee for the year ended 31st March 2019
(continued)**

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, safety and security projects. 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.

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

Source	Purpose
Total/Maersk	Safety/ Security/ Gardening fund
AFC Community Trust	Can collections at home games - 50% will be distributed between charities
Smart Energy GB - £3,620 received, balance due on completion of auditing p/w	Revenue costs for staff time
Gas Safe charity (Foundations)	Gas Safety
Apache - Oil Company	Support for Carers/ Disabled Children/ Young Adults
ASPC	Split equally between Decoration and Electrical Safety funds
Mackinnons - Miss Caroline Jane Spence Trust	£8k Safety/ Security/ Gardening and £2k Home Safe
Premier Oil	Minor Aids fund
Peterkins - Mrs E S Wilson Trust	Split equally between Decoration and Electrical Safety funds
Peterkins - Violet M Lessel Trust	Homesafe
Peterkins - John Gordon Charitable Trust	Split equally between Minor Aids and Safety/Security/ Gardening funds
Peterkins - Thomas Primrose Trust	£550 Minor Aids and £300 Electrical Safety funds

Report of the management committee for the year ended 31st March 2019 (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 2018/19 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, as well as researching relevant funders on a regular basis to identify relevant sources. The reduction in service provision and the ageing population will mean there will be a greater call upon the charitable fund 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, unless a special case is made.
- Our Trusted Traders scheme continues
- Application's will be made to existing and new funding sources
- Initiatives funds will be extended as gaps in services/funding appears
- Investigate opportunities for Companies to select the charity to benefit from their fundraising throughout the year.
- Provide more detailed reports to funders on how their donation was used.

Report of the management committee for the year ended 31st March 2019 (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 2018/19:

- Increase membership of management committee targeting representation from Health & Social Care
- 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
- Continue to apply to external funders for a contribution towards the Homesafe project
- Review the criteria for Lac or Hardship grants.

Reserves

The balance of unrestricted reserves at 31st March 2019 was £75,043. The committee believes that a level of reserves equivalent to at least 12 months' expenditure is desirable.

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

Investment policy

During the year interest was received totalling £1,008 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 2019
(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
31 July 2019

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 2019 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.

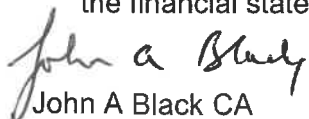
Independent examiner's statement

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 31 July 2019

STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 MARCH 2019

	Unrestricted Funds	Restricted Funds	Total Funds 31 March 2019	Total Funds 31 March 2018
			£	
Notes				
Incoming Resources:				
Incoming resources from generated funds				
Voluntary income:				
Charitable donations received	-	27,675	27,675	14,725
Preferred supplier donations – Trusted Trader	3,000	-	3,000	6,020
Client contributions nets of refunds	18,621	-	18,621	6,560
Grants for Support for Carers & Young Children	-	4,000	4,000	2,250
Grants for Safety, Security, & Gardening	-	10,000	10,000	10,335
Grants for Energy Efficiency	-	162	162	136
Grants for Electrical Safety	-	1,300	1,300	1,500
Grants for Youth Employment Fund	-	-	-	-
Grants for Home Safe Scheme	-	2,500	2,500	4,870
Grants for Gas Safe Scheme	100	1,500	1,600	2,500
Grants for Decoration (ASPC)	-	750	750	2,000
Grants for Minor Aids	-	4,100	4,100	4,187
Grants for ABBi Equipment	-	-	-	2,000
Grants for LAC and hardships	506	-	506	559
Investment interest received	1,008	-	1,008	1,770
Total incoming resources	23,235	51,987	75,222	59,412
Resources expended:				
Charitable activities				
Payments to contractors	14,323	17,855	32,178	23,451
Grants for Support for Carers & Young Children	-	2,119	2,119	1,306
Grants for Safety, Security, & Gardening	-	9,244	9,244	9,003
Grants for Energy Efficiency	-	20,732	20,732	16,201
Grants for Electrical Safety	-	1,902	1,902	1,163
Grants for Youth Employment Fund	-	-	-	315
Grants for Home Safe Scheme	-	4,688	4,688	3,284
Grants for Gas Safe Scheme	-	2,201	2,201	2,570
Grants for Decoration (ASPC)	-	1,921	1,921	1,377
Grants for Minor Aids	-	4,996	4,996	4,904
Grants for ABBi Equipment	-	-	-	2,000
Grants for LAC and hardships	8,385	-	8,385	6,032
Governance costs	2,468	-	2,468	3,306
Total resources expended	25,176	65,658	90,834	74,912
Net (expenditure)/income for the year	(1,941)	(13,671)	(15,612)	(15,500)
Transfer between funds	(6,000)	6,000	-	-
Reconciliation of funds				
Total funds brought forward	82,984	50,074	133,058	148,558
Total funds carried forward	75,043	42,403	117,446	133,058

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

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BALANCE SHEET AS AT 31 MARCH 2019

	Note	2019 £	2018 £
Current assets			
Cash on term deposit		101,812	120,804
Cash at bank and in hand		<u>23,146</u>	<u>20,321</u>
		124,958	141,125
Creditors: amounts falling due within one year	5	<u>(7,512)</u>	<u>(8,067)</u>
Net assets		<u>117,446</u>	<u>133,058</u>
Capital and reserves			
Unrestricted funds		75,043	82,984
Restricted funds		<u>42,403</u>	<u>50,074</u>
		<u>117,446</u>	<u>133,058</u>

These financial statements were approved by the Committee of Management on 31 July 2019 and signed on its behalf by:



Committee member

LEONORA MONTGOMERY



Committee member

JOHN CARROLL

Notes to the financial statements for the year to 31st March 2019**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 2019
(continued)****Investment income**

Sufficient working capital is held in the Group's main current account at the Clydesdale Bank 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 £1,000 (2018: £2,000).

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 (2018: £1,200).

5 Creditors due within 1 year

	2019	2018
	£	£
Grants	1,500	2,017
Accruals and deferred income	6,012	6,050
	<u>7,512</u>	<u>8,067</u>

Notes to the financial statements for the year to 31st March 2019
(continued)

6 Analysis of fund assets and liabilities

	Unrestricted Funds £	Restricted Funds £	Total £
Cash	81,055	43,903	124,958
Current liabilities	(6,012)	(1,500)	(7,512)
Total	75,043	42,403	117,446

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.