

**ABERDEEN CARE & REPAIR GROUP**

**Report and Financial Statements  
for the year ended 31<sup>st</sup> March 2007**

Registered Charity SC015306

# Aberdeen Care & Repair Group

## Report and financial statements for the year ended 31<sup>st</sup> March 2007

	Page
Committee members and advisors	1
Report of the management committee	2-4
Independent auditors report	5-6
Statements of financial activities (Incorporating income and expenditure accounts)	7
Balance sheet	8
Notes to the financial statements	9-10

# Aberdeen Care & Repair Group

1

## Committee of Management

Mr A Baird		Social Work Dept, ACC
Ms M Brown		Castlehill Housing Association Limited
Mr M Chalmers		Communities Scotland
Cllr M Greig	(Retired March 2007)	ACC
Cllr J Hunter	(Retired March 2007)	ACC
Mr G Kyle		Castlehill Housing Association Limited
Mr K Ledingham	(Retired January 2007)	Voluntary Service Aberdeen
Ms J Lyon		Housing Dept, ACC
Mr G McCurdy	(Retired March 2007)	Environment & Infrastructure, ACC
Ms J Morrison		Independent member
Mrs O Rutherford		Independent member

## Principal Address

11 Waverley Place  
Aberdeen  
AB10 1XH

Project manager: Ms K Milne

## Independent Auditor

Tenon Audit Limited  
10 Ardross St  
Inverness  
IV3 5NS

## Bankers

Bank of Scotland  
39 Albyn Place  
Aberdeen  
AB10 1YN

## Managing Agents

Castlehill Housing Association Limited  
4 Carden Place  
Aberdeen  
AB10 1UT

## Report of the management committee for the year ended 31<sup>st</sup> March 2007

The committee of management, who are also the trustees of the charity, present their report and the audited financial statements for the year ended 31<sup>st</sup> March 2007.

### 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. 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. Unrestricted funds are used to provide grants of up to £500 (plus VAT if required) to individuals meeting set criteria to carry out such repairs and improvements. Where larger amounts are required, restricted funds are also raised from trusts, charities and businesses for specific clients. Hardship grants of up to £100 are also provided from unrestricted funds to assist with small repairs.

### Review of year and future developments

The committee is pleased to note the substantial number of cases dealt with during the year and the raised level of funds. In the year to 31<sup>st</sup> March 2007, grants and hardship awards totalling £25,413 were made to 81 individuals. Donations are sought from national and local trusts and local businesses. £82,594 was raised from these sources during the year. The surplus for the year of £3,824 was added to accumulated funds.

### Constitution

Aberdeen Care & Repair Group was established in 1987 and was recognised as a charity by the Inland Revenue on 30<sup>th</sup> June 1988. The Group now operates under a revised constitution, which was adopted on 5<sup>th</sup> March 2002.

### 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 Limited 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 4. <sup>now account for</sup> 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.

Committee members are recruited from periodic advertisements, primarily via Voluntary Services Aberdeen. In addition, positions are filled by contact with the local authority, Aberdeen City Council.

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.

## Report of the management committee for the year ended 31<sup>st</sup> March 2007 (continued)

### Review of the 2006/07 financial year

As outlined in the 2005/06 report, there were a number of areas that the Group was looking to review in the year:

- *Appointing of contractors* – a competitive tendering procedure is in place.
- *Health and Safety, in particular safety procedures regarding visiting client's homes* – from 1<sup>st</sup> April 2007, procedures are in place regarding completing a risk assessment for the first visit to a client's home.
- *Case procedure rules* – a lone working policy was introduced in autumn 2006.
- *Other issues from 2005/06 are outlined below.*

In last year's report mention was made of setting up a separate amount to be ring fenced for security issues such as the purchase of equipment being used for Care & Repair clients assisted through the police/victim support/Care & Repair partnership. During the year a donation was received of £600 that was used for this purpose.

### Risk Management

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

In addition to the areas outlined in the review of the 2006/07 financial year, other areas covered include:

- Procedures for encouraging Committee member participation (see Future plans below).
- Aspects of the role of the Advisory Committee (see Future plans below).
- Financial regulations.
- Equality and Diversity policies.

### Future plans

It is the intention of the Group to continue to provide grants in a similar way to the recent past.

The development of a website has been put back, in order to synchronise with the timetable of Castlehill Housing Association Limited. It is expected that some development will occur in the 2007/08 financial year.

During June 2007 a review of the role of the Committee and member participation was performed, following changes to the membership of the Committee in early 2007.

### Reserves

It is the intention that the Group should have a sufficient level of reserves to allow it to operate effectively. During 2004/05, the Group was the recipient of a legacy of £50,000 that bolstered the level of unrestricted reserves. Should the level of reserves drop too low, then additional fundraising/sponsorship would be sought.

**Report of the management committee for the year ended 31<sup>st</sup> March 2007  
(continued)**

**Investment policy**

It is the policy of the Group that any surplus funds should be invested to generate maximum income at minimum risk. This is achieved by placing these funds on deposit with the Dunfermline Building Society.

**Statement of committee members responsibilities for the financial statements**

Law applicable to charities in Scotland requires the Management Committee to prepare financial statements for each accounting period which give a true and fair view of the charity's financial activities during the period and of its financial position at the end of the period. In preparing the financial statements which give a true and fair view, the Management Committee should follow best practice and

- select suitable accounting policies and then apply them consistently,
- make judgements and estimates that are reasonable and prudent
- follow Statement of Recommended Practice – Accounting by Charities and applicable accounting standards,
- prepare the financial statements on the going concern basis unless it is inappropriate to presume the charity will continue in operation.

The Management Committee is responsible for keeping accounting records which disclose with reasonable accuracy the financial position of the charity to enable the Management Committee to ascertain the financial position of the charity and to ensure that the financial statements comply with applicable law. The Management Committee is also responsible for taking reasonable steps for the prevention and detection of error, fraud and other irregularities.

  
G Kyle

11 October 2007

**Independent Auditor's Report to the members of Aberdeen Care & Repair Group**

We have audited the financial statements on pages 7 to 10 of the Aberdeen Care & Repair Group (the group) for the year ended 31<sup>st</sup> March 2007. The financial statements have been prepared under the historical cost convention on the basis of the accounting policies set out on page 9.

This report is made solely to the Management Committee. Our audit work has been undertaken so that we might state to the Committee those matters which we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than Aberdeen Care & Repair Group and its Management Committee as a body, for our audit work, for this report, or for the opinions we have formed.

**Respective responsibilities of committee members and auditors**

The Management Committee has responsibility for preparing the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice) stated on pages 3 and 4.

Our responsibility is to audit the financial statements in accordance with relevant legal and regulatory requirements and International Standards on Auditing (UK and Ireland).

We report to you our opinion as to whether the financial statements give a true and fair view and are properly prepared in accordance with the Constitution, the Law Reform (Miscellaneous Provisions) (Scotland) Act 1990 and the Charity Accounts (Scotland) Regulations 2006. We also report to you if, in our opinion, the Management Committee Report is not consistent with the financial statements, if the charity has not kept proper accounting records and if we have not received all the information and explanations we require for our audit.

We read other information contained in the Annual Report and consider whether it is consistent with the audited financial statements. This other information comprises only the Management Committee Report. We consider the implications for our report if we become aware of any apparent misstatements or material inconsistencies with the financial statements. Our responsibilities do not extend to any other information.

**Independent Auditor's Report to the members of Aberdeen Care & Repair Group  
(continued)****Basis of audit opinion**

We conducted our audit in accordance with International Standards on Auditing (UK and Ireland) issued by the Auditing Practices Board. An audit includes examination, on a test basis, of evidence relevant to the amount and disclosures in the financial statements. It also includes an assessment of the significant estimates and judgements made by the Trustees in the preparation of the financial statements and of whether the accounting policies are appropriate to the charity's circumstances, consistently applied and adequately disclosed.

We planned and performed our audit so as to obtain all the information and explanations which we considered necessary in order to provide us with sufficient evidence to give reasonable assurance that the financial statements are free from material misstatement, whether caused by fraud or other irregularity or error. In forming our opinion we also evaluate the overall adequacy of the presentation of information in the financial statements.

**Opinion**

In our opinion:

- the financial statements give a true and fair view in accordance with United Kingdom Generally Accepted Accounting Practice, of the state of affairs of the Group as at 31<sup>st</sup> March 2007 and of its incoming resources and application of resources in the year then ended
- the financial statements have been properly prepared in accordance with the Constitution, the Law Reform (Miscellaneous Provisions) (Scotland) Act 1990 and the Charities Accounts (Scotland) Regulations 2006
- the information given in the report of the management committee is consistent with the financial statements.

*Tenon Audit Limited*

**Tenon Audit Limited**  
Registered Auditors  
10 Ardross Street  
Inverness IV3 5NS

Date *3 December 2007.*



STATEMENT OF FINANCIAL ACTIVITIES (INCORPORATING INCOME AND EXPENDITURE ACCOUNT) FOR THE YEAR TO 31ST MARCH 2007

	Unrestricted Funds	Restricted Funds	Total Funds	Year to 31 March 2006
	£	£	£	£
<b>Incoming Resources :</b>				
<b>Incoming resources from generated funds:</b>				
<i>Voluntary income:</i>				
Income from Trust funds	2,250	0	2,250	4,334
Charitable donations received	2,909	77,435	80,344	53,533
Client contributions net of refunds	0	95,082	95,082	89,913
Grants for energy efficiency surveys	0	987	987	1,344
Grants for crime prevention	0	905	905	0
Grants for loft clearance	0	1,510	1,510	0
Grants for switching fuel	0	7,835	7,835	0
Grants from Aberdeen City Council	0	347,188	347,188	311,347
Grants for Warm Deal initiative	0	68,578	68,578	36,622
Intangible income	3,622	0	3,622	3,500
<i>Investment interest received</i>	<u>3,112</u>	<u>0</u>	<u>3,112</u>	<u>3,370</u>
<b>Total incoming resources</b>	<b>11,893</b>	<b>599,520</b>	<b>611,413</b>	<b>503,963</b>
 <b>Resources Expended :</b>				
<b>Charitable activities</b>				
Payments to contractors	0	502,096	502,096	456,895
Cost of energy efficiency surveys	0	0	0	1,344
Costs of crime prevention	0	875	875	0
Costs of loft clearance	0	1,510	1,510	0
Costs of switching fuel	0	3,200	3,200	0
Warm Deal payments	0	69,054	69,054	35,892
Grants & hardship awards	25,413	0	25,413	26,466
<b>Governance costs (note 3)</b>	<u>5,441</u>	<u>0</u>	<u>5,441</u>	<u>4,473</u>
<b>Total resources expended</b>	<u>30,854</u>	<u>576,735</u>	<u>607,589</u>	<u>525,070</u>
<b>Net (expenditure)/income for the year</b>	<b>(18,961)</b>	<b>22,785</b>	<b>3,824</b>	<b>(21,107)</b>
 <b>Reconciliation of funds</b>				
Total funds brought forward	<u>68,311</u>	<u>20,123</u>	<u>88,434</u>	<u>109,541</u>
Total funds carried forward	<u>49,350</u>	<u>42,908</u>	<u>92,258</u>	<u>88,434</u>

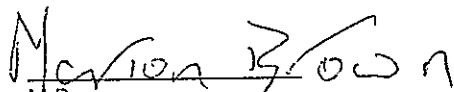
The statement of financial activities includes all gains and losses in the year. All incoming resources and resources expended derive from continuing activities.

ABERDEEN CARE & REPAIR GROUP

BALANCE SHEET AT 31 MARCH 2007

	2007	2006
	£	£
Current Assets;		
Debtors	5,629	9,166
Cash on term deposit	48,367	46,240
Cash at bank and in hand	<u>54,712</u>	<u>40,928</u>
	108,708	96,334
Creditors due within 1 year	<u>16,450</u>	<u>7,900</u>
Net Assets	<u><u>92,258</u></u>	<u><u>88,434</u></u>
Represented by;		
Unrestricted funds	49,350	68,311
Restricted funds	<u>42,908</u>	<u>20,123</u>
	<u><u>92,258</u></u>	<u><u>88,434</u></u>

These financial statements were approved by the Committee of Management on 11 October 2007 and signed on its behalf by :

  
 M Brown  
 Committee member

  
 G Kyle  
 Committee member

**Notes to the financial statements for the year to 31<sup>st</sup> March 2007****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 Limited, the Group does not undertake any activities to generate funds for supporting administrative services.

**Resources expended**

Expenditure is recognised on an accrual 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.

**Intangible income**

This is the estimated cost to Castlehill Housing Association Limited of providing staffing, office facilities and administrative support to the Group. An equivalent amount is included under administration costs within expenditure in the Statement of Financial Activities.

Notes to the financial statements for the year to 31<sup>st</sup> March 2007  
(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. The balance of the Group funds are placed on term deposit with the Dunfermline Building Society until required to generate the maximum investment income at minimum risk.

### 2 Taxation

The Group is a registered charity and no provision is considered necessary for taxation.

### 3 Governance costs

This includes auditor's remuneration of £588 (2006: £588).

### 4 Debtors

	2007 £	2006 £
Warm Deal Grants	5,237	9,166
Loft clearance grants	<u>392</u>	<u>0</u>
	<u>5,629</u>	<u>9,166</u> →

### 5 Creditors due within 1 year

	2007 £	2006 £
Grants	13,818	6,625
Accruals	1,175	1,175
Other	<u>1,457</u>	<u>100</u>
	<u>16,450</u>	<u>7,900</u> →

### 6 Analysis of fund assets and liabilities

	Unrestricted funds £	Restricted funds £	Total £
Debtors	-	5,629	5,629
Cash	60,528	42,551	103,079
Current liabilities	<u>11,178</u>	<u>5,272</u>	<u>16,450</u>
Total	<u>49,350</u>	<u>42,908</u>	<u>92,258</u>