

ABERDEEN CARE & REPAIR GROUP

**Report and Financial Statements
for the year ended 31st March 2024**

Registered Charity SC015306

Aberdeen Care & Repair Group

Report and financial statements for the year ended 31st March 2024

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Aberdeen Care & Repair Group

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Committee of Management

Mr J Carroll
Mr K Christie
Mr D Lappin
Mrs Mhorag Ewen (appointed 01/11/23)
Mrs J Lyon
Mr G Kyle
Ms M Booth
Mr M Shaw
Cllr S Delany
Cllr J Cooke
Cllr L Thomson
A Macleod
Ms K Diack (appointed 01/08/23)
Ms K Tait (appointed 01/08/23)

Nominated by:
Independent member
Independent member
Castlehill Housing Association Ltd
Castlehill Housing Association Ltd
Independent member
Castlehill Housing Association Ltd
Aberdeen City Council
Aberdeen City Council
Aberdeen City Council
Aberdeen City Council
Elected Member Aberdeen City Council
Health & Social Care Partnership
Health & Social Care Partnership
Bon Accord Care

Principal Address

4 Carden Place
Aberdeen
AB10 1UT

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

Independent Examiner

Andrew Shaw CA
Anderson Anderson & Brown LLP
Kingshill View
Prime Four Business Park
Aberdeen
AB15 8PU

Bankers

Virgin Money
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 2024

The committee of management, who are also the charity trustees, present their report and the financial statements for the year ended 31st March 2024.

Principal activities and objectives

The objective of Aberdeen Care & Repair Group is the promotion of the welfare of the older and/or disabled persons resident in the Aberdeen City area in respect of housing and other relative matters, including promoting and running various services. The charity does not employ staff but can apply for staffing and running costs for specific purposes which is transferred over to the service to deliver.

Unrestricted funds raised by the Group can be used to provide grants to individuals to assist them to carry out repairs, improvements and or adaptations to the home, supporting client's to stay in their own home. The Group Fund also purchases security, safety and dementia friendly equipment, which can be supplied and fitted free of charge to vulnerable households as a result of a Home Assessment.

Committee approval is needed to allocate unrestricted funds. Staff submit a grant application for up to £1000 for individuals who meet the set criteria. 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 £500 can be authorised by staff from initiative funds following our Guidance Procedure, but anything above this level requires 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
- Boiler Replacement Fund
- ESF Grant Fund
- Gas Boiler Fund
- Minor Adaptations
- Decoration Fund
- Homesafe
- Dementia
- Electrical Safety
- CORRA Hardship Fund
- Cost of Living Fund
- Equipment Fund
- Dementia Fund

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 August 2023 and committee agreed to increase the income levels to £212 and £323 respectively. These figures will be reviewed annually.

- (1) Applicants should;
 - have limited income, generally not exceeding £212 per week for a single person and £323 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.

Report of the management committee for the year ended 31st March 2024 (*continued*) Grant making policy (*continued*)

- 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.
- (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 2023/24:

- We approached individual trusts, organisations, and charities for donations. Each year we have companies/trust that donate annually although applications must be made. During this financial year £25,486 was raised through these sources for various purposes.
- We applied for funding to provide grants from our initiative funds. This year additional initiatives were added (Full list of initiative funds on Page 2). Companies/Trusts indicate their preferred area of support, others make a general allocation and funds are distributed across the various initiatives.
- Applications were made to 2 funders for staff revenue costs. These were: Smart Energy GB for a project in relation to promoting Smart Meters and ACVO (Mental Health and Community Fund) for work around supporting people living with mental health conditions or dementia. Both were successful and funding covered staff time and allowed the service to do valuable work in the communities.
- An application was made to the Electrical Safety Council for grant funding to provide grants to people in relation to electrical safety. £4,000 was awarded with specific criteria's set by ESC. To be considered for this grant a pre and post survey of the electrical work has to take place.
- The group reviewed the Guidance Notes for allocation of hardship grants, Initiative Funds Allocation Guidance, and the Financial Assistance Procedure in August 2023 and increased allocation levels.
- The group allocated £30k from the Affordable Warmth Loan Fund to the charity to be used to replace central heating boilers for customers who met the agreed criteria.
- The group allocated some funding to a new initiative Cost of Living Fund which would operate in the same manner as the Corra fund in 22/23.

Report of the management committee for the year ended 31st March 2024 (continued)
Review of period (continued)

- The group reviewed the process for awarding grants and an online application was introduced for staff to complete when grants were being awarded. This would allow members to monitor applications and ensure that grants were being awarded fairly. The application was introduced in October 2023 and detailed reports will be submitted to the Management Committee 6 monthly.
- In January 2024, as a result of changes to OSCR regulations, the group has created an induction pack and process for new Trustees which includes the Eligibility to Act as a Trustee and a Declaration form which is signed by new Trustees.
- The Group reallocated funds from Affordable Warmth Loan fund to 6 initiative funds due to the reduction in number of applications for loans and the increase in demand for initiative grants.

Over the last few years the charitable fund has actively promoted and supported relevant services, in particular our energy efficiency, minor aids, decoration, support for carers and disabled children, safety and security projects, Homesafe and Electrical Safety initiatives. An application to Foundation Scotland for Gas Safety Funding was successful again this year, along with an applications to Smart Energy GB and ACVO for funding to cover revenue costs to provide additional support for people living with Dementia and/or a mental health condition and to provide information on Smart Meters to our client group which included delivering face to face information sessions.

The charity has helped more households annually this year and we are seeing changes with a wider group of clients in financial hardship due to the recent cost of living increases. People are not carrying out large repairs/improvements unless in relation to health and are doing temporary fixes or just ignoring the need. Without the support of these organisations/companies we would be unable to deliver these projects:

Source	Purpose
FILT - Gas safe charity	Gas Safety fund Year 10 & 11
Smart Energy GB	Revenue/ support work staffing costs
Transfer from CHA AFW loan fund	Boiler Replacement Fund
Mackinnons - Caroline Jane Spence fund	Minor Aids, Safety and Security, Support for Carers
ASPC	Decoration fund
ACVO	Funding for 24/25 - Salary Costs £12,147 and £1,821.75 Dementia Clocks
Electrical Safety Council	ESC Electrical Safety Fund
The John Gordon Charitable Trust	Safety & Security and Support for Carers
Caroline Jane Spence Trust	Minor Aids, Safety & Security, Support for Carers
Miss Violet M Lessels' Trust	Minor Aids
The Thomas Primrose Trust	Minor Aids
George Crombie Trust	Decoration, Minor Aids, Safety and Security
Transfer from AFW Loan Fund	Homesafe, Minor Aids, Support for Carers, Equipment, Safety & Security

Report of the management committee for the year ended 31st March 2024 (*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 2024.

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 (Staff and Councillors)
Castlehill Housing Association	2 (1 staff member & 1 committee member)
Third Sector	2
Health & Social Care Partnership	2
Individuals nominated by other	
Independent organisations/or service user	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 2023/24 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. We 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, the cost of living increase and the ageing population means that 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 grant has increased to reflect the needs of our clients
- Applications were made to existing and new funding sources
- Initiatives funds will be extended as gaps in funding appears
- Introduction of an application form
- Provide more detailed reports to funders and management committee on how their donation/grant award was used.
- Reviewed Guidelines for Grant allocation
- Reviewed policies/procedures for staff making decisions on level of funding awarded for initiatives.
- Produced an annual report for the charity, which was included in the services annual report
- Rebranded Service and Charity in line with funding changes.
- Introduced an induction pack for new members

Report of the management committee for the year ended 31st March 2024 (*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 have decided to undertake the following work during financial year 2024/25:

- Increase/maintain the level of membership of management committee
- Continue to apply for funding for our initiatives.
- Continue to apply to external funders for a contribution towards the security, safety and dementia friendly equipment
- Make application to funders for project funding to enhance services
- Produce an annual report for the charity in the form
- Produce an annual report for Management Committee on grant allocation statistics
- Promote the work and assistance the charity provides to a wider audience

Reserves

The balance of unrestricted reserves at 31st March 2024 was £33,623. 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 £1,604 from monies put on deposit in a Virgin Money two year fixed term deposit account.

Report of the management committee for the year ended 31st March 2024 (*continued*)

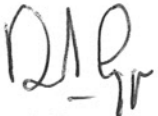
Statement of Trustees' responsibilities

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

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 2024

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 2024 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.



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

Date 31/7/24

STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 MARCH 2024

	Unrestricted Funds	Restricted Funds	Total Funds 31 March 2024	Total Funds 31 March 2023
Incoming Resources :	£	£	£	£
Incoming resources from generated funds:				
Voluntary income:				
Income from Trust funds	-	-	-	9,769
Charitable donations received	-	25,486	25,486	700
Client contributions net of refunds	-	-	-	337
Grants for Support for Carers & Young Children	-	12,066	12,066	1,500
Grants for Safety, security & gardening	-	7,500	7,500	2,550
Grants for Energy Efficiency	-	-	-	30,808
Grants for Electrical Safety	-	3,000	3,000	3,500
Grants for Home Safe scheme	-	7,000	7,000	1,000
Grants for Gas safe scheme	-	2,000	2,000	2,200
Grants for Decoration (ASPC)	-	5,000	5,000	3,500
Grants for Minor Aids	-	13,000	13,000	4,000
Grants for Dementia	-	7,000	7,000	30
Grants for ABBi Equipment	-	-	-	1,900
Grants for LAC and hardships	1,430	-	1,430	-
Grants for Common Good Funding	-	-	-	2,100
Smart Energy	-	19,987	19,987	16,648
ACVO	-	13,970	13,970	7,961
Gas Boiler EE	-	30,000	30,000	-
ESF Grant	-	4,500	4,500	-
Investment interest received	1,604	-	1,604	469
Total incoming resources	3,034	150,509	153,543	88,972
Resources Expended :				
Charitable activities				
Payments to contractors	187	19,027	19,214	8,288
Grants for Support for Carers & Young Children (SCYC)	-	6,380	6,380	1,379
Grants for security equipment (Initiatives scheme)	-	5,549	5,549	4,481
Grants for Energy Efficiency	-	3,193	3,193	14,213
Grants for Electrical Safety	-	3,264	3,264	7,612
Grants for Home Safe scheme	-	1,450	1,450	2,439
Grants for Decoration (ASPC)	-	2,171	2,171	3,437
Grants for Dementia	-	-	-	8,206
Grants for Minor Aids	-	10,756	10,756	6,051
Grants for ABBi Equipment	-	2,349	2,349	-
Grants for DEM Equipment	-	-	-	3,555
Grants for Gas Safe Initiative	-	2,178	2,178	1,934
Grants LAC & Hardship awards	10,761	-	10,761	6,928
Grants for Smart Energy	-	19,987	19,987	16,648
Grants for ACVO	-	7,986	7,986	-
Grants for Household Hardship (CORRA)	-	907	907	1,125
Gas Boiler EE	-	16,435	16,435	-
ESF Grant	-	2,000	2,000	-
Cost of Living Fund	-	810	810	-
Governance costs	4	3,157	3,157	3,138
Total resources expended	14,105	104,442	118,547	89,434
Net income/(expenditure) for the year	(11,071)	46,067	34,996	(462)
Transfer between funds	(2,000)	2,000	-	-
Reconciliation of funds				
Total funds brought forward	46,694	52,037	98,731	99,193
Total funds carried forward	33,623	100,104	133,727	98,731

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

BALANCE SHEET AS AT 31 MARCH 2024

	Note	2024 £	2023 £
Current assets			
Cash on term deposit		84,655	83,051
Cash at bank and in hand		<u>51,866</u>	<u>18,110</u>
		136,521	101,161
Creditors: amounts falling due within one year	5	<u>(2,794)</u>	<u>(2,430)</u>
Net assets		<u><u>133,727</u></u>	<u><u>98,731</u></u>
Capital and reserves			
Unrestricted funds		33,623	46,694
Restricted funds		<u>100,104</u>	<u>52,037</u>
		<u><u>133,727</u></u>	<u><u>98,731</u></u>

These financial statements were approved by the Committee of Management on 31 July 2024 and signed on its behalf by:



Committee member

Janice Lyon



Committee member

Mel Booth

Notes to the financial statements for the year to 31st March 2024**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 2024
(continued)**

Investment income

Sufficient working capital is held in the Group's main current account at Virgin Money 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 (2023: £1,000).

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 (2023: £1,200).

5 Creditors due within 1 year

	2024	2023
	£	£
Grants	340	14
Accruals and deferred income	<u>2,454</u>	<u>2,416</u>
	<u>2,794</u>	<u>2,430</u>

Notes to the financial statements for the year to 31st March 2024
(continued)

6 Analysis of fund assets and liabilities

	Unrestricted Funds	Restricted Funds	Total
	£	£	£
Cash	36,417	100,104	136,521
Current liabilities	(2,794)	-	(2,794)
Total	<u>33,623</u>	<u>100,104</u>	<u>133,727</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.