

ABERDEEN CARE & REPAIR GROUP

**Report and Financial Statements
for the year ended 31st March 2009**

Registered Charity SC015306

Aberdeen Care & Repair Group

Report and financial statements for the year ended 31st March 2009

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Committee of Management

Mr G Kyle
Ms J Lyon
Cllr A Malone
Ms R Nicol
Ms S Norton
Mr G Stuart
Cllr W Stuart

Nominated by:
Castlehill Housing Association Ltd
Housing Dept, ACC
ACC
Independent member
DPHS Independent member
Strategic Leadership, ACC
ACC

Principal Address

11 Waverley Place
Aberdeen
AB10 1XH

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

Registered Auditors

Anderson Anderson & Brown LLP
9 Queens Road
Aberdeen
AB15 4YL

Bankers

Bank of Scotland
39 Albyn Place
Aberdeen
AB10 1YN

Managing Agents

Castlehill Housing Association Ltd
4 Carden Place
Aberdeen
AB10 1UT

Report of the management committee for the year ended 31st March 2009

The committee of management, who are also the charity trustees, present their report and the financial statements for the year ended 31st March 2009.

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 in order to assist the elderly and/or disabled person to stay in their own home.

Committee approval is needed to allocate unrestricted funds as grants of up to £300 to individuals meeting the set criteria in order 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 are also provided from unrestricted funds to assist with small repairs. Grants of up to £50 can be authorised by staff, but any grants above this level require committee approval.

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

Grant making policy

Applicants should be individuals with

- an income not exceeding £125 per week for a single person or £200 per couple excluding housing costs, Attendance Allowance and Disability Living Allowance.
- limited capital (in the region of £6,000 for the over 60's & £3,000 for those under 60)

AND be over 60 years of age or be disabled or suffering chronic ill health.

In addition, 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.

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.

In order to ensure this occurred, during the year the Group:

- Set up a Trusted Trader scheme, raising £9,500, which should provide an annual boost to the unrestricted income of the charity.
- The scheme has been in operation since August 2008. It is a list of local reputable contractors used by Care and Repair and their clients. In order to be part of this scheme, contractors have to submit copies of their public liability insurance, accreditations, and details of their hourly rates. Customer satisfaction surveys are carried out to ensure that these contractors are providing a professional and reliable service. Contractors are removed from the lists if they do not meet Care and Repair standards of service. To date 41 of the 78 contractors approached have registered with the scheme.

**Report of the management committee for the year ended 31st March 2009
(continued)**

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 31st March 2009, grants and hardship awards totalling £5,901 were made to 29 individuals. Donations are sought from national and local trusts and local businesses. £81,459 was raised from these sources during the period. The surplus for the year of £39,455 was added to accumulated funds.

Constitution

Aberdeen Care & Repair Group is an unincorporated association governed by a constitution adopted on 5th 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 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 8. 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 Aberdeen Council of Voluntary Organisations. In addition, positions are filled by contact with the local authority, Aberdeen City Council.

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

Aberdeen City Council	7
Scottish Executive	1
Castlehill Housing Association	2 (1 staff member & 1 committee member)
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 2008/09 financial year

It is acknowledged that external factors may change the activities of the Group substantially – the statutory funding system relating to repair and improvement grants is under fundamental review, and accordingly there may be greater call upon grants and hardship awards in the future.

- The level of grants have now been restricted to a maximum of £300 (previously £587.50).
- Additional sources of donations for the Group have been sought as reserves are considered to be at a low level, this resulted in the creation of a Trusted Trader scheme.
- The website (which includes a page on the Group fund) went live in June 2008.

Report of the management committee for the year ended 31st March 2009
(continued)

Risk management

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

Future plans

In May 2009 the Group made a successful bid for £10,000 to the George Crombie Trust. These funds will be used to provide grants for up to £600 to individual female clients over the age of forty.

Reserves

The balance of unrestricted reserves at 31st March 2009 was £49,094. The committee believes that a level of reserves equivalent to at least 12 months' expenditure is desirable.

Presently the balance represents approximately 53 months. This represents an improvement on the previous year when the balance represented approximately 21 months.

The level of reserves will be monitored & action taken if appropriate.

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.

Report of the management committee for the year ended 31st March 2009
(continued)

Provision of information to auditors

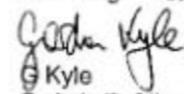
As far as the Management Committee is aware, there is no relevant audit information of which the group's auditors are unaware and the Management Committee has taken all the steps that the Management Committee ought to have taken as trustees in order to make ourselves aware of any relevant audit information and to establish that the group's auditors are aware of that information.

Statement of committee members' responsibilities for the financial statements

Law applicable to charities in Scotland requires the trustees to prepare accounts for each financial year which give a true and fair view of the charity's financial activities during the year and of its financial position at the end of the year. In preparing accounts, giving a true and fair view, the trustees are required to follow best practice and:

- a) select suitable accounting policies and then apply them consistently;
- b) make judgements and estimates that are reasonable and prudent; and
- c) prepare the accounts 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 which enable them to ascertain the financial position of the charity and which enable them to ensure that the accounts comply with the Charities and Trustee Investment (Scotland) Act 2005, Regulation 8 of the Charities Accounts (Scotland) Regulations 2006 and United Kingdom Generally Accepted Accounting Practice. 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.



G Kyle
On behalf of the Committee

Independent auditors' report to the trustees of Aberdeen Care & Repair Group

This report is issued in respect of an audit carried out under section 44(1)(c) of the Charities and Trustee Investment (Scotland) Act 2005.

We have audited the accounts of Aberdeen Care & Repair Group for the year ended 31st March 2009 which comprise the Statement of Financial Activities, the Balance Sheet and the related notes. These accounts have been prepared under the historical cost convention and in accordance with the accounting policies set out therein.

This report is made solely to the charity's trustees, as a body, in accordance with Section 44(1)(c) of the Charities and Trustee Investment (Scotland) Act 2005 and Regulation 10 of the Charities Accounts (Scotland) Regulations 2006. Our audit work has been undertaken so that we might state to the charity's trustees those matters we are required to state to them in an auditors' report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charity and its trustees as a body, for our audit work, for this report, or for the opinions we have formed.

Respective responsibilities of trustees and auditors

The responsibilities of the trustees for preparing the Trustees' Annual Report and the accounts in accordance with applicable law and United Kingdom Generally Accepted Accounting Practice are set out in the Statement of Trustees' Responsibilities.

Our responsibility is to audit the accounts 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 accounts give a true and fair view, and are properly prepared in accordance with the Charities and Trustee Investment (Scotland) Act 2005 and Regulation 8 of the Charities Accounts (Scotland) Regulations 2006. We also report to you if, in our opinion, the Trustees' Annual Report is not consistent with the accounts, the charity has not kept proper accounting records or if we have not received all the information and explanations we require for our audit.

We read the Trustees' Annual Report and consider the implications for our report if we become aware of any apparent misstatements within it.

Independent Auditors' Report to the members of Aberdeen Care & Repair Group
(continued)

Basis of 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 amounts and disclosures in the accounts. It also includes an assessment of the significant estimates and judgements made by the trustees in the preparation of the accounts, 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 accounts are free from material misstatement, whether caused by fraud or other irregularity or error. In forming our opinion we also evaluated the overall adequacy of the presentation of information in the accounts.

Opinion

In our opinion:-

- the accounts give a true and fair view, of the state of the charity's affairs as at 31st March 2009 and of its incoming resources and application of resources for the year then ended;
- the accounts have been properly prepared in accordance with the Charities and Trustee Investment (Scotland) Act 2005, Regulation 8 of the Charities Accounts (Scotland) Regulations 2006 and United Kingdom Generally Accepted Accounting Practice; and;
- the information given in the Trustees' Annual Report is consistent with the financial statements.

Anderson Anderson & Brown LLP

Anderson Anderson & Brown LLP
Chartered Accountants
Registered Auditors
Aberdeen

Date 21 OCTOBER 2009

STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR TO 31st MARCH 2009

	Unrestricted Funds	Restricted Funds	Total Funds	Year to 31 March 2008
Incoming Resources :	£	£	£	£
	<i>Note</i>			
Incoming resources from generated funds:				
<i>Voluntary income:</i>				
Income from Trust funds	2,500	0	2,500	2,250
Charitable donations received	3,119	75,840	78,959	52,365
Preferred supplier donations	9,500	0	9,500	0
Client contributions net of refunds	0	120,849	120,849	72,221
Grants for crime prevention	0	0	0	1,952
Grants for loft clearance	0	0	0	2,460
Grants for switching fuel	0	200	200	2,600
Grants from Aberdeen City Council	0	332,916	332,916	291,561
Grants for Warm Deal initiative	0	0	0	12,604
Intangible income	3,881	0	3,881	3,749
<i>Investment interest received</i>	<u>2,156</u>	<u>0</u>	<u>2,156</u>	<u>3,489</u>
Total incoming resources	21,156	529,805	550,961	445,251
Resources Expended :				
Charitable activities				
Payments to contractors	0	500,182	500,182	439,971
Costs of crime prevention	0	0	0	2,846
Costs of loft clearance	0	0	0	2,524
Costs of switching fuel	0	200	200	2,600
Warm Deal payments	0	0	0	12,604
Grants & hardship awards	5,901	0	5,901	16,272
Governance costs	<u>4 5,223</u>	<u>0</u>	<u>5,223</u>	<u>4,862</u>
Total resources expended	11,124	500,382	511,506	481,679
Net income/(expenditure) for the year	10,032	29,423	39,455	(36,428)
Reconciliation of funds				
Total funds brought forward	<u>39,062</u>	<u>16,768</u>	<u>55,830</u>	<u>92,258</u>
Total funds carried forward	<u>49,094</u>	<u>46,191</u>	<u>95,285</u>	<u>55,830</u>

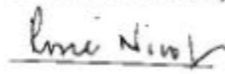
The statement of financial activities includes all gains and losses in the year. All incoming resources and resources expended derive from continuing activities.

ABERDEEN CARE & REPAIR GROUP

BALANCE SHEET AT 31 MARCH 2009

	31st March 2009 £	31st March 2008 £
Current Assets		
Cash on term deposit	53,043	51,092
Cash at bank and in hand	<u>51,544</u>	<u>26,768</u>
	104,587	77,860
Creditors due within 1 year	5 <u>9,302</u>	<u>22,030</u>
Net Assets	<u>95,285</u>	<u>55,830</u>
Represented by		
Unrestricted fund	49,094	39,062
Restricted fund	<u>46,191</u>	<u>16,768</u>
	6 <u>95,285</u>	<u>55,830</u>

These financial statements were approved by the Committee of Management on 21st October 2009 and signed on its behalf by:



Committee member



Committee member

Notes to the financial statements for the year to 31st March 2009**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.

Intangible income

This is the estimated cost to Castlehill Housing Association Ltd 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 31st March 2009
(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 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 shown as both intangible income and included in administration costs of £3,860 (2008: £3,749).

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 auditor's remuneration of £588 (2008: £588).

5 Creditors due within 1 year

	2009 £	2008 £
Grants	8,127	20,828
Accruals	1,175	1,175
Other	-	27
	<u>9,302</u>	<u>22,030</u>

Notes to the financial statements for the year to 31st March 2009
(continued)

6 Analysis of fund assets and liabilities

	Unrestricted funds £	Restricted funds £	Total £
Cash	50,269	54,318	104,587
Current liabilities	<u>(1,175)</u>	<u>(8,127)</u>	<u>(9,302)</u>
Total	<u>49,094</u>	<u>46,191</u>	<u>95,285</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.