

**ABERDEEN CARE & REPAIR GROUP**

**Report and Financial Statements  
for the year ended 31<sup>st</sup> March 2022**

Registered Charity SC015306

# **Aberdeen Care & Repair Group**

## **Report and financial statements for the year ended 31<sup>st</sup> March 2022**

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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  
Cllr P Bell  
Ms M Booth  
Sara Cameron (Resigned June 21)  
Mark Shaw (Appointed June 21)  
Cllr C Allard

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

### **Principal Address**

11 Waverley Place  
Aberdeen  
AB10 1XH

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 31<sup>st</sup> March 2022

The committee of management, who are also the charity trustees, present their report and the financial statements for the year ended 31<sup>st</sup> March 2022.

### 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.

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 Safety Assessment.

Committee approval is needed to allocate unrestricted funds. Staff submit a grant application for up to £500 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 £200 can be authorised by staff, but anything above this level requires committee approval. (The level of Officer approval was reviewed in April 21 and increased to £200)

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         | ▪ Minor Adaptations |
| ▪ Energy Efficiency                 | ▪ Decoration Fund   |
| ▪ Support for Carers/Young Children | ▪ Homesafe          |
| ▪ Gas Safe                          | ▪ Dementia          |
| ▪ Home Maintenance Fund             | ▪ 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 April 2021 and committee agreed to increase the income levels to £185 and £285 respectively. These figures will be reviewed annually.

- (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

### Report of the management committee for the year ended 31<sup>st</sup> March 2022 (*continued*)

- (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 2021/22:

- 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 £2,726 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, and Dementia. Some companies indicate their preferred area of support, others make a general allocation and funds are distributed across the various initiatives.
- Applications were made to a further 4 new companies/trusts for some of our initiative projects, which were unsuccessful.
- We received a donation from Petersen Energy Logistics at the end of 19/20 (£10k) to support our Homesafe and dementia projects. We were unable to progress this in 20/21 but the donation has been ring fenced for this purpose.
- We continue to support the Homesafe & Dementia project. An application was submitted to Common Good Fund for funding for the work we do around supporting people living with dementia and or mental health to cover staff costs. £24,792 was secured and paid over to the core service to cover staffing costs quarterly.
- An application was made to ACVO's Communities and Mental Health Well-being Fund for £8,231 to cover staffing costs in 22/23. This money was paid over at the end of March 22 but will be used in 22/23.
- The group continued to support one off applications for a grant over £500. Project staff identify these cases and provide detailed information for the group to consider these as 'one off' cases.

**Report of the management committee for the year ended 31<sup>st</sup> March 2022 (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, Homesafe and Electrical Safety initiatives. An application to Foundation Scotland for Gas Safety Funding was successful again this year, along with an application to Common Good Funding for funding to cover revenue costs to provide additional support to be provided to people living with Dementia and/or a mental health condition.

An application for ACVO’s Communities and Mental Health Well-being Fund was submitted in March 22 for staffing costs in 22/23, supporting the work we do around supporting people with mental health or dementia. The money was transferred at the end of March, but will be used in 22/23.

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

<b>Source</b>	<b>Purpose/Initiative</b>
Aberdeen City Council – Common Good Fund	Dementia/Mental Health (Staffing Costs)
George Crombie Trust	Minor Aids & Homesafe Fund
APSC	Decoration Fund
ES Wilsons Trust	Electrical Safety Fund
Thomas Primrose Trust	Homesafe Fund
ACVO Communities and Wellbeing Fund	Dementia/Mental Health (Staffing Costs 22/23)
Violet M Lessel Trust	Electrical Safety Fund
John Gordon Charitable Trust	Minor Aids Fund
Gas Safe Charity	Gas Safety
Queens Cross & Harlaw Community Council	Support for Carers/and or disabled children

## Report of the management committee for the year ended 31<sup>st</sup> March 2022 (*continued*)

### Constitution

Aberdeen Care & Repair Group is an unincorporated association governed by a constitution adopted on 20<sup>th</sup> 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 (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	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 2021/22 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 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 grants remains at £500 to reflect the needs of our clients, unless a special case is made.
- 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.
- Investigate opportunities for Companies to sponsor a particular item of safety and or security equipment.
- Provide more detailed reports to funders on how their donation was used.
- Reviewed Guidelines for Grant allocation
- Introduced policies/procedures for staff making decisions on level of funding awarded for initiatives.

### Report of the management committee for the year ended 31<sup>st</sup> March 2022 (*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 2022/23:

- Increase membership of management committee targeting representation from Health & Social Care sector, 3<sup>rd</sup> sector or independent member where possible
- Continue to apply for funding for our initiatives, namely: energy efficiency, security/safety, minor aids, decoration, gardening, support for carers and young children, electrical safety.
- Continue to apply to external funders for a contribution towards the security, safety and dementia friendly equipment
- Make application to funders for full or partial funding for the Dementia and Homesafe Projects

#### **Reserves**

The balance of unrestricted reserves at 31<sup>st</sup> March 2022 was £62,053. 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 £42 from monies put on deposit in a Virgin Money term deposit account.



**Report of the management committee for the year ended 31<sup>st</sup> March 2022 (*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  
27 July 2022

**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 2022 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 ACA  
Member of Institute of Chartered Accountants in England & Wales  
Anderson Anderson and Brown LLP  
Kingshill View  
Prime Four Business Park  
Kingswells  
Aberdeen

Date 22 August 2022

## STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 MARCH 2022

	Notes	Unrestricted Funds £	Restricted Funds £	Total Funds 31 March 2022 £	Total Funds 31 March 2020 £
<b>Incoming Resources:</b>					
<b>Incoming resources from generated funds</b>					
Voluntary income:					
Income from Trust funds		8,231	-	8,231	-
Charitable donations received		2,726	-	2,726	10,905
Client contributions nets of refunds		548	-	548	5,864
Grants for Support for Carers & Young Children		-	205	205	-
Grants for Safety, Security, & Gardening		-	-	-	4,000
Grants for Energy Efficiency		-	-	-	5,016
Grants for Electrical Safety		-	1,500	1,500	2,500
Grants for Home Safe Scheme		-	3,000	3,000	5,500
Grants for Gas Safe Scheme		-	2,400	2,400	2,430
Grants for Decoration (ASPC)		-	1,000	1,000	2,000
Grants for Minor Aids		-	8,000	8,000	1,600
Grants for Dementia		-	150	150	-
Grants for DEM Equipment		-	-	-	172
Grants for LAC and hardships		-	-	-	2,000
Grants for Common Good Funding		-	24,792	24,792	-
Investment interest received		41	-	41	65
<b>Total incoming resources</b>		<b>11,546</b>	<b>41,047</b>	<b>52,593</b>	<b>42,052</b>
<b>Resources expended:</b>					
Charitable activities					
Payments to contractors		3,374	567	3,941	23,002
Grants for Support for Carers & Young Children		-	1,983	1,983	2,525
Grants for Safety, Security, & Gardening		-	3,507	3,507	3,637
Grants for Energy Efficiency		-	3,334	3,334	4,372
Grants for Electrical Safety		-	1,570	1,570	1,502
Grants for Home Safe Scheme		-	2,237	2,237	3,324
Grants for Decoration (ASPC)		-	960	960	1,247
Grants for Dementia		-	-	-	-
Grants for Minor Aids		-	3,877	3,877	2,920
Grants for DEM Equipment		-	1,351	1,351	0
Grants for Gas Safe Scheme		-	2,076	2,076	1,756
Grants for LAC and hardships		8,205	-	8,205	4,686
Grants for Common Good Funding		-	24,792	24,792	-
Governance costs	4	3,040	-	3,040	2,315
<b>Total resources expended</b>		<b>14,619</b>	<b>46,254</b>	<b>60,873</b>	<b>51,286</b>
<b>Net (expenditure)/income for the year</b>		<b>(3,073)</b>	<b>(5,207)</b>	<b>(8,280)</b>	<b>(9,234)</b>
Transfer between funds		-	-	-	-
<b>Reconciliation of funds</b>					
Total funds brought forward		65,126	42,347	107,473	116,707
Total funds carried forward		62,053	37,140	99,193	107,473

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 2022

	Note	2022 £	2021 £
<b>Current assets</b>			
Cash on term deposit		82,582	82,541
Cash at bank and in hand		<u>21,543</u>	<u>27,641</u>
		104,125	110,182
Creditors: amounts falling due within one year	5	<u>(4,932)</u>	<u>(2,709)</u>
<b>Net assets</b>		<u><u>99,193</u></u>	<u><u>107,473</u></u>
<b>Capital and reserves</b>			
Unrestricted funds		62,053	65,126
Restricted funds		<u>37,140</u>	<u>42,347</u>
		<u><u>99,193</u></u>	<u><u>107,473</u></u>

These financial statements were approved by the Committee of Management on 27 July 2022 and signed on its behalf by:



Committee member  
DAVID LAPPIN



Committee member  
JOHN CARROLL.

**Notes to the financial statements for the year to 31<sup>st</sup> March 2022****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 31<sup>st</sup> March 2022  
(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 (2021: £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 (2021: £1,200).

## 5 Creditors due within 1 year

	2022 £	2021 £
Grants	2,324	1,500
Accruals and deferred income	<u>2,608</u>	<u>1,209</u>
	<u>4,932</u>	<u>2,709</u>

Notes to the financial statements for the year to 31<sup>st</sup> March 2022  
(continued)

## 6 Analysis of fund assets and liabilities

	Unrestricted Funds	Restricted Funds	Total £
	£	£	
Cash	66,985	37,140	104,125
Current liabilities	(4,932)	-	(4,932)
Total	<u>62,053</u>	<u>37,140</u>	<u>99,193</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.