

ABERDEEN CARE & REPAIR GROUP

**Report and Financial Statements
for the year ended 31st March 2023**

Registered Charity SC015306

Aberdeen Care & Repair Group

Report and financial statements for the year ended 31st March 2023

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Aberdeen Care & Repair Group

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Committee of Management

Mr J Carroll	Nominated by:
Mr K Christie	Independent member
Mr D Lappin	Aberdeen Heat & Power
Mrs J Lyon	Castlehill Housing Association Ltd
Mr G Kyle	Independent member
Ms M Booth	Castlehill Housing Association Ltd
Mark Shaw	Aberdeen City Council
Cllr P Bell (resigned 4 May 2022)	Aberdeen City Council
Cllr C Allard (resigned 27 July 2022)	Elected Member of Aberdeen City Council
Cllr L Dunbar (resigned 4 May 2022)	Elected Member Aberdeen City Council
Ms L Montgomery (resigned 2 October 2022)	Elected Member Aberdeen City Council
Cllr S Delany (appointed 27 July 2022)	Independent member
Cllr J Cooke (appointed 27 July 2022)	Aberdeen City Council
Cllr L Thomson (appointed 27 July 2022)	Aberdeen City Council
Cllr A Macleod (appointed 1 February 2023)	Elected Member Aberdeen City Council
	Health & Social Care Partnership

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 31st March 2023

The committee of management, who are also the charity trustees, present their report and the financial statements for the year ended 31st March 2023.

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 £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. Grants of £500+ can be considered under exceptional circumstances and are treated on an individual basis by Committee Members.

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
- Minor Adaptations
- Decoration Fund
- Homesafe
- Dementia
- Electrical Safety
- CORRA Hardship 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 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 31st March 2023 (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 2022/23:

- 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 £77,697 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 provision: Homesafety, 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 2 funders for staff revenue costs. These were: Smart Energy GB for a project in relation to promoting Smart Meters and ACVO (MentalHealth and Community Fund) for work around supporting people living with mental health conditions or dementia. Both were successful and allowed the service to do valuable work in the communities.

- 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.
- An application was made to CORRA Foundation for funding to provide financial assistance to clients affected by the cost of living crisis. This gave staff the opportunity to help clients by offering a hardship grant towards the cost of high energy bills or vouchers to buy some groceries.

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 applications to Smart Energy GB and ACVO for funding to cover revenue costs to provide additional support to be provided to people living with Dementia and/or a mental health condition and to promote information on Smart Meters to our client group which included delivering face to face information sessions.

Report of the management committee for the year ended 31st March 2023 (continued)

Review of period (continued)

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 9
Smart Energy GB	Revenue/ support work staffing costs
Personal Donations	Dementia fund/SSG
Transfer from CHA AFW loan fund	Energy Efficiency fund
Mackinnons - Caroline Jane Spence fund	Electrical safety, support for carers and home safety funds
ASPC	Decoration fund
ACVO	Funding for 23/24 - Salary Costs £7,961 and £1,900 Dementia Clocks
The John Gordon Charitable Trust	Minor Aids & Safety/ security/ gardening funds
Mrs Elizabeth Wilson's Trust	Minor Aids fund
Miss Violet M Lessels' Trust	Safety/ security/ gardening funds
The Thomas Primrose Trust	Decoration fund
Household Hardship fund (CORRA)	New initiative - household hardship

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.

Report of the management committee for the year ended 31st March 2023 (*continued*)

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 2022/23 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 grants remains at £500 to reflect the needs of our clients, unless a special case is made.
- Applications 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.
- Produce an annual report for the charity
- Look at introducing an application for the charity's funds to ensure fairness and accountability.
- Look at rebranding charity in line with service changes

Report of the management committee for the year ended 31st March 2023 (*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 2023/24:

- Increase membership of management committee targeting representation from Health & Social Care sector, 3rd 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 project funding to enhance services
- Produce an annual report for the charity in the form of info graph type flyer
- Introduce an Aberdeen Care and Repair Group Application for both initiative and grant funding
- Promote the work and assistance the charity provides to a wider audience

Reserves

The balance of unrestricted reserves at 31st March 2023 was £46,694. 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 £469 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 2023 (*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
2 August 2023

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 2023 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 2 August 2023

STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 MARCH 2023

	Notes	Unrestricted Funds £	Restricted Funds £	Total Funds 31 March 2023 £	Total Funds 31 March 2022 £
Incoming Resources:					
Incoming resources from generated funds					
Voluntary income:					
Income from Trust funds		9,769	-	9,769	8,231
Charitable donations received		700	-	700	2,726
Client contributions nets of refunds		337	-	337	548
Grants for Support for Carers & Young Children		-	1,500	1,500	205
Grants for Safety, Security, & Gardening		-	2,550	2,550	-
Grants for Energy Efficiency		-	30,808	30,808	-
Grants for Electrical Safety		-	3,500	3,500	1,500
Grants for Home Safe Scheme		-	1,000	1,000	3,000
Grants for Gas Safe Scheme		-	2,200	2,200	2,400
Grants for Decoration (ASPC)		-	3,500	3,500	1,000
Grants for Minor Aids		-	4,000	4,000	8,000
Grants for Dementia		-	30	30	150
Grants for ABBi Equipment		-	1,900	1,900	-
Grants for Corra Hardship		-	2,100	2,100	24,792
Smart Energy Funding		-	16,648	16,648	-
ACVO Mental Health Funding		-	7,961	7,961	-
Investment interest received		469	-	469	41
Total incoming resources		11,275	77,697	88,972	52,593
Resources expended:					
Charitable activities					
Payments to contractors		337	7,951	8,288	3,941
Grants for Support for Carers & Young Children		-	1,379	1,379	1,983
Grants for Safety, Security, & Gardening		-	4,481	4,481	3,507
Grants for Energy Efficiency		-	14,213	14,213	3,334
Grants for Electrical Safety		-	7,612	7,612	1,570
Grants for Home Safe Scheme		-	2,439	2,439	2,237
Grants for Decoration (ASPC)		-	3,437	3,437	960
Grants for Dementia		-	8,206	8,206	-
Grants for Minor Aids		-	6,051	6,051	3,877
Grants for DEM Equipment		-	3,555	3,555	1,351
Grants for Gas Safe Scheme		-	1,934	1,934	2,076
Grants for LAC and hardships		6,928	-	6,928	8,205
Grants for Corra hardship		-	1,125	1,125	24,792
Grants for Smart Energy		-	16,648	16,648	-
Governance costs	4	3,138	-	3,138	3,040
Total resources expended		10,403	79,031	89,434	60,873
Net income/(expenditure) for the year		872	(1,334)	(462)	(8,280)
Transfer between funds		(16,231)	16,231	-	-
Reconciliation of funds					
Total funds brought forward		62,053	37,140	99,193	107,473
Total funds carried forward		46,694	52,037	98,731	99,193

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 2023

	Note	2023 £	2022 £
Current assets			
Cash on term deposit		83,051	82,582
Cash at bank and in hand		<u>18,110</u>	<u>21,543</u>
		101,161	104,125
Creditors: amounts falling due within one year	5	<u>(2,430)</u>	<u>(4,932)</u>
Net assets		<u>98,731</u>	<u>99,193</u>
Capital and reserves			
Unrestricted funds		46,694	62,053
Restricted funds		<u>52,037</u>	<u>37,140</u>
		<u>98,731</u>	<u>99,193</u>

These financial statements were approved by the Committee of Management on 2 August 2023 and signed on its behalf by:



Committee member
JANICE LYON



Committee member
DAVID LAPAN

Notes to the financial statements for the year to 31st March 2023**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 2023
(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 (2022: £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 (2022: £1,200).

5 Creditors due within 1 year

	2023	2022
	£	£
Grants	14	2,324
Accruals and deferred income	2,416	2,608
	2,430	4,932

Notes to the financial statements for the year to 31st March 2023
(continued)

6 Analysis of fund assets and liabilities

	Unrestricted Funds	Restricted Funds	Total £
	£	£	
Cash	49,124	52,037	101,161
Current liabilities	(2,430)	-	(2,430)
Total	<u>46,694</u>	<u>52,037</u>	<u>98,731</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.