

**CUMBERNAULD POVERTY ACTION  
TRUSTEES' ANNUAL REPORT AND ACCOUNTS  
FOR THE YEAR ENDED  
31<sup>st</sup> MARCH 2021**



## **TRUSTEE'S ANNUAL REPORT FOR THE YEAR ENDED 31<sup>ST</sup> MARCH 2021**

### **Governing Document**

Cumbernauld Poverty Action (previously known as Cumbernauld & Kilsyth Unemployed Workers Centre) is an unincorporated Scottish charity organisation (number SC035818), governed by its constitution, dated 1<sup>st</sup> April 2004.

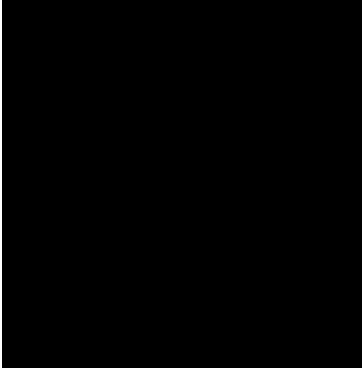
### **Appointment of Trustees**

Cumbernauld Poverty Action is directed by a Management Committee comprising between 5 and 10 members, appointed by the members at the Annual General Meeting to serve for one year, all being eligible for re-election. The Management Committee meets not less than 4 times each year. Office-bearers are appointed by the Management Committee who may co-opt up to 3 further members, where deemed necessary, to serve until the following AGM.

### **Membership and Administrative Structure**

The group is managed by a committee comprising 3 office bearers and a minimum of two ordinary members. The committee are appointed at the Annual General Meeting to serve for one year, all being eligible for re-election. The committee meets regularly throughout the year.

### **Current Trustees**

Name	Position	Date
	Chairperson	
	Vice Chairperson	
	Secretary	
	Treasurer	Resigned May 2021
	Trustee	
	Trustee	
	Trustee	

### **Contact address**

The Muirfield Centre  
1A South Muirhead Road  
Cumbernauld  
Lanarkshire  
G67 1AX



### **Charitable Purposes**

The relief of poverty, distress and hardship as a result of unemployment, disability or other social or economic circumstances among the residents of North Lanarkshire.

### **Objectives and Aims**

- i) To provide advice, support, guidance and training to local people affected by poverty and/or disability.
- ii) To promote awareness of the issues affecting people living in poverty, and the initiatives available to help tackle poverty.
- iii) Recruit, train and support local volunteers to help them gain skills and confidence to enable them to seek employment.

### **Activities and Achievements**

The past year has not been without its challenges due to Covid-19. In March 2020 the first lockdown was announced and we had to quickly vacate our office and work from home. This meant that outreaches and face-to-face contact had to cease.

Our ways of working began to change and video calls quickly became the 'norm'. Due to these new ways of working home visits (to collect and drop off paperwork) increased significantly and were only outdoors. Social Security Tribunals were temporarily suspended and then moved on to remote (telephone) tribunals. The staff and committee worked hard to secure funding to enable us to purchase IT equipment to equip staff to work from home. We also sourced funding to enable us to purchase PPE equipment to enable everyone to work safely. Equipment was then purchased to enable volunteers to assist clients from home.

In March 2020 funders began to remove restrictions from funding to enable us to direct our assistance where it was needed most. As lockdown commenced we worked together with local organisations to provide supplies and practical support to local people.

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### **Scottish Charity Number SC035818**

One positive over the past year has been that staff and volunteers have been able to access training remotely. This has saved both time and money and, in some instances, we have been able to access free training.

Over the past year we have helped 141 clients and dealt with 303 enquiries. Although our figures are significantly lower than previous years this represents the fact that we have made a conscious decision to focus less on 'one-off' assistance and are moving towards providing more intensive support in order to have a more lasting impact on clients.



### **Financial Review**

Total income for the year amounted to £69,033 which consisted of £42,116 in restricted grant income - a more detailed breakdown can be found on page 5. Unrestricted income consisted of £26,917 - £14,000 of this was unrestricted grant income from the Robertson Trust, Corra foundation £6,000 and NLC Community Grants Scheme £2,988 donations of £3,339 and other income of £590. Last year's total income was £61,182. Expenditure for the year amounted to £51,597, which consisted of restricted expenditure of £40,246 and unrestricted expenditure of £11,351. Last year's total expenditure amounted to £52,262. Operations for the year resulted in a Surplus of £17,435 of which £15,565 was restricted and £1,870 was unrestricted. Last year's surplus was £8,920.

### **Future Plans**

We have been awarded 3-year funding from the National Lottery Community Fund for our Supporting Families Project. This will enable us to work with financially disadvantaged families on a 1-1 basis to provide a focussed service tackling the impact of poverty on the whole family.

Whilst our organisation coped well with adapting to Covid-19 and lockdowns we feel it is important that the organisation continually assesses our methods of working to ensure that we are fully prepared for situations such as Covid-19. To this end we plan to continue to upgrade equipment/resources to enable productive home working/home volunteering.

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It is particularly important that we access suitable online training, particularly with regard to welfare rights volunteers to ensure Continuing Professional Development for the smooth running of the organisation.

We have also recognised the 'limitations' of paper files whilst homeworking and, to this end, the organisation will be moving on to a 'cloud based' case management system in the future.

### Reserves

The Trustees are discussing a reserves policy to give confidence to stakeholders that the charity's finances are being managed and can also be used to provide an indicator of future funding requirements needed for investment in the association to add value for its members. The Trustees have agreed that the reserves will be held in a separate bank account (a separate Municipal Bank passbook to be ring-fenced for this purpose). Further planned project development has been targeted to augment unrestricted reserves.

The balances held by the Group on 31<sup>st</sup> March 2021 comprise: -

#### Represented by:

Cash	24
Clydesdale Bank Account	70,853
Municipal Reserves Account	13,385
	<u>84,262</u>

The balance of funding held will allow the group to continue to provide its services.

The accounts for the year are attached and form part of this report.

The report was approved by the trustees on and signed on their behalf

Signature	Print Name	Position	Approval Date
		Trustee	16/12/2021
		Trustee	16/12/2021

**CUMBERNAULD POVERTY ACTION**  
**Scottish Charity Number SC035818**

**RECEIPTS AND PAYMENT ACCOUNT AS AT 31st MARCH 2021**

	2021 Unrestricted Funds £	2021 Restricted Funds £	2021 Total Funds £	2020 Total Funds £
<b>Receipts</b>				
Campsie Board			-	28,000
Robertson Trust	14,000		14,000	14,000
Corra Foundation	6,000		6,000	-
NLC Community Grants Scheme	2,988		2,988	-
People's post code Trust		-	-	15,030
Coalfield Regeneration		350	350	-
Co-op Local Community Fund		2,733	2,733	-
Cornerstone		6,675	6,675	-
Community recovery fund		23,202	23,202	-
Lottery		9,156	9,156	-
Bank interest received			-	72
Donations	3,339		3,339	523
Other Income	590		590	3,558
<b>Total Receipts</b>	<b>26,917</b>	<b>42,116</b>	<b>69,032</b>	<b>61,182</b>
<b>Payments</b>				
Wages	8,931	31,665	40,596	35,267
Travel/Volunteer Expenses	231	817	1,048	392
Stationery/Postage	130	459	589	2,122
Office Furniture/Equipment	378	1,339	1,717	-
IT Equipment	304	1,079	1,384	3,395
Telephone/Broadband	445	1,578	2,023	522
PPE & Cleaning Costs	69	246	315	-
Utilities	-	-	-	-
Rent and Insurance	689	2,443	3,132	6,314
Membership/Subscriptions/Publications	58	205	263	-
Catering/Events	-	-	-	-
Christmas Food & Activities	12	41	53	-
Consultancy fees	13	47	61	3,000
Other costs	91	324	416	1,249
<b>Total Payments</b>	<b>11,351</b>	<b>40,246</b>	<b>51,597</b>	<b>52,262</b>
<b>Total Surplus/Deficit</b>	<b>15,565</b>	<b>1,870</b>	<b>17,435</b>	<b>8,920</b>

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**Statement of Balances as at 31st March 2021**

	2021 Unrestricted Funds £	2021 Restricted Funds £	2021 Total Funds £	2020 Total Funds £
<b>Bank balance and cash in hand</b>				
Opening Balances	33,833	32,994	66,827	57,907
<b>Surplus/(Deficit) for the year</b>	15,565	1,870	17,435	8,920
	<b>49,399</b>	<b>34,864</b>	<b>84,262</b>	<b>66,827</b>

**Represented by:**

Cash	24	44
Clydesdale Bank Account	70,853	53,399
Municipal Reserves Account	13,385	13,385
	<b>84,262</b>	<b>66,827</b>

	£	£
<b>Fixed Assets</b>		
Computers	1,018	
	<b>1,018</b>	<b>-</b>

**Liabilities**

HMRC-Due	585	604
Pension Due	242	242
	<b>827</b>	<b>846</b>

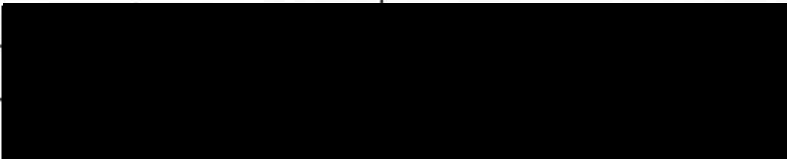
**Notes to accounts**

1. Funds for the year were made up of £42,116 restricted grant income and unrestricted grant income and donations of £26,917.
2. No remuneration was paid during the period to any charity trustees.
3. No expenses were paid to any charity trustee during the period.
4. There were no transactions with trustees and connected persons.
5. Fixed Asset Policy - Cumbernauld Poverty Action establishes £500 as the threshold amount for minimum capitalisation. Any items costing below this amount should be expensed in the Receipts and Payments accounts.

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The members of the committee are required to act in accordance with the terms of the group's constitution. They are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the group and for safeguarding the assets of the group.

The independent examiners report attached forms part of these accounts

Signature	Print Name	Position	Approval Date
		Trustee	16/12/2021
		Trustee	16/12/2021





**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF CUMBERNALD  
POVERTY ACTION FOR THE YEAR ENDED 31<sup>ST</sup> MARCH 2021**

I report on the accounts of the charity for the year ended 31/03/2021, which are set out on pages 5 to 6.

**Respective responsibilities of trustees and examiner** The charity's trustees are responsible for the preparation of the accounts in accordance with the terms of the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006. The charity trustees consider that the audit requirement of Regulation 10(1) (d) of the Charities Accounts (Scotland) Regulations 2006 does not apply. It is my responsibility to examine the accounts 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 statement** My examination is carried out in accordance with Regulation 11 of the Charities Accounts (Scotland) Regulations 2006. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and the seeking of explanations from you as trustees

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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 examiners' statement**


In the course of 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 2006 Accounts Regulations, and
- to prepare accounts which accord with the accounting records and comply with Regulation 9 of the 2006 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 accounts to be reached.

Signature	Print Name	Position	Address	Date
		Finance Officer	Voluntary Action North Lanarkshire 1 Wellwynd, 35 Wellwynd. Airdrie ML6 0BN	16/12/2021