

BORDERS VOLUNTARY CARE VOICE (a SCIO)

UNAUDITED FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2016

BORDERS VOLUNTARY CARE VOICE (a SCIO)

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BORDERS VOLUNTARY CARE VOICE (a SCIO)

TRUSTEES' REPORT

The Trustees are pleased to present their annual report together with the financial statements for the year ended 31 March 2016.

ADMINISTRATIVE DETAILS

| | |
|-----------------------------|--|
| Charity number | SCO43731 |
| Trustees | Graham Nisbet - Chair Susan Green - Vice Chair Pippa Dickson - Treasurer (appointed 9 September 2015) Lawrie Hayworth (appointed 9 September 2015) Gordon Forsyth (appointed 9 September 2015) George Anderson (resigned 29 July 2015) Kenneth Ovens (resigned 9 September 2015) Linda Gillie (resigned 9 May 2015) |
| Principal Office | Roxburgh House Court, Roxburgh Street, Galashiels, TD1 1NY |
| Independent Examiner | Alison Gray, Chartered Accountant, Le Noyer, Ettrick Terrace, Selkirk, TD7 4LE |
| Banker | Unity Trust Bank, Nine Brindlayplace, Birmingham, B1 2HD |

STRUCTURE, GOVERNANCE & MANAGEMENT

The organisation is known as the Borders Voluntary Care Voice (BVCV) and is a Scottish Charitable Incorporated Organisation (SCIO). It is governed by the rules of its constitution.

The management of BVCV is the responsibility of the Trustees who are elected under the terms of the constitution. New Trustees receive appropriate induction and training.

BVCV currently has funding (through Scottish Borders Council and Borders Health) to employ six members of staff, the Co-ordinator, an Assistant Coordinator, administrative assistant, Project Coordinator (BCLN) and Development Worker (Mental Health) and an administrative assistant for BCLN.

The Trustees examine the major strategic, business and operational risks which might affect the organisation and regularly review and update systems to mitigate them.

OBJECTIVES

Borders Voluntary Care Voice provides support for the development of local partnerships between users, carers, third sector organisations, Scottish Borders Council, NHS Borders and other relevant organisations to promote good practice in the planning and provision of health and social care services. To act as a focal point for consultation and representation about community care issues. Our aims are:

1. A strong third health and social care sector in the Scottish Borders.
2. A strong voice for users and carers of health and social care services in the Scottish Borders.
3. Health and social care services in the Scottish Borders are involved and informed in strategic direction.
4. A strong and effective Borders Voluntary Care Voice.

BORDERS VOLUNTARY CARE VOICE (a SCIO)

TRUSTEES' REPORT (Contd.)

ACTIVITIES & ACHIEVEMENTS

- Successful recruitment of new Mental Health Development Worker.
- Increased numbers of service user representation and involvement in planning in relation to mental health.
- Supported establishment of Ability Borders, a user led information and awareness organisation for people with physical disabilities and long term conditions.
- Supported establishment of Borders Dementia Working Group, a voice for people with dementia in the Borders.
- Successful expansion of Borders Care Learning Network training programme for health and social care workforce.
- Began project planning to improve online and offline access to health and social care information for public and professionals.
- Represented the interests of the third sector health and social care providers at the Integration Joint Board (IJB) which went live in April 2016.

PLANS FOR THE FUTURE

- Improve third sector representation and engagement in Integrated Joint Commissioning.
- Review and revise Scottish Borders Carers Strategy.
- Commission external evaluation - development and research funds identified for this.
- Possible move to improved office space to save on external training room hire costs and recognising that one off costs can come from the development and research fund.
- Formalising funding from Scottish Borders Council for Borders Care Learning Network (BCLN) training.
- Begin project to improve online access to health and social care information (phase1).
- Formalise support and funding for Borders Dementia Working Group.

GRANT MAKING

The organisation invites applications for funding for training through advertising and invites applicants to submit their claims in a specific format. The applications are reviewed against specific criteria before approval. Other grants are awarded on the basis of the terms set by the funders in order to fund joint projects.

FINANCIAL REVIEW

The surplus on unrestricted funds in the year is, in the main, due to the late start of the Development worker for Mental Health. The deficit on restricted funds reflects the spending of funds received in the previous year (shown as funds brought forward).

Comparative figures for 2015 expenses were in general higher than 2016 as we have been very careful to minimise our running costs this year. The increase in training costs and supervision in 2016 reflects an increase in BCLN training expenditure and delivery this year.

We do not cost all the hours given to the charity by volunteers and the board but we really appreciate their immense contribution.

There are two reserves policies: one for the core service represented by the general reserves and one for BCLN represented by its restricted balance. The Trustees consider that it is prudent for them to aim to cover between three and six months' worth of expenditure for the core service (shown under the unrestricted funds) and at 31 March 2016 consider that the balance to be at a satisfactory level.

They also consider that BCLN should aim to cover three to six months' worth of key funding and because of the forward planning for the training (based on a calendar year). They consider the balance on the restricted fund at 31 March 2016 to be at a satisfactory level. They will reconsider this policy if the training funding is established within the contract and on a more certain footing.

BORDERS VOLUNTARY CARE VOICE (a SCIO)

TRUSTEES' REPORT (Contd.)

TRUSTEES' RESPONSIBILITIES

The charity Trustees are responsible for preparing a Trustees' annual report and financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in Scotland requires the charity Trustees to prepare financial statements for each 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 the 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 judgements and estimates that are reasonable and prudent;
- state whether applicable UK accounting standards and Statements of Recommended Practice have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity 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 to enable them to ensure that the financial statements comply with the Charities and Trustee Investment (Scotland) Act 2005, the Charity Accounts (Scotland) Regulations 2006 (as amended), and the provisions of the charity's Constitution. They are also responsible for safeguarding the assets of the charity and taking reasonable steps for the prevention and detection of fraud and other irregularities.

The Trustees are responsible for the maintenance and integrity of the charity and financial information included on the charity's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

BY ORDER OF THE BOARD OF TRUSTEES

Pippa Dickson
Trustee

17 August 2016

**INDEPENDENT EXAMINERS REPORT TO THE TRUSTEES OF
BORDERS VOLUNTARY CARE VOICE (a SCIO)**

I report on the financial statements for the charity for the year ended 31 March 2016, which are set out on pages 5 to 11.

Respective responsibilities of Trustees & Independent 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 and the Charities Accounts (Scotland) Regulations 2006 (as amended). The charity Trustees consider that the audit requirements of Regulation 10(1) (a) to (c) of the Charities Accounts (Scotland) Regulations 2006 (as amended) 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 statement

My examination is carried out in accordance with Regulation 11 of the Charities Accounts (Scotland) Regulations 2006 (as amended). 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 seeks explanations from the Trustees concerning 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 financial statements.

Independent Examiner's 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 Charities Accounts (Scotland) Regulations 2006 (as amended), and
 - to prepare financial statements which accord with the accounting records and comply with Regulation 8 of the Charities Accounts (Scotland) Regulations 2006 (as amended)have not been met, or
2. to which, in my opinion, attention should be drawn in order to enable proper understanding of the financial statements to be reached.

Alison Gray
Chartered Accountant
Le Noyer, Ettrick Terrace
Selkirk
TD7 4LE

17 August 2016

BORDERS VOLUNTARY CARE VOICE (a SCIO)**STATEMENT OF FINANCIAL ACTIVITIES**

(Incorporating Income & Expenditure Account)

FOR THE YEAR ENDED 31 MARCH 2016

| | | Unrestricted Funds | Restricted Funds | Total funds 2016 | Total funds 2015 |
|------------------------------------|-------------|-------------------------------|-----------------------------|-----------------------------|-----------------------------|
| | Note | £ | £ | £ | £ |
| Income from: | | | | | |
| Grants | 2 | 110,269 | 102,487 | 212,756 | 232,688 |
| Bank interest | | 325 | - | 325 | 311 |
| Other income | | 3,050 | 475 | 3,525 | 3,794 |
| TOTAL INCOME | | <u>113,644</u> | <u>102,962</u> | <u>216,606</u> | <u>236,793</u> |
| Expenditure on: | | | | | |
| Grants paid | 3 | - | 47,694 | 47,694 | 50,675 |
| Staff costs | 3 | 84,476 | 30,291 | 114,767 | 113,728 |
| Other costs | 3 | 31,495 | 43,632 | 75,127 | 66,792 |
| TOTAL EXPENDITURE | | <u>115,971</u> | <u>121,617</u> | <u>237,588</u> | <u>231,195</u> |
| NET (EXPENDITURE)/INCOME | | (2,327) | (18,655) | (20,982) | 5,598 |
| TRANSFERS BETWEEN FUNDS | 7 | <u>9,538</u> | <u>(9,538)</u> | <u>-</u> | <u>-</u> |
| NET MOVEMENT IN FUNDS | | 7,211 | (28,193) | (20,982) | 5,598 |
| TOTAL FUNDS BROUGHT FORWARD | | <u>79,809</u> | <u>62,874</u> | <u>142,683</u> | <u>137,085</u> |
| TOTAL FUNDS CARRIED FORWARD | 7 | <u>87,020</u> | <u>34,681</u> | <u>121,701</u> | <u>142,683</u> |

The notes on pages 7 to 11 form part of these financial statements.

BORDERS VOLUNTARY CARE VOICE (a SCIO)**BALANCE SHEET****AS AT 31 MARCH 2016**

| | | 2016 | | 2015 | |
|---|------|----------------|----------------|----------------|----------------|
| | Note | £ | £ | £ | £ |
| FIXED ASSETS | | | | | |
| Tangible assets | 4 | | 3,998 | | 3,634 |
| CURRENT ASSETS | | | | | |
| Debtors | 5 | 3,781 | | 1,678 | |
| Cash at bank and in hand | | <u>121,905</u> | | <u>142,099</u> | |
| | | 125,686 | | 143,777 | |
| LIABILITIES | | | | | |
| Creditors: <i>Amounts falling due within one year</i> | 6 | <u>(7,983)</u> | | <u>(4,728)</u> | |
| NET CURRENT ASSETS | | | | | |
| | | | <u>117,703</u> | | <u>139,049</u> |
| TOTAL NET ASSETS | | | | | |
| | | | <u>121,701</u> | | <u>142,683</u> |
| FUNDS OF THE CHARITY | | | | | |
| Unrestricted funds | | | 87,020 | | 79,809 |
| Restricted income funds | | | <u>34,681</u> | | <u>62,874</u> |
| | 7 | | <u>121,701</u> | | <u>142,683</u> |

The financial statements were approved by the Trustees on 22 July 2016 and were signed by:

P Dickson
Trustee

The notes on pages 7 to 11 form part of these financial statements.

BORDERS VOLUNTARY CARE VOICE (a SCIO)
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2016

1 ACCOUNTING POLICIES

Basis of preparation

The financial statements have been prepared in accordance with "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard for Smaller Entities (effective January 2015)"; with that same Financial Reporting Standard for Smaller Entities (effective January 2015); with the Charities and Trustee Investment (Scotland) Act 2005; with the Charities Accounts (Scotland) Regulations 2006 (as amended) and with the charity's constitution.

Income recognition

All income is recognised once the charity has entitlement to the income, there is sufficient certainty of receipt and so it is probable that the income will be received, and the amount of income receivable can be measured reliably.

Grant income is reflected in the Statement of Financial Activities in the year in which it is receivable, which is when the charity becomes unconditionally entitled to the resource.

Deferred income includes grants received for future periods which is released to incoming resources in the period for which it is receivable.

Where grants, including capital grants, or other income are received for a specific purpose, they are included within restricted income and any unexpended portion is carried forward as a restricted fund.

Assets or gifts in kind received and retained by the charity are recognised as income when received and are included at market value or at an estimate of their value where market value is not readily known.

Expenditure recognition

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that settlement will be required and the amount of the obligation can be measured reliably. All expenditure is accounted for on an accruals basis and has been classified under headings appropriate to the charity's circumstances. The charity is not VAT registered and consequently expenditure is shown inclusive of VAT, where applicable.

Pensions

The charity pays premiums into personal pension plans on behalf of its employees. The costs are reflected within the Statement of Financial Activities.

Tangible fixed assets

Tangible fixed assets are stated at cost less depreciation. Expenditure below £50 is not capitalised. Depreciation is provided on a reducing balance basis for all tangible fixed assets at a rate (25%) calculated to write off the cost, less estimated residual value of each asset, over its expected useful life.

Operating leases

Rentals payable under operating leases are included within resources expended as incurred, over the term of the lease.

Funds

Unrestricted general funds are those which can be used in accordance with the charitable objects of the charity at the discretion of the Trustees. Designated funds are those which are set aside by the Trustees out of unrestricted general funds for specific future purposes or projects. Restricted funds are those that can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes. Further explanation of the nature and purpose of each fund is set out in notes to the financial statements.

BORDERS VOLUNTARY CARE VOICE (a SCIO)
NOTES TO THE FINANCIAL STATEMENTS (Contd.)
FOR THE YEAR ENDED 31 MARCH 2016

| | 2016 | 2015 |
|--|----------------|----------------|
| | £ | £ |
| 2 ANALYSIS OF GRANT INCOME | | |
| SBC (Core services) | 62,862 | 63,497 |
| SBC (Mental Health) | 12,000 | 5,000 |
| NHS Borders (Core services) | 35,407 | 35,407 |
| SBC (Change fund) | - | 8,974 |
| SBC (Neighbourhood Links) | 40,000 | 40,000 |
| SBC (BCLN Core services) | 35,735 | 34,948 |
| SBC (BCLN Training) | 22,252 | 33,595 |
| SBC (Taylor Made Support Training) | 3,000 | - |
| NHS Borders (BCLN Health Improvement - training) | 1,500 | - |
| NHS Borders (Carers Informaion Strategy) | - | 6,370 |
| Disability Forum (Ability Borders) | - | 821 |
| NHS Disability Group (Ability Borders) | - | 4,076 |
| | <u>212,756</u> | <u>232,688</u> |
| | 2016 | 2015 |
| | £ | £ |
| 3 ANALYSIS OF EXPENDITURE | | |
| Grants paid | | |
| British Red Cross (Neighbourhood Links) | 38,000 | 38,000 |
| Borders Additional Needs Group | - | 6,300 |
| Borders Carers Centre | - | 4,000 |
| Taylor Made Support Training | 2,637 | 2,375 |
| Ability Borders | 7,057 | - |
| | <u>47,694</u> | <u>50,675</u> |
| | 2016 | 2015 |
| | £ | £ |
| Staff costs | | |
| Gross salaries | 101,326 | 100,173 |
| National Insurance | 5,378 | 5,541 |
| Pension | 8,063 | 8,014 |
| | <u>114,767</u> | <u>113,728</u> |

No employee earned more than £60,000 per annum during the year nor in the previous year. The average number of full-time equivalent employees during the year was 6 (2015: 6). None of the Trustees were paid or received any other benefits from employment with the charity in the year nor in the previous year. Expenses reimbursed totalled £608 (2015 £1,572) in respect of 3 (2015: 2) Trustees for service provided to the charity.

BORDERS VOLUNTARY CARE VOICE (a SCIO)
NOTES TO THE FINANCIAL STATEMENTS (Contd.)
FOR THE YEAR ENDED 31 MARCH 2016

| | 2016 | 2015 |
|---|---------------|----------------|
| | £ | £ |
| 3 ANALYSIS OF EXPENDITURE (Contd.) | | |
| Other costs | | |
| Consultants | 45 | 1,489 |
| Premises expenses | 11,472 | 11,474 |
| Office expenses | 12,142 | 14,855 |
| Training costs & supervision | 34,742 | 18,720 |
| Travel expenses | 4,036 | 5,132 |
| Trustees travel & meetings | 608 | 1,572 |
| Publicity, surveys & reports | 2,397 | 2,955 |
| Venue hire & catering | 6,434 | 7,484 |
| Repairs & maintenance | 544 | 662 |
| Sundry expenses | 409 | 284 |
| Depreciation | 1,332 | 1,211 |
| Independent Examiner's fees | 966 | 954 |
| | 75,127 | 66,792 |
| | 75,127 | 66,792 |
| 4 FIXED ASSETS | | Equipt. |
| | | £ |
| Cost | | |
| At 1 April 2015 | | 6,162 |
| Additions | | 1,696 |
| At 31 March 2016 | | 7,858 |
| Depreciation | | |
| At 1 April 2015 | | 2,528 |
| Charge for year | | 1,332 |
| At 31 March 2016 | | 3,860 |
| Net Book Value | | |
| At 31 March 2016 | | 3,998 |
| At 31 March 2015 | | 3,634 |
| 5 DEBTORS | 2016 | 2015 |
| | £ | £ |
| Debtors & prepaid expenses | 3,781 | 1,678 |
| | 3,781 | 1,678 |
| | 3,781 | 1,678 |
| 6 CREDITORS: amounts falling due within 1 year | 2016 | 2015 |
| | £ | £ |
| Accrued expenses | 7,983 | 4,728 |
| | 7,983 | 4,728 |
| | 7,983 | 4,728 |

BORDERS VOLUNTARY CARE VOICE (a SCIO)
NOTES TO THE FINANCIAL STATEMENTS (Contd.)
FOR THE YEAR ENDED 31 MARCH 2016

| 7 ANALYSIS OF CHARITABLE FUNDS | | <i>Balance</i> | | | | <i>Funds</i> |
|---------------------------------------|------|-----------------|----------------|------------------|----------------|----------------|
| | Note | 01/04/2015 £ | Income £ | Expenses £ | Transfers £ | 31/03/16 £ |
| UNRESTRICTED FUNDS | | | | | | |
| General funds | | 55,912 | 113,616 | (115,529) | 8,960 | 62,959 |
| Designated funds | | | | | | |
| Development & Research | 1 | 23,897 | 28 | (442) | 578 | 24,061 |
| | | <u>79,809</u> | <u>113,644</u> | <u>(115,971)</u> | <u>9,538</u> | <u>87,020</u> |
| RESTRICTED FUNDS | | | | | | |
| Borders Care Learning Network | 2 | 43,166 | 59,962 | (71,915) | (7,264) | 23,949 |
| Neighbourhood Links | 3 | - | 40,000 | (38,000) | (2,000) | - |
| Taylor Made Support Training | 4 | 3,224 | 3,000 | (2,637) | - | 3,587 |
| Carers Information Strategy | 5 | 8,610 | - | (1,465) | - | 7,145 |
| Ability Borders | 6 | 7,874 | - | (7,600) | (274) | - |
| | | <u>62,874</u> | <u>102,962</u> | <u>(121,617)</u> | <u>(9,538)</u> | <u>34,681</u> |
| TOTAL FUNDS | | <u>142,683</u> | <u>216,606</u> | <u>(237,588)</u> | <u>-</u> | <u>121,701</u> |

1 Development and Research - funds designated for the purposes of funding new or existing projects as the need arises. The net transfer includes £2,000 management fee from Neighbourhood Links less £1,696 transfer to general unrestricted funds in respect of laptops purchased in the year and capitalised as fixed assets in the balance sheet plus £274 transferred from Ability Borders for a management fee covering staff hours.

2 Borders Care Learning Network (BCLN) - funds a specific project to identify and provide training to those working and volunteering in health and social care. The core funding and training funding is provided annually from Scottish Borders Council. The net transfer represents costs charged to the project by BVCV.

3 Neighbourhood Links - funding from Scottish Borders Council for the purpose of helping support people with low level support needs maintain their independence. The transfer to Development and Research represents the management charge made by BVCV to the project.

4 Taylor Made Support Training - SBC provide annual training funding for the purpose of funding training to a maximum of £500 within laid down criteria. In 2015/16 7 grants were awarded.

5 Carers Information Strategy – funding from NHS Borders. Identified use and priorities to come from the Carers Planning Group to raise awareness and provide information to Carers. Funding originally from Scottish Government as deemed a central government priority.

6 Ability Borders - this fund was set up temporarily to manage the establishment of a new charity and now the funds have been transferred to it with a small transfer representing the recharge of management hours.

BORDERS VOLUNTARY CARE VOICE (a SCIO)
NOTES TO THE FINANCIAL STATEMENTS (Contd.)
FOR THE YEAR ENDED 31 MARCH 2016

| 8 ANALYSIS OF NET ASSETS BETWEEN FUNDS | General | Designated | Restricted | Total |
|---|----------------------|----------------------|----------------------|-----------------------|
| | £ | £ | £ | £ |
| Fixed assets | 3,998 | - | - | 3,998 |
| Debtors | 2,911 | 424 | 446 | 3,781 |
| Cash at bank and in hand | 58,046 | 23,637 | 40,222 | 121,905 |
| Creditors | <u>(1,996)</u> | <u>-</u> | <u>(5,987)</u> | <u>(7,983)</u> |
| Net assets at 31 March 2016 | <u><u>62,959</u></u> | <u><u>24,061</u></u> | <u><u>34,681</u></u> | <u><u>121,701</u></u> |

9 FINANCIAL COMMITMENTS

The organisation is committed to making lease payments of £2,118 per annum in respect of equipment under leases expiring within 2 to 5 years and £9,600 per annum in respect of its premises, under leases expiring within 5 years.