

BORDERS VOLUNTARY CARE VOICE (a SCIO)

UNAUDITED FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2015

BORDERS VOLUNTARY CARE VOICE (a SCIO)

CONTENTS

REFERENCE & ADMINISTRATIVE DETAILS	1
TRUSTEES' REPORT	2 - 3
INDEPENDENT EXAMINER'S REPORT	4
STATEMENT OF FINANCIAL ACTIVITIES (INCORPORATING INCOME & EXPENDITURE ACCOUNT)	5
BALANCE SHEET	6
NOTES TO THE FINANCIAL STATEMENTS	7 - 10

BORDERS VOLUNTARY CARE VOICE (a SCIO)

REFERENCE & ADMINISTRATIVE DETAILS

TRUSTEES George Anderson - Chair
Graham Nisbet - Vice Chair
Kenneth Ovens - Treasurer (appointed 10 September 2014)
Susan Green (appointed 10 September 2014)
Linda Gillie (appointed 10 September 2014, resigned 9 May 2015)
Margaret Simpson (resigned 10 September 2014)
Pippa Dickson (resigned 10 September 2014)
Alison Henderson (resigned 10 September 2014)

PRINCIPAL ADDRESS Roxburgh House Court
Roxburgh Street
Galashiels
TD1 1NY

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

BANKERS Unity Trust Bank
Nine Brindleyplace
Birmingham
B1 2HD

CHARITY NUMBER SCO43731

BORDERS VOLUNTARY CARE VOICE (a SCIO)

TRUSTEES' REPORT

The Trustees present their report together with the financial statements for the year ended 31 March 2015.

ADMINISTRATIVE DETAILS

The reference and administrative details, including the names of the Trustees who held office during the year, are set out on page 1.

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.

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 (BCLN and 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.

ACTIVITIES & ACHIEVEMENTS

During June 2014 the organisation held a successful first Carers Week Celebration with over 70 attendees at Tweed Horizons.

The BCLN programme was expanded to include training on Dementia (NHESS) Promoting Excellence Framework. 215 attendees from Statutory, Voluntary and Independent Care Sector accessed the training.

Mental Health & Wellbeing Forum became part of formal Mental Health Service governance structure and joined with Mental Health Providers Forum. The organisation said goodbye to its longstanding and well loved MH Development Worker, Meg Roper.

BVCV E-News reached a record number of subscribers and received excellent feedback.

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.

BORDERS VOLUNTARY CARE VOICE (a SCIO)

REPORT OF THE TRUSTEES (Contd.)

RESERVES

In respect of reserves, the Trustees have a policy of maintaining reserves to protect against unforeseen fluctuations in income. The policy is to maintain unrestricted general funds at a level which would enable BVCV to continue its provision of services if its sources of income were to cease or be delayed significantly in their payment. The Trustees consider that it is prudent for them to aim to cover between three and six months' worth of expenditure by way of reserve. At 31 March 2015, the Trustees consider that the balance on the available unrestricted fund to be at a satisfactory level.

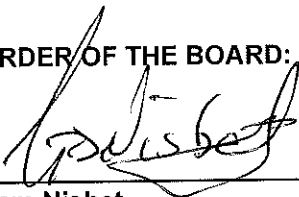
TRUSTEES' RESPONSIBILITIES

Charity law requires the Trustees to prepare financial statements for each financial period which give a true and fair view of the state of affairs of the charity and of the surplus or deficit of the charity, for that period.

In preparing those financial statements, the Trustees are required to select suitable accounting policies and then apply them on a consistent basis; make judgements 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 operating.

The Trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time, the financial position of the charity, and to enable it to ensure that the financial statements comply with Charity Law. The Trustees 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.

BY ORDER OF THE BOARD:



Graham Nisbet
Trustee

28 AUGUST 2015

**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 2015, which are set out on pages 5 to 10.

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 Trustees consider that the audit requirements of Regulation 10(1) (a) to (c) of the Accounts Regulations (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 2006 Accounts Regulations (as amended), and
 - to prepare financial statements which accord with the accounting records and comply with Regulation 8 of the 2006 Accounts Regulations (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

31 August 2015

BORDERS VOLUNTARY CARE VOICE (a SCIO)
STATEMENT OF FINANCIAL ACTIVITIES
(Incorporating Income & Expenditure Account)
FOR THE YEAR ENDED 31 MARCH 2015

	Note	Unrestricted Funds	Restricted Funds	Total 2015	Total 2014
		£	£	£	£
INCOMING RESOURCES					
<i>Charitable activities</i>					
Grants received	2	112,879	119,809	232,688	205,937
Funds transferred from BVCCF		-	-	-	153,530
Secondment income		-	-	-	18,636
<i>Bank interest</i>		311	-	311	209
<i>Other income</i>		3,343	451	3,794	5,997
Total incoming resources		<u>116,533</u>	<u>120,260</u>	<u>236,793</u>	<u>384,309</u>
RESOURCES EXPENDED					
<i>Charitable activities</i>					
Grants paid	3	-	50,675	50,675	40,468
Staff costs	3	79,364	34,364	113,728	133,708
Other costs	3	37,931	27,907	65,838	72,094
<i>Governance costs</i>	3	954	-	954	954
Total resources expended		<u>118,249</u>	<u>112,946</u>	<u>231,195</u>	<u>247,224</u>
NET INCOMING RESOURCES		(1,716)	7,314	5,598	137,085
NET TRANSFERS	7	<u>12,807</u>	<u>(12,807)</u>	-	-
NET MOVEMENT IN FUNDS		11,091	(5,493)	5,598	137,085
TOTAL FUNDS BROUGHT FORWARD		<u>68,718</u>	<u>68,367</u>	<u>137,085</u>	-
TOTAL FUNDS CARRIED FORWARD	7	<u><u>79,809</u></u>	<u><u>62,874</u></u>	<u><u>142,683</u></u>	<u><u>137,085</u></u>

The notes on pages 7 to 10 form part of these financial statements.

BORDERS VOLUNTARY CARE VOICE (a SCIO)
BALANCE SHEET
AS AT 31 MARCH 2015

		2015		2014	
	Note	£	£	£	£
FIXED ASSETS					
Tangible assets	4		3,634		3,955
CURRENT ASSETS					
Debtors	5	1,678		11,116	
Cash at bank and in hand		<u>142,099</u>		<u>130,698</u>	
		143,777		141,814	
CREDITORS: falling due within one year	6	<u>(4,728)</u>		<u>(8,684)</u>	
NET CURRENT ASSETS			<u>139,049</u>		<u>133,130</u>
NET ASSETS			<u>142,683</u>		<u>137,085</u>
FUNDS:					
Unrestricted funds			79,809		68,718
Restricted funds			<u>62,874</u>		<u>68,367</u>
	7		<u>142,683</u>		<u>137,085</u>

The financial statements on pages 5 to 10 were approved by the Trustees on 29 July 2015 and are signed on their behalf by:

Kenneth Owens

Kenneth Owens
Trustee

The notes on pages 7 to 10 form part of these financial statements.

**BORDERS VOLUNTARY CARE VOICE (a SCIO)
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2015**

1 ACCOUNTING POLICIES

Basis of preparation

The financial statements have been prepared under the historical cost convention, in accordance with the Financial Reporting Standard for Smaller Entities (effective April 2008); the Statement of Recommended Practice (SORP) - Accounting and Reporting by Charities (revised 2005); the Charities and Trustees Investment (Scotland) Act 2005; the Charities Accounts (Scotland) Regulations 2006 (as amended) and the charity's Constitution.

Incoming resources

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.

Resources expended

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. Governance costs include the costs which allow the charity to operate and to generate the information for public accountability as well as those costs associated with strategic planning.

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.

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.

Funds transferred from BVCCF

The organisation previously operated as Borders Voluntary Community Care Forum (BVCCF), an unincorporated charitable organisation. The amount of £153,530 in the previous year was the value of net assets transferred from BVCCF.

BORDERS VOLUNTARY CARE VOICE (a SCIO)
NOTES TO THE FINANCIAL STATEMENTS (CONTD)
FOR THE YEAR ENDED 31 MARCH 2015

	2015	2014
	£	£
2 ANALYSIS OF GRANTS RECEIVED		
SBC (Core services)	63,497	63,497
SBC (Mental Health)	5,000	-
NHS Borders (Core services)	35,407	35,407
SBC (Change fund)	8,974	4,487
Project grants	119,810	102,546
	<u>232,688</u>	<u>205,937</u>

	2015	2014
	£	£
3 ANALYSIS OF RESOURCES EXPENDED		
Grants paid		
British Red Cross (Neighbourhood Links)	38,000	38,000
Borders Additional Needs Group	6,300	-
Borders Carers Centre	4,000	-
Training support grants	2,375	2,468
	<u>50,675</u>	<u>40,468</u>

	2015	2014
	£	£
Staff costs		
Gross salaries	100,173	114,884
National Insurance	5,541	9,662
Pension	8,014	9,162
	<u>113,728</u>	<u>133,708</u>

No employees were paid more than £60,000 during the year. The average number of employees during the year was 6. No Trustees were remunerated during the year. Expenses reimbursed totalled £1,572 in respect of 2 Trustees for service provided to the organisation.

	2015	2014
	£	£
Other costs		
Consultants	1,489	3,630
Premises expenses	11,474	12,039
Office expenses	14,855	15,005
Training costs & supervision	18,720	23,145
Travel expenses	5,132	3,453
Trustees travel & meetings	1,572	1,041
Publicity, surveys & reports	2,955	3,431
Venue hire & catering	7,484	7,161
Repairs & maintenance	662	632
Sundry expenses	284	1,240
Depreciation	1,211	1,317
	<u>65,838</u>	<u>72,094</u>

	2015	2014
	£	£
Governance costs		
Independent Examiner's fees	954	954
	<u>954</u>	<u>954</u>

BORDERS VOLUNTARY CARE VOICE (a SCIO)
NOTES TO THE FINANCIAL STATEMENTS (CONTD)
FOR THE YEAR ENDED 31 MARCH 2015

4 FIXED ASSETS		Equipt.	Total
		£	£
Cost			
At 1 April 2014		5,272	5,272
Additions		890	890
At 31 March 2015		<u>6,162</u>	<u>6,162</u>
Depreciation			
At 1 April 2014		1,317	1,317
Charge for year		1,211	1,211
At 31 March 2015		<u>2,528</u>	<u>2,528</u>
Net Book Value			
At 31 March 2015		<u>3,634</u>	<u>3,634</u>
At 31 March 2014		<u>3,955</u>	<u>3,955</u>
		2015	2014
		£	£
5 DEBTORS			
Debtors & prepaid expenses		1,678	11,116
		<u>1,678</u>	<u>11,116</u>
		2015	2014
		£	£
6 CREDITORS: falling due within 1 year			
Accrued expenses		4,728	8,684
		<u>4,728</u>	<u>8,684</u>
7 RESERVES			
		At	At
		01/04/2014	31/03/15
		£	£
GENERAL FUNDS	Note	45,405	116,509
DESIGNATED FUNDS			
Development & Research	1	23,313	24
		(1,995)	2,555
TOTAL UNRESTRICTED FUNDS		<u>68,718</u>	<u>116,533</u>
RESTRICTED FUNDS			
Borders Care Learning Network	2	37,581	68,994
Neighbourhood Links	3	-	40,000
Training Grants	4	5,099	-
Parent Carer Working Group	5	6,300	-
Recreational Activities (MH)	6	268	-
Advocacy	7	3,127	-
Change Fund Training Audit	8	3,092	-
Carers Information Strategy	9	9,838	6,370
Substance Misuse Education	10	3,062	-
Ability Borders	11	-	4,896
		(59,024)	(4,385)
		(38,000)	(2,000)
		(1,875)	-
		(6,300)	-
		-	(268)
		-	(3,127)
		-	(3,092)
		-	-
		(7,598)	-
		-	(3,062)
		-	-
		(149)	3,127
TOTAL RESTRICTED FUNDS		<u>68,367</u>	<u>120,260</u>
TOTAL RESERVES		<u>137,085</u>	<u>(231,195)</u>
		<u>-</u>	<u>142,683</u>

BORDERS VOLUNTARY CARE VOICE (a SCIO)
NOTES TO THE FINANCIAL STATEMENTS (CONTD)
FOR THE YEAR ENDED 31 MARCH 2015

7 RESERVES (Contd.)

- 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, £268 from Recreational Activities fund as this specific project had finished as well as £3,061 from the Substance Misuse Education fund, as agreed with Health this specific project had finished. Also reflected is a transfer of £3,000 to general funds for Mental Health, topping up the funding from SBC of £5,000.
- 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 and also the transfer in of £3,092 from the Change Fund Training Audit fund as agreed with funders.
- 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 Training Grants - SBC provide annual funding for the purpose of funding small training grants to £500 maximum.
- 5 Parent Carer Working Group - the remaining funds were awarded to Borders Additional Needs Group as agreed with funders, to better develop the service required.
- 6 Recreational Activities (MH) – project now finished with remaining balance being transferred to Development and Research as agreed with funders.
- 7 Advocacy - funding from NHS Borders and future spend and priorities identified by the Advocacy Planning Group (a group of commissioners and providers). As agreed with Health the balance on this fund has been transferred to the Ability Borders fund.
- 8 Change Fund Training Audit - funding identified from Change Fund, to audit training needs of Older People service providers. An initiative linked to the reshaping care agenda. As agreed with SBC the balance on this fund has been transferred to BCLN where the equivalent work is carried out.
- 9 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.
- 10 Substance Misuse Education Project – funding from the Joint Health Improvement team to fund recognised administrative support for this project. The project is now finished with remaining balance being transferred to Development and Research as agreed with funders.
- 11 Ability Borders - funding the creation of a user lead physical disability organisation. Funds will be transferred when the new organisation is up and running. Funding from NHS Borders and Borders Disability as well as a transfer from the Advocacy fund as agreed with NHS Borders.

8 ANALYSIS OF NET ASSETS BETWEEN FUNDS

	General £	Designated £	Restricted £	Total £
Fixed assets	3,634	-	-	3,634
Debtors	1,678	-	-	1,678
Cash at bank and in hand	52,560	23,897	65,642	142,099
Creditors	(1,960)	-	(2,768)	(4,728)
Net assets at 31 March 2015	<u>55,912</u>	<u>23,897</u>	<u>62,874</u>	<u>142,683</u>

9 COMMITMENTS

The organisation is committed to making lease payments of £1,400 per annum in respect of equipment and £9,000 per annum in respect of its premises, under leases expiring within 5 years.