

Scottish Registered Charity Number; SC021981

Care Inspectorate No CS2008168603

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Financial Management Guidance

**This policy was adopted from an Early Years Scotland sample policy and Aberdeenshire Council Partnership for Success Handbook and adapted to meet the requirements of Alford Pre-School.**

**This policy was adopted at a meeting of Alford Pre-Schoo on; …………………………..**

Signed ………………………………………....................... Date.....…..….............. Manager

Signed ………………………............................................. Date……………........ Chairman

To be reviewed;

Signed ………………………………………....................... Date.....…..….............. Manager

Signed ………………………............................................. Date……………........ Chairman

Chairman

Updated: 27.04.23

**1. Statement of Purpose**

1.1 All committee members have the ultimate responsibility for operating a voluntary organisation, for its property, financial policies and procedures, staff and volunteers. All members of the committee must apply and have a PVG Disclosure in place 16 weeks from being approved to the committee in order to hold a position on the committee. If a PVG is not declared or presented to the Manager/Administrator/committee within that time that person shall not be authorised or able to serve on the committee. The finances of the setting are the responsibility of the *entire* management committee, although the treasurer is delegated to do the day-to-day work

1.2 Being on a committee of a playgroup is a fulfilling role that will give experience in every aspect of running a service. The main point here is that you will be involved in every aspect, not just your given role. Decisions are always collective. No single person should be held accountable for anything the committee does. This way you can keep yourself, your staff and the children safe. We hope in this way, that you get to make connections with your fellow committee members and make friends while you make a difference to the children in your community

1.3 The finances should be monitored by the whole committee. The Treasurer has a responsibility to provide a report detailing the financial activity and final balance at each committee meeting. Monthly bank statements, at the beginning of each month, should be provided to the Manager for signing off before being passed to the Chairperson to be signed off. The bank statements shall be kept in the Pre-School cupboard and shall be retained for a period of 6 years plus the current financial year. Fundraising is a main activity of the committee and is the responsibility of all the members.

1.4 The committee are responsible for the Financial management of the setting (including keeping accurate cash books, checking statements, payroll and regular financial reports brought to committee meetings). If you have an accountant or payroll service, it is still essential that you understand the finances of the setting and this is still reported to the whole committee at every meeting.

**2. Financial Management**

2.1 The outgoing treasurer should ensure that the bank account is ready for operation with a mandate completed to allow new cheque signatories (at least two for security). Banks may require photo ID evidence to change signatories.

2.2 Alford Pre-School must ensure that there are adequate financial safeguards in place to keep monies safe and properly accounted for (see Appendix 8).

2.3 Finance records should be kept safe in a locked metal cabinet which is known to the relevant persons.

2.4 The treasurer should keep all the finance books up-to-date and give an update at every committee meeting. An up-to-date financial report should be presented and the cashbooks, and bank statements should be available for all to view.

2.5 Documents should be kept for six years plus the current year’s accounting period (see Appendix 2). HMRC may wish to inspect the financial records at any given time. HMRC should always be notified when there is a change of contact within the setting.

2.6 The annual financial accounts should be presented at the AGM. A ‘capable independent examiner’ must check and report on the accounts before the meeting, so this needs to be organised in advance. The accounts must be agreed and accepted by those at the meeting before the new committee takes office. For more information and guidance visit:

http://www.oscr.org.uk/charities/managing-your-charity/charity-accounting/receipts-and-payments-accounts

**3. Office of the Scottish Charity Regulator (OSCR)**

3.1 Alford Pre-School (previously known as Alford Playgroup) is a registered Charity, with the registration number SCO21981. The Office of the Scottish Charity Regulator (OSCR) is the Scottish regulator aimed at reinforcing public trust and confidence in charities. In reporting to OSCR and meeting legal requirements, our charity demonstrates to the public that monies and assets are properly accounted for and is being run properly.

3.2 OSCR monitors the conduct and accounting of Scottish charities and charity trustees and must give consent to certain changes charities may wish to make in their purposes, status etc.

3.3 There is a list of notifiable events that you must contact OSCR about. They can be found on the OSCR website. There is also lots of guidance and documents regarding managing a charity – it is advisable to familiarise yourself with the website and access guidance as you need it.

3.4 You must update on-line or tell OSCR within 3 months when:

• your Principal contact changes

• the contact details for the existing Principal contact change

• you have changed your accounting year end date

• you change your governing document/constitution. Any amendments made will need to be advised to OSCR.

3.5 The OSCR website is user friendly and full of useful advice that will help management committee members fulfil their legal duties and obligations. There is a particularly useful document called Guidance and Good Practice for Charity Trustees that trustees and management committee members may wish to access.

3.6 Every charity has a unique charity number – this should be included on ALL CORRESPONDENCE regarding your setting including letters to parents, posters, welcome pack etc.

3.7 We must prepare charity accounts – it is the law. Remember, it is other people’s money that we hold. It is therefore essential that this is properly accounted for and that the public is reassured. The Scottish Government has produced accounting regulations that set out how charity accounts must be prepared and checked. To help get it right, OSCR have produced guidance about charity accounting and their own reporting requirements. All registered charities must keep proper accounting records and prepare a statement of account, including a report on its activities, at the end of each financial year. We are required to have the statement of account independently examined or audited and send a copy of the accounts, along with the annual return, to OSCR.

**4. Financial Safeguards**

4.1 Alford Pre-School has establish sound financial systems and procedures. The management committee is accountable to members, funders and stakeholders and OSCR regarding their finances. Observing financial safeguards (see Appendix 1) will help you manage the finance in the setting effectively.

4.2 There are certain problems which crop up time and time again in the way that groups look after their money. Try to avoid these..

4.2.1 Don’t leave the treasurer to get on with it alone, Don’t keep members of the group in the dark about the financial position.

4.2.2 Don’t use a debit card to routinely withdraw cash from an ATM.

4.2.3 Don’t draw cash direct from a deposit account to spend straight away.

**5. Treasurer**

5.1The treasurers role and responsibility is to administer Alford Pre-School including the accounting for Alford Pre-School, including paying wages, financial forecasting, receiving fees, making payments and more. Though the treasurer may run the day to day finances, the responsibility of the setting’s money is assigned to the whole committee. Decisions on anything finance related should be shared and voted on to protect everyone on the committee. Bank statements should be reviewed and signed by the Chairperson and Manager each month.

5.2 The Treasurer has a duty to:

• Receive money and pay bills on behalf of the setting,

• Maintain accurate financial records,

• Present a financial report at each committee meeting,

• Advise the committee on the setting’s finances,

• Calculate and administrate staff’s wages, tax and National Insurance payments as appropriate (or liaise with the accountant or payroll service)

• Payment of reimbursement for snack money and resources to staff members, and committee members upon receipt of authorised expenses (by Chair),

• Provide financial information and advice to the committee.

5.3 The Treasurer should have the following attributes:

• To be reliable, meticulous, and trustworthy,

• Good communication and organisational skills,

• To be comfortable working with numbers,

• To be willing to seek advice from those with appropriate knowledge where necessary e.g., HMRC re: taxes, National Insurance,

• To be aware of the need for confidentiality,

• Experience of working as part of a team.

5.4 Difficulties can arise with financial matters. If the Treasurer has problems

• Call a committee meeting immediately to review the situation and decide what to do.

• Contact EYS helpline or Aberdeenshire Council Development Worker for support.

• Collate all the necessary paperwork and establish the facts as far as possible.

• Convene a small group to sort out any problems or misunderstandings.

• Ask an experienced bookkeeper or the setting’s independent financial examiner to help.

If there are serious discrepancies which cannot be resolved, it is essential that the books are independently examined.

**6. Day to day finances**

* 1. The treasurer (or other finance role bearer) is responsible for:

6.1.1 **Receiving fees and other income.** Fees are required to sustain the service. When enrolling a child in the setting, the fee payment procedure should be signed and agreed by the parent. If your setting is in partnership with your local authority, funding for children entitled to a funded place will be paid to you separately, directly into your setting’s bank account from Aberdeenshire Council. There is a fee management guidance policy. Other income may include fundraising events, grants, donations etc. This should be banked as soon as possible.

6.1.2 **Issuing receipts.** A receipt should be issued for every payment received, as this provides a means of double-checking fees have been paid and receipts correspond with deposits paid into the bank.

6.1.3 **Paying money into the bank promptly.** If money *must* be held prior to banking, ensure that it will be kept in a locked, safe and secure place within Alford Pre-School. Ensure there is a record of the money held and that at least two un-associated people have counted the money, know the full details of how much there is and where it is held temporarily. Cheques should be banked as soon as possible. All cash and cheques should be banked within 7 days of being received. The amount of cash banked, or money raised, should be advised to the committee within 7 days of any fundraising event.

6.1.4 **Recording all financial transactions accurately and promptly and keeping all account books/ financial records up to date.** You will likely have an account book/spreadsheet that should include details of all debits and credits, this should be agreed and reconciled with the bank statement every month. It is important for records to be detailed, for example including date received, what format it was received, what it was for and date paid into bank alongside any reference number.

6.1.5 **Paying bills and services as authorised by the committee and obtain receipts and keep invoices.** For example: rent, electricity, committee costs (printer ink, paper etc.), equipment, resources, consumables, insurance, recruitment costs, advertising and publicity, fundraising costs etc. All payments must be made via the Alford Pre-School bank account and no personal accounts should be used. Where payment for printer use and monthly expenses are accrued for resources and snacks, this must be reimbursed within 7 days of receipt.

6.1.6 **Ensuring staff wages are paid on time and hours paid correspond to signed, dated and authorised timesheets.** Payroll records must be kept even if there is no liability for income tax or National Insurance Contributions (NIC) – staff are legally entitled to receive a written statement of their pay each month (payslip). All payments to staff, including bonus payments, are counted as part of their wages. Overtime and purchases made by staff for the setting must be signed by a Committee Member before including in that months payroll. The staffing policy gives further guidance.

6.1.7 Ensuring there is a separate redundancy account and that the amount held **in reserve is updated each year in June, and agreed by committee at the Annual General Meeting.** You must consider the fact that the ages and length of service of staff will change over time. Please see the redundancy fund section for more information.

6.1.8 **Ensuring there are sufficient funds to keep back a proportion as a contingency.** Please see the contingency fund section for more information.

6.1.9 **Reconciling bank statements against accounts every month.** This should be ongoing to avoid it becoming a time-consuming job.

6.1.10 **Preparing annual statement of income and expenditure.** OSCR provides the format for this – please see the OSCR section.

6.1.11 **Prepare financial reports for the committee.** There should be no surprises when completing the financial report – the key is to be transparent all through the financial responsibilities. All out of the ordinary purchases should be agreed by the committee ahead of time. Cash books and records of all finances should be taken to each meeting. The report should show incomings and outgoings and should clearly show the financial position of the group.

6.1.12 **Liaise with appropriate agencies.** If you have an accountant supporting your committee or a payroll service – you will still need to liaise with them often, and it is essential that you still keep records of all information e.g., staff wages.

**7**. **Banking**

7.1 Trustees change frequently so you may want to ask your bank what the processes are for changing the signatories on your charity’s account.

* It should be straightforward to change signatories subject to the usual checks and requirements for ID.
* Regular contact with your bank is beneficial and it is important that you notify your bank as soon as there will be a likely change in signatories.
* This will help to avoid delays when you are completing banking

**8.** **Internet Banking Guidance**

8.1 There can be advantages to internet banking for a pre-school group. Treasurers can access the group’s business account information without making a trip to the bank. Statements can be downloaded, balances can be checked and bills paid online, funds can be transferred from one account to another, even when the bank is closed, which saves both time and money.

8.2 Where groups opt to bank online, they should be aware of internet banking security and set up procedures which protect their account/s and minimise the risk of identity theft which is a real and growing problem. Groups need to be highly protective of their account information and ensure that personal information relevant to the group’s account is never given out over the internet unless assured that the site is secure. It is good practice to routinely check your computer for spy ware and viruses, protecting your identity this way as well.

8.3 Before setting up internet banking the following points should be considered:

8.3.1 Setting up the account:

The group’s management committee should discuss whether to use internet banking at a committee meeting. If it is decided to proceed then procedures should be discussed, written and agreed to ensure that everyone is clear and aware of how the internet banking facility will be operated.

8.3.2 Procedures could include:

• Specifying who can use internet banking on behalf of the group, for example, the treasurer plus safeguards to regulate this

• Specifying what financial transactions can be made using internet banking, for example, paying wages, making transfers from one account to another, payment of bills.

8.3.3 Only the individuals with agreed authorisation to manage the account should be aware of the account passwords and/or ID information. The account passwords and/or ID information must be kept securely.

8.3.4Approval of Transactions**.** The person managing the internet banking system should not be able to approve the payments or transfer of funds without appropriate authorisation. All transactions must only be made with approval from the committee.

8.3.5 Full approval from the committee at a committee meeting is required for larger items.

  8.4 Monitoring the account

8.4.1 The passwords and/or ID information must not be changed without the authorisation of the committee at a management committee meeting. The password and/or ID information should always be changed when those managing an account change.

8.4.2 Store your access information in a secure place. A record of the passwords and/or ID information should be kept in a sealed envelope, marked confidential and stored securely.

8.4.3 The Treasurer, Chairperson and Manager should view a copy of the bank statement each month. Once in receipt of the monthly bank statement the Treasurer will;

* Print this off and present to the Chairperson and Manager for checking
* Bank Statements will be filed and held in Hall Storage Cupboard

8.4.4 The treasurer should prepare a monthly bank reconciliation statement which should be presented and discussed at committee meetings. Accounts must be seen by the committee at each committee meeting. These should be transparent and easy for all to understand and signed off by the chairperson. Printouts should be taken of all payments, receipts and transfers and made available at each committee meeting.

8.4.5 To ensure good practice the agreed procedures should be reviewed annually by the committee.

**9. Financial Planning & Forecasting**

9.1 It is vital to know how much is coming in and going out of the bank on a large scale over the year, as this means we can plan things like staff wage increases, improvements to the setting or a large purchase. We can see how much we need to fundraise and when events are best placed over the year. We can also set budgets and adjust them as needed to ensure we are always working within our means. It allows us to foresee any financial issues and seek support and apply for grants or organise fundraising before it gets out of hand.

9.2 If you have not been handed over a forecast from the previous treasurer, it is advisable to make a financial forecast. Usually, you would use the budgets and accounts from the previous year to populate all the sections on your forecast.

9.3 The aim is to predict, as accurately as possible, when the transactions will occur. Your starting point is to estimate the bank balance at the start of the year. This amount, plus receipts for the first month, less the payments, gives the expected bank balance for the end of the month. This is then the 'opening balance' for the next month and so on.

<http://smallcharityfinance.org.uk/wp-content/uploads/2016/06/cash-flow.pdf>

**10. Contingency Funds**

10.1 The aim of the contingency/reserve fund is to ensure that in the event of financial problems the organisation can continue to provide services and meet salary commitments as employers.

10.2 OSCR recommend that all charities which employ staff have a reserve fund.

10.3 It is essential that each committee have access to this fund.

10.4 Funds can be set aside which enable an organisation to operate if there are cash flow problems, unforeseen emergencies or other unexpected needs. This could include unforeseen day to day operational costs, such as cover for long-term sick absence, grant income not being renewed, planned commitments which may need higher levels of reserves, or the need to fund short-term deficits in a cash budget (for example money may need to be spent before funding is received).

10.5 This fund should be reviewed in May each year. The amount in the account, along with basis for that amount, should be reported to the AGM.

**11. Redundancy Funds**

11.1 Sometimes, and for a variety of reasons, for example, business failure, reorganisation or because the requirement for a particular post has ceased, the employer can make employees redundant.

11.2 The Staffing policy gives further guidance, but for finance purposes, we are obliged to set aside funds to cover any possible redundancy costs. This should be either as a separate account or part of the contingency funds, but separately identifiable.

* 1. Redundancy payment calculation:
* for each employee half a week's pay for each year of employment up to the age of 22;
* one week's pay for each year of employment between the ages of 22 and 40;
* one and a half week's pay for each year of employment over the age of 41;
* a maximum of 20 years' employment can be taken into account; and there is a statutory maximum limit to a week's pay, this is set annually.

11.5 This fund should be reviewed in May each year. The amount in the account, along with basis for that amount, should be reported to the AGM.

**12. Petty Cash**

12.1 Alford Playgroup tries to avoid cash payments as far as possible, therefore does not hold a petty cash float. The resources and snack floats, and how they operate, are covered in section 14.

12.2 If payments do require to be made in cash these should be kept to a minimum due to the greater risk that handling cash presents and difficulties that can arise in establishing correctness and control over significant cash transactions. Where payments are made in cash they should be;

* For small amounts only.
* Supporting documentation for the cash payment should be authorised by someone other than the person who maintains the bank/ the person making the payment.
* The Treasurer should arrange to withdraw the money from the bank, then pass direct to the appropriate person. A receipt should be issued as proof of the money being paid.

12.3 If cash payments were to be used regularly, a procedure would need produced and should include the following.

* Cash payments are for small amounts only.
* Cash should be paid out of a petty cash float specifically kept for such payments.
* Details of payment should be entered into petty cash book/log.
* Supporting documentation for the cash payment should be authorised by someone other than the person who maintains the petty cash/ the person making the payment.
* The balance of the petty cash in hand, and the records should be kept securely.
* Regular spot checks of the petty cash should be made by an authorised person independent of the person who maintains the petty cash.

**13. Expenditure**

13.1 All records of payments are checked periodically

* cheque stubs, credit card statements or bank statements - these checks may often be carried out as part of the bank reconciliation processes
* periodic checks are made to ensure payments are supported by invoices which have been properly authorised
* regular review of standing orders and direct debit payments are made to ensure payments remain in accordance with valid instructions given to the bank or building society

**14. Expenses**

14.1 It is important that controls over expense payments are applied without exception to all those involved with the charity.

14.2 To ensure the charity only reimburses legitimate expenses properly incurred on it’s behalf, the staffing policy should clarify whether the charity pays expenses for travel, training and out of-pocket expenses, and, if so, on what terms.

14.3 The majority of snacks and resources are purchased by staff using agreed and allocated balances or ‘pots’ of money to staff members. This money is accounted for regularly and staff are reimbursed directly to their bank account, following a Committee member signing off the final amount that has been spent. Records are kept of all purchases, and the balance remaining in their ‘pot’ of money can be seen at any given time. This avoids the need for cash to be used. Totalling of the amount spent should be done at the end of each month, with reimbursement taking place at the beginning of the following month.

14.4 The staffing policy gives further information on this.

**15. Handling Money**

15.1 When dealing with money the following must be followed;

* You must not leave cash unattended
* You must count cash in a secure place
* You must make sure all cash collected is counted and recorded by two unrelated or associated people.
* You must make sure all cash donations are placed in sealed container/collecting box.
* Money must be stored in a lock, secure and safe place within Alford Pre-School until it can be banked
* All money must be banked as soon as possible, and no later than 7 days after being received..
* Any cash banked, or money raised, from fundraising events should be advised to the committee within 7 days of the event.

**16. Finance Report**

16.1 There should be no surprises when completing the financial report – the key is to be transparent all through the financial responsibilities. Cash books and records of all finances should be taken to each meeting. The report should show incomings and outgoings and should clearly show the financial position of the group.

16.2 Having accurate information is important, but presentation is key. If trustees and staff aren’t using reports or understand them, then they aren’t effective. It is important that reports are;

* In Context: often figures don’t pose concern provided if they are put in context.
* Size: Trustees are more likely to read the management report if it’s kept reasonably short.
* Terminology: simple words – not jargon.

**17. Independent Examiner**

17.1 All registered charities must keep proper accounting records and prepare a statement of account, including a report on its activities, at the end of each financial year. They are required to have the statement of account independently examined or audited and send a copy of the accounts, along with the annual return, to OSCR.

17.2 An Independent Examiner;

* must be independent of the charity.
* must not be influenced /seen to be influenced, by their relationship with the charity/ trustees.
* must not be a charity trustee/ involved in the management/ administration of the charity.
* it would not be appropriate to ask your treasurer or book-keeper.

<https://www.oscr.org.uk/guidance-and-forms/independent-examination-a-guide-for-charity-trustees/5-how-to-select-and-appoint-an-independent-examiner/>

**18. Retention Periods and Destroying Documents**

18.1 Accounting records, and bank statements, must be kept by the charity for a minimum of 6 years from the end of the financial year in which they were made.

18.2 The Retention of Documents policy gives further guidance on retention and destroying documents.

**Appendix 1 - Financial safeguards**

Change of Committee – First Steps

* Elect committee
* Ensure financial safeguards are in place (see below). Finances are the collective responsibility of the management committee.
* As a matter of urgency, change signatories at the settings bank. At least two signatories are required for safeguarding.
* Review finances of the setting and review forecast and budget – if not in place – implement.
* Treasurer should present a report and show all bank statements and cash books

at each meeting.

Managing and being accountable for the setting’s finances is made easier if the committee implements certain safeguards. The following list includes some good practice pointers to ensure that the finances are managed competently.

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | | |  | |
| 1 | The setting’s bank account should have signatories, with two or three required to sign cheques or bank withdrawals. | | | |
| 2 | The treasurer should receive a regular monthly bank statement, and also arrange to have a duplicate bank statement sent to the chairperson. | | | |
| 3 | Bank all money received promptly, at least on a weekly basis. Ensure there is a record of the money held and that at least two unrelated people count any money, and know the full details of how much and where it is held temporarily. Cheques should be banked as soon as possible. Any amounts related to should fundraising should be advised to the committee within 7 days of the event. | | | |
| 4 | Always keep account books/financial records up-to-date. | | | |
| 5 | All bank transactions should be recorded through the accounts book/record and reconciled to the bank statement monthly. | | | |
| 6 | Blank cheques must never be signed. | | | |
| 7 | Prepare a financial forecast for the year ahead. | | | |
| 8 | A financial update and bank statements of receipts and payments with opening and closing bank balances should be available at every committee/management meeting. The accounts book should also be available for inspection | | | |
| 9 | Discourage cash payments for fees as much as possible. Most settings now encourage bank transfers. | | | |
| 10 | | Keep a record of fees collected and have a column to record the method of payment – e.g., cash or cheque. Issue a receipt which details the amount received and the period covered. | | |
| 11 | | Ensure fees are collected in a timely manner and that the group have a fee management policy to ensure late payment of fees do not get out of hand. | | |
| 12 | | Pay wages directly into the employees’ bank account. Provide itemised pay slip and keep payroll records. | | |
| 13 | | Check staff’s liability for National Insurance and Tax. | |
| 14 | | Pay staff expenses by cheque or bank transfer. | |
| 15 | | Pay all bills by cheque or bank transfer. Keep copies of invoices. | |
| 16 | | Payments and receipts should never be combined. Keep duplicates of receipts given. | |
| 17 | | Keep cash handling to a minimum. Hold a small amount of petty cash and record all transactions in a petty cash book. | |
| 18 | | Identify two unrelated people to be jointly responsible for the collection and counting of cash at fundraising events. This should also be recorded. | |
| 19 | | Bank all the cash raised at events **promptly (within 7 days)** and pay expenses by cheque as far as possible. | |
| 20 | | If money has to be held prior to banking, ensure that it will be kept in a safe and secure place within Alford Pre-School. Ensure there is a record of the money held and that at least two people have counted the money, and know the full details of how much and where this is held temporarily. | |
| 21 | | Ensure there is insurance cover in the event of theft or loss of the money. | |
| 22 | | If the treasurer/book-keeper leaves part way through the year, a capable independent examiner should check the books. This protects both parties involved in the handover as well as the group. | |
| 23 | | Establish procedures and ensure people know what will happen if there is concern about impropriety in financial management. | |
| 24 | | If there is a suspicion that there might be a problem, act swiftly before it gets too out of hand. | |
| 25 | | Financial records should be stored securely for six years over and above the current financial year. The financial records of the group must be kept safely in case the HMRC wishes to inspect them. With the changing staff team in any group, it is important that such records are either kept in a safe, secure and known place or are passed on from one treasurer to the next. | |
| 26 | | Explore taking out liability insurance or if your setting is registered with OSCR, explore becoming a SCIO (Scottish Charitable Incorporated Organisation) this limits personal liability and creates a legal identity for the group. For more information on this, information including guidance notes | |

27 All payments should be made using the Alford Pre-School bank account, and

no payments should be made using personal accounts.

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