

**REGISTERED NUMBER: SC416826**

**BON ACCORD CARE LIMITED**  
**STRATEGIC REPORT, REPORT OF THE DIRECTORS AND**  
**AUDITED FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31 MARCH 2021**

**BON ACCORD CARE LIMITED (SC416826)**

**CONTENTS OF THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 MARCH 2021**

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	<b>Page</b>
<b>Company Information</b>	3
<b>Strategic Report</b>	4
<b>Report of the Directors</b>	8
<b>Statement of Directors' Responsibilities</b>	11
<b>Independent Auditor's Report</b>	12
<b>Statement of Comprehensive Income</b>	16
<b>Balance Sheet</b>	17
<b>Statement of Changes in Equity</b>	18
<b>Notes to the Financial Statements</b>	19

**BON ACCORD CARE LIMITED (SC416826)**

**COMPANY INFORMATION  
FOR THE YEAR ENDED 31 MARCH 2021**

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**DIRECTORS**

**Gail Woodcock  
Neil Gauld  
Fiona Francey  
Khyber Alam  
Peter Murray  
Susan Ross**

**REGISTERED OFFICE**

**Inspire Building  
Beach Boulevard  
Aberdeen  
AB24 5HP**

**REGISTERED NUMBER**

**SC416826**

**AUDITOR**

**Johnston Carmichael LLP  
Chartered Accountants and Registered  
Auditor  
Bishop's Court  
29 Albyn Place  
Aberdeen  
AB10 1YL**

## **BON ACCORD CARE LIMITED (SC416826)**

### **STRATEGIC REPORT FOR THE YEAR ENDED 31 MARCH 2021**

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The Directors present their Strategic Report for the year ended 31 March 2021.

#### **Corporate Overview**

Bon Accord Care Limited provides elderly care and occupational therapy services to the people of Aberdeen. The company operates throughout the Aberdeen area in private homes, sheltered housing and specialised facilities. The company is contracted to Bon Accord Support Services Limited which itself acts on behalf of Aberdeen City Council to provide these services. The company operates to a trading break-even position with its sole customer Bon Accord Support Services Limited. Financial activity through the company, excluding adjustments for the pension scheme, is almost exclusively payroll related, the company employing 678 permanent staff on average in 2020/21.

The company and its fellow subsidiary Bon Accord Support Services Limited are wholly owned by Aberdeen City Council, with the sole purpose of delivering care to the adult population of the Aberdeen City Council area.

#### **Statement of Comprehensive Income**

These accounts summarise the financial position for the year to 31 March 2021. The company reports a turnover of £23,959,000 (2019/20, £23,030,000). The company aims to show a trading break-even on the business associated with its sole customer Bon Accord Support Services Limited. This was achieved on normal operations prior to an adjustment for an actuarial pension deficit.

Turning to the actual company performance in 2020/21 the Board is pleased to report another successful year for Bon Accord Care Limited. This has been achieved despite the background of both the global Covid-19 pandemic and the impacts of Brexit. The impact of Covid-19 both upon the company and the community we support has been unprecedented. Bon Accord Care has had to significantly alter its operations in the year to 31 March 2021 to both manage and contain the virus and to protect our vulnerable and elderly service users. The safety of both our service users and staff has always been the company's priority. The company has incurred significant financial impact from managing the Covid pandemic, with costs amounting to £1,820,000 in the financial year. These costs have been offset by additional central government funding which has allowed Bon Accord Care to fully recover the costs of dealing with the pandemic. The impact has been felt around areas such as increased expenditure on PPE equipment, additional regulatory impacts such as cleaning of care homes, staff costs due to the cohorting of our service teams and also lost income from services that have been unable to be run during the pandemic, for example our external agency pool. Where possible, staff from affected services have been reallocated to support other services to minimise the use of agency staff wherever possible. The nature of our contract with Aberdeen City Council has also allowed us to redirect our resources to other services as required without any impact on our contractual income. It is impossible to predict just how long Covid-19 will remain an operational issue for Bon Accord Care. The national vaccination programme is evidently having a positive impact upon infection rates however the emergence of new strains of the virus continues to cause concern. The Board continue to monitor the organisation's plans for addressing Covid-19 along with the associated risks.

During the Covid pandemic, Bon Accord Care have also had to cope with the impact of the UK's decision to leave the European Union. The Board continue to monitor the potential implications of Brexit and any adverse impact this may have on the economy and in turn the levels of funds that are made available to public sector services. The Directors continue to consider this as being the main risk posed by Brexit and alongside the potential departure of European staff members should they choose to return to their countries of origin.

Whilst the company has been fully focused on coping with the Covid-19 pandemic crisis, progress on delivering the future significant efficiency savings required has been impacted. We are pleased to report however that an organisation restructuring was successfully undertaken in the second half of the financial year. This has facilitated new working practices which should provide efficiency savings in future years. Further work is anticipated in 2021/22 in respect of our strategic review and associated efficiency savings.

In the preparation of the accounts the company is obligated to include figures relating to a closely regulated actuarial assessment of the company pension arrangements. The assessment takes a view on the pension assets and pension liabilities and calculates the present value of the net assets or liabilities using tightly controlled assumptions regarding future investment returns, future pay inflation, mortality and the age profile of our staff pension membership. The assessment has resulted in the company showing a decrease in the actuarially assessed pension deficit of £12,060,000. We now report the pension deficit total of £3,549,000 (2019/20, £15,609,000). The prescribed presentation of the £12,060,000 pension liability adjustment under FRS 102 means that we show a loss for the financial year of £2,641,000 offset by an actuarial gain of £14,701,000.

### **Balance Sheet**

Overall, the net worth of the company has increased by £12,060,000 in the year, a movement entirely due to the decrease in the actuarially assessed pension deficit. Readers are reminded that the deficit of £3,549,000 is not in any way an immediate cash liability to the company, rather it is an assessment of the present value of the company's future overall obligations under our pension arrangement. Aside from this we see that company net assets remain unchanged since last year.

### **Principal Risks and Uncertainties**

The company is almost entirely funded by Aberdeen City Council through its sub-contract arrangement with Bon Accord Support Services Limited. Given that fact the financial pressures placed upon public bodies such as Aberdeen City Council present the most significant element of business risk to the company.

The Board considers this financial risk on the public sector to be twofold in the immediate and medium term. The immediate concern is managing the ongoing implications of the Covid-19 pandemic. Coupled with this impact is the ongoing uncertainty around Brexit. It is anticipated that both will have a negative influence on public sector funding in the medium and possible longer term. However, the Board recognises the potential risk this presents the company with. This is mitigated in part by the fact that Bon Accord Support Services Limited has an agreed contract for the next 3 trading years, securing our annual income levels over that contracted period.

The continued impact of managing the implications of the Covid-19 pandemic could potentially lead to a significant reduction in the incomes and the funds available to Aberdeen City Council so requiring that organisation to strategically examine how it will meet the immediate financial demands whilst delivering the statutory services it provides. Significant funding has been provided by Central Government during the pandemic however at the time of writing it is unclear as to how long this funding will continue for.

Covid-19 clearly has significantly affected the operations of Bon Accord Care Limited directly as it manages the additional demands of managing and containing the virus to protect our vulnerable and elderly service users. The company's first priority has, and continues to be, protecting our service users and staff, this drives our operations at present. Additional costs that have arisen from managing Covid-19 have been met by the additional funding that has been provided by the Scottish Government. At the time of writing it is not clear how long and to what extent this additional funding will continue for. There still remains a possibility that the additional central funding will not necessarily cover all the additional Covid-19 related service costs. The Board continues to examine the potential financial impacts of Covid-19 and it is confident that the company has sufficient cash and working capital reserves to absorb the full impact of Covid-19, should central funding fall below our expectations. It is impossible to predict just how long Covid-19 will remain an operational issue for Bon Accord Support Services Limited. The Board assumes that until the full impact of the national vaccination programme is achieved the issue will remain extant.

Whilst we cannot be certain as to what the UK's relationship with Europe will be like in the years ahead there is still a risk that Brexit will have an adverse impact on the economy and in turn on the funds that are available to public sector services. The Directors consider this to be the main risk posed by Brexit alongside potential supply-chain inflationary pressures (food and energy) and the potential departure of European staff members should they choose to return to their countries of origin.

Financial austerity within the public sector is restricting the level of funding Aberdeen City Council receives now and in the future. As a direct consequence the company is asked to deliver its services in more efficient ways to ensure we can contribute efficiencies that will help ease the financial burden on our main customer (and owner) Aberdeen City Council. The company will always aim to deliver the maximum levels of quality care within the contract sums awarded by our customers.

During 2020/21 Bon Accord Support Services Limited has continued working with the Aberdeen City Health and Social Care Partnership on our care pathways and outcomes service model aligned to its strategic plan. This forms the basis of the contractual arrangement to the end of our contract on 31 March 2024. Given the sub-contractual relationship of the company to Bon Accord Support Services Limited this has a direct bearing on Bon Accord Care Limited. The contractual terms are based on flat funding arrangement through to 31 March 2024. Under the contract terms, should the company have to step in as Provider of Last Resort then the contract would be modified accordingly. This allows for the continuation of the sub-contract relationship between Bon Accord Care Limited and Bon Accord Support Services Limited to continue to the end of the contractual period in 2024. Additional Scottish Government funding is also currently available for additional costs of dealing with the Covid Pandemic.

Over the last few years the Board has put in place several strategic initiatives to deliver real savings whilst maintaining or improving the volume and quality of our services. The company continues to review its operations and practices to yield service improvements and financial savings on an ongoing basis. As in previous years we have material efficiency targets to be met in 2020/21 – the company is currently on track to achieve those targets. As previously reported the company continues with its digital transformation and staff empowerment initiatives. Work will conclude in 2021/22 to implement our new management information system that was disrupted by the Covid pandemic.

Given the continuing pension liability held within the company's balance sheet the Directors of the company have sought and have received the written assurance of Aberdeen City Council of their commitment to continue to provide funding enabling the company to meet its financial obligations as they fall due.

### **Key Performance Indicators**

Bon Accord Care Limited is a company wholly owned by Aberdeen City Council with the principal aim of delivering high quality adult social care to the citizens of Aberdeen in the most economic, efficient, and effective way thus ensuring it offers the best value for money to the local taxpayer. To achieve this the company takes a commercial approach across all activities. However, we deliver a public service so considerations of the quality of service we provide, and the responsible treatment of our staff mean that, subject to operating within our contracted sum, we aim to maximise service delivery not business profit. The company targets the maximisation of volume and quality in services we provide to our service users with the aim of breaking even financially, prior to pension liability adjustments, each year.

The company has a long-term contract through to 2024 for the provision of adult social care services within Aberdeen city. We are contracted to Aberdeen City Health and Social Care Partnership. The contract is based upon a service delivery model that is outcomes based and shifts the emphasis of our services towards prevention, early intervention and meeting the needs of our users rather than delivering activity measured in hours. During the year 2020/21 we have held quarterly reviews with the Partnership to assess our performance against our contract objectives. These meetings have also assessed ongoing future requirements and discussed our ability to be delivering these services without making a profit. A formal annual review is also held with the Partnership. In 2020/21 we have successfully delivered against our contractual objectives.

**BON ACCORD CARE LIMITED (SC416826)**

**STRATEGIC REPORT (CONTINUED)  
FOR THE YEAR ENDED 31 MARCH 2021**

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In terms of quality, our services are externally assessed by the Care Inspectorate who will visit our services (usually un-announced) and audit all aspects of what we do. Following inspection, the Care Inspectorate reports any issues and highlights any remedial actions required. Various aspects of the services are scored from 1 (unacceptable) to 6 (an exemplar). Accordingly, our 2020/21 average Care Inspectorate inspection score across our 17 (16 in 2019/20) registered services was 4.1 which compares to 4.2 in 2019/20. A score of 4.1 is "good" under the scoring system and compares favourably to our target of 4.0.

**ON BEHALF OF THE BOARD:**



**NEIL GAULD**

**FINANCE DIRECTOR**

**DATE: 30 June 2021**

## **BON ACCORD CARE LIMITED (SC416826)**

### **REPORT OF THE DIRECTORS FOR THE YEAR ENDED 31 MARCH 2021**

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The directors present their report with the financial statements of the company for the year ended 31 March 2021.

#### **DIVIDENDS**

No dividends will be distributed for the year ended 31 March 2021 (2020: £nil).

#### **DIRECTORS**

The directors shown below have held office from 1 April 2020 to the date of this report:

Alexis Chappell	Resigned	31 August 2020
Heather Gray	Resigned	30 November 2020
John Maclean	Resigned	30 June 2020
Alexander McKay	Resigned	31 January 2021
Andrew Newall	Resigned	31 January 2021
Sonia Roberts	Resigned	15 October 2020
Tim Gardiner	Resigned	31 March 2021
Gail Woodcock	Appointed	21 September 2020
Neil Gauld	Appointed	1 March 2021
Fiona Francey	Appointed	11 January 2021
Khyber Alam	Appointed	11 January 2021
Peter Murray	Appointed	1 March 2021
Susan Ross	Appointed	11 January 2021

#### **Employee Policy**

Bon Accord Care Limited employs staff regardless of race, gender, disability or sexual orientation. The company aims to apply best industry practice in supporting all staff to perform to the best of their abilities in their role within the organisation.

#### **Staff Involvement**

Bon Accord Care Limited believes strongly in open, honest and clear communication with all levels of staff within the organisation. The company also believes that communication must work both ways so staff are empowered to have confidence that if issues or concerns are raised they will be heard and acted upon as appropriate.

The company uses several methods to communicate with and involve staff in the management of the company. These are as follows:

1. BAC Chat: this is a quarterly newsletter in a "magazine" format sent to all staff and includes detail of developments in the company, new policies, company performance and any and all other information that is relevant or of interest to staff members.
2. Chat BAC: this is published 8 times each year, monthly when BAC Chat is not published. This is also sent to all staff and is a brief update on what is happening in the company.
3. Staff forums are held in all the main work areas quarterly. These are run by the Managing Director and are organised as a drop-in meeting open to all staff so they can raise issues or concerns directly with senior management of the organisation.
4. Senior management meet with union representatives on a bimonthly basis.
5. Staff Surveys are used to gather feedback on how staff feel about skills, support, development and their aspirations.
6. Communication Champions have been appointed to provide an informal and accessible link between staff and management.
7. Focus Groups: the company makes great effort to ensure staff engagement is central to the development of any changes within the organisation.



## **BON ACCORD CARE LIMITED (SC416826)**

### **REPORT OF THE DIRECTORS(CONTINUED) FOR THE YEAR ENDED 31 MARCH 2021**

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8. In 2020/21 the company successfully achieved Investors in People and Investors in Young People accreditations. The scope for the next stage includes young workforce, talent management, succession planning, leadership and management
9. Bon Accord Care's annual staff awards are held each year at the Town House and are a celebration of the achievements, hard work and dedication shown by staff over the previous 12 months.

Overall the Board have regard to employee interests and involve staff to inform Board decisions through:

1. Direct consultation formally and informally, i.e. staff forums, focus groups, on-line surveys, site visits.
2. Staff led committees.
3. Regular and positive involvement with Unions.

Successful companies can only lead change when staff are engaged and inform the decisions taken by the Board.

Successful companies can only lead change when staff are engaged and inform the decisions taken by the Board.

In addition to the staff engagement communication methods listed above the Directors firmly believe it is important to engage with staff in their day-to-day roles. To this end the Board informally visit our operational establishments, collectively and as individuals, to meet staff and discuss the issues they feel important. Additionally, the Board encourages staff participation in Board meetings by way of briefings on a rolling program to review service areas. These measures provide a direct link from staff to the Board.

### **FINANCIAL RISK MANAGEMENT OBJECTIVES AND POLICIES**

#### **Liquidity risk**

The company manages its cash and borrowing requirements in order to maximise interest income and minimise interest expense, whilst ensuring the company has sufficient liquid resources to meet the operating needs of the business.

#### **Credit risk**

Investments of cash surpluses and borrowings are made through banks and companies which must fulfil credit rating criteria approved by the Board.

All customers who wish to trade on credit terms are subject to credit verification procedures. Trade debtors are monitored on an on-going basis and provision is made for doubtful debts where necessary.

### **FUTURE DEVELOPMENTS**

Future developments can be found in the Strategic Report.

### **STATEMENT AS TO DISCLOSURE OF INFORMATION TO AUDITOR**

So far as the directors are aware, there is no relevant audit information (as defined by Section 418 of the Companies Act 2006) of which the company's auditor is unaware, and each director has taken all the steps that he ought to have taken as a director in order to make himself aware of any relevant audit information and to establish that the company's auditor is aware of that information.

### **AUDITOR**

The auditor, Johnston Carmichael LLP, will be deemed re-appointed under S487 of the Companies Act 2006.

**BON ACCORD CARE LIMITED (SC416826)**

**REPORT OF THE DIRECTORS (CONTINUED)  
FOR THE YEAR ENDED 31 MARCH 2021**

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**DIRECTORS' LIABILITY INSURANCE**

The company has an insurance policy in place underwritten by Zurich Municipal that provides cover for the Directors against any personal liability arising from claims of a Management, Corporate or Employment Practices nature. The policy is an annual arrangement with a renewal date of 25 February.

**ON BEHALF OF THE BOARD:**

*Neil Gauld.*

**NEIL GAULD**

**FINANCE DIRECTOR**

**DATE: 30 June 2021**

**BON ACCORD CARE LIMITED (SC416826)**

**STATEMENT OF DIRECTORS' RESPONSIBILITIES  
FOR THE YEAR ENDED 31 MARCH 2021**

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The directors are responsible for preparing the Strategic Report, Report of the Directors and the financial statements in accordance with applicable law and regulations.

Company law requires the directors to prepare financial statements for each financial year. Under that law the directors have elected to prepare the financial statements in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law). Under company law the directors must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the company and of the profit or loss of the company for that year. In preparing these financial statements, the directors are required to:

- Select suitable accounting policies and then apply them consistently;
- Make judgements and accounting estimates that are reasonable and prudent;
- State whether applicable UK Accounting Standards 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 company will continue in business.

The directors are responsible for keeping adequate accounting records that are sufficient to show and explain the company's transactions and disclose with reasonable accuracy at any time the financial position of the company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

**INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF BON ACCORD CARE LIMITED  
FOR THE YEAR ENDED 31 MARCH 2021**

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**Opinion**

We have audited the financial statements of Bon Accord Care Limited (the 'company') for the year ended 31 March 2021 which comprise the Statement of Comprehensive Income, Balance Sheet, Statement of Changes in Equity, and notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the company's affairs as at 31 March 2021 and of its loss for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

**Basis for opinion**

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

**Conclusions relating to going concern**

In auditing the financial statements, we have concluded that the directors' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the company's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the directors with respect to going concern are described in the relevant sections of this report.

**Other information**

The other information comprises the information included in the annual report, other than the financial statements and our auditor's report thereon. The directors are responsible for the other information contained within the annual report. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon. Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit, or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

## **BON ACCORD CARE LIMITED (SC416826)**

### **INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF BON ACCORD CARE LIMITED (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2021**

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#### **Opinions on other matters prescribed by the Companies Act 2006**

In our opinion, based on the work undertaken in the course of our audit:

- the information given in the strategic report and the report of the directors for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the strategic report and the directors' report have been prepared in accordance with applicable legal requirements.

#### **Matters on which we are required to report by exception**

In the light of our knowledge and understanding of the company and its environment obtained in the course of the audit, we have not identified material misstatements in the strategic report and the report of the directors. We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of directors' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit.

#### **Responsibilities of directors**

As explained more fully in the directors' responsibilities statement set out on page 11, the directors are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the directors determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the directors are responsible for assessing the company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the directors either intend to liquidate the company or to cease operations, or have no realistic alternative but to do so.

#### **Auditor's responsibilities for the audit of the financial statements**

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

A further description of our responsibilities is available on the Financial Reporting Council's website at: <https://www.frc.org.uk/Our-Work/Audit/Audit-and-assurance/Standards-and-guidance/Standards-and-guidance-for-auditors/Auditors-responsibilities-for-audit/Description-of-auditors-responsibilities-for-audit.aspx>. This description forms part of our auditor's report.

#### **Extent to which an audit is considered capable of detecting irregularities, including fraud**

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The specific procedures for this engagement and the extent to which these are capable of detecting irregularities, including fraud is detailed below.

**BON ACCORD CARE LIMITED (SC416826)**

**INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF BON ACCORD CARE LIMITED  
(CONTINUED)  
FOR THE YEAR ENDED 31 MARCH 2021**

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We assessed the risks of material misstatement of the financial statements, whether due to fraud or error, and then designed and performed audit procedures responsive to those risks, including obtaining audit evidence that is sufficient and appropriate to provide the basis for our opinion. We planned and conducted our audit so as to obtain reasonable assurance of detecting any material misstatements in the financial statements resulting from irregularities or fraud. All engagement team members were briefed on relevant laws and regulations, including potential fraud risks, at the planning stage of the audit. However, the primary responsibility for the prevention and detection of fraud rests with the directors.

We evaluated management's potential incentives for fraudulent activity and determined the key risk of fraud to be management override of controls to manipulate the financial statements. We determined that the principal risks in this regard were in relation to inappropriate journal entries and management bias in accounting estimates to distort the reported results.

We considered the principal risks of non-compliance with laws and regulations and we considered the extent to which non-compliance might have a material effect on the financial statements. The most significant risk in relation to non-compliance with laws and regulations was deemed to be in relation to Care Inspectorate and Health and Safety regulations and the Companies Act 2006.

Audit procedures performed in response to these risks included:

- Obtaining an understanding of the entity's risk assessment process, including the risk of fraud, by observation and walkthrough;
- Enquiry of management and those charged with governance around actual and potential fraud or fraud attempts, actual and potential litigation, claims and non-compliance with laws and regulations including the Care Inspectorate and Health and Safety regulations and the Companies Act 2006;
- Reviewing minutes of meetings of those charged with governance to identify and matters indicating actual or potential fraud, fraud attempts, litigation, claims and non compliance with laws and regulations including the Care Inspectorate and Health and Safety regulations and the Companies Act 2006;
- Reviewing relevant reports and correspondence pertaining to any Care Inspectorate and Health and Safety matters arising;
- Ensuring, for a sample of employees engaged in the delivery of regulated care services, that evidence of the minimum level of qualifications exists, where required;
- Use of data analytics techniques to review transaction data for unusual or unexpected journal entries and transactions throughout the accounting period and subsequent to the year-end, up to the date of our audit fieldwork;
- Reviewing and challenging the basis of material accounting estimates and related assumptions, together with corroboration and recalculation where appropriate;
- Assessing the competency and objectivity of external experts engaged by management to provide calculations for certain material accounting estimates.

Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulation. This risk increases the more that compliance with a law or regulation is removed from the events and transactions reflected in the financial statements, as we will be less likely to become aware of instances of non-compliance. The risk is also greater regarding irregularities occurring due to fraud rather than error, as fraud involves intentional concealment, forgery, collusion, omission or misrepresentation.

**BON ACCORD CARE LIMITED (SC416826)**

**INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF BON ACCORD CARE LIMITED  
(CONTINUED)  
FOR THE YEAR ENDED 31 MARCH 2021**

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**Use of our report**

This report is made solely to the company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the company's members those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the company and the company's members as a body, for our audit work, for this report, or for the opinions we have formed.



*Fiona Kenneth (Senior Statutory Auditor)  
for and on behalf of Johnston Carmichael LLP  
Chartered Accountants and Statutory Auditor  
Bishop's Court  
29 Albyn Place  
Aberdeen  
AB10 1YL*

1 July 2021

**BON ACCORD CARE LIMITED (SC416826)****STATEMENT OF COMPREHENSIVE INCOME  
FOR THE YEAR ENDED 31 MARCH 2021**

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	Notes	Normal Operations £'000	Pension Adjustment £'000	2021 £'000	2020 £'000
<b>TURNOVER</b>	3	23,959	-	23,959	23,030
Cost of sales		<u>(23,955)</u>	<u>(2,250)</u>	<u>(26,205)</u>	<u>(26,920)</u>
<b>GROSS PROFIT/(LOSS)</b>		<b>4</b>	<b>(2,250)</b>	<b>(2,246)</b>	<b>(3,890)</b>
Administrative expenses		<u>(134)</u>	<u>(69)</u>	<u>(203)</u>	<u>(222)</u>
		<u>(130)</u>	<u>(2,319)</u>	<u>(2,449)</u>	<u>(4,112)</u>
Other operating income		<u>124</u>	<u>-</u>	<u>124</u>	<u>101</u>
<b>OPERATING LOSS</b>	5	<b>(6)</b>	<b>(2,319)</b>	<b>(2,325)</b>	<b>(4,011)</b>
Interest receivable and similar income		2	-	2	12
Other finance costs	11	<u>-</u>	<u>(322)</u>	<u>(322)</u>	<u>(293)</u>
<b>LOSS BEFORE TAX</b>		<b>(4)</b>	<b>(2,641)</b>	<b>(2,645)</b>	<b>(4,292)</b>
Corporation tax	6	<u>4</u>	<u>-</u>	<u>4</u>	<u>-</u>
<b>LOSS FOR THE FINANCIAL YEAR</b>		<b>-</b>	<b>(2,641)</b>	<b>(2,641)</b>	<b>(4,292)</b>
<b>OTHER COMPREHENSIVE INCOME</b>					
Actuarial gain on defined benefit pension scheme	11	<u>-</u>	<u>14,701</u>	<u>14,701</u>	<u>940</u>
<b>TOTAL COMPREHENSIVE INCOME/(EXPENSE) FOR THE YEAR</b>		<b><u>-</u></b>	<b><u>12,060</u></b>	<b><u>12,060</u></b>	<b><u>(3,352)</u></b>

The Profit and Loss Account has been prepared on the basis that all operations are continuing operations.



**BON ACCORD CARE LIMITED (SC416826)****BALANCE SHEET  
31 MARCH 2021**

		<b>2021</b>	<b>2020</b>
		<b>£'000</b>	<b>£'000</b>
<b>CURRENT ASSETS</b>	<b>Notes</b>		
Debtors	7	97	55
Cash at bank and in hand		1,430	1,192
		<u>1,527</u>	<u>1,247</u>
<b>CREDITORS</b>			
Amounts falling due within one year	8	<u>(1,527)</u>	<u>(1,247)</u>
<b>NET CURRENT LIABILITIES</b>		<u>-</u>	<u>-</u>
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>		<u>-</u>	<u>-</u>
<b>PENSION LIABILITY</b>	11	<u>(3,549)</u>	<u>(15,609)</u>
<b>NET LIABILITIES</b>		<u>(3,549)</u>	<u>(15,609)</u>
<b>CAPITAL AND RESERVES</b>			
Called up share capital	9	-	-
Retained earnings	10	<u>(3,549)</u>	<u>(15,609)</u>
<b>SHAREHOLDER'S DEFICIT</b>		<u>(3,549)</u>	<u>(15,609)</u>

The financial statements were approved by the Board of Directors on 30 June 2021 and were signed on its behalf by:



**NEIL GAULD**  
**FINANCE DIRECTOR**

**BON ACCORD CARE LIMITED (SC416826)****STATEMENT OF CHANGES IN EQUITY  
FOR THE YEAR ENDED 31 MARCH 2021**

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	Notes	Share capital £'000	Retained earnings £'000	Total £'000
Balance at 31 March 2019		-	(12,257)	(12,257)
Loss for the year		-	(4,292)	(4,292)
Actuarial gain on defined benefit pension scheme	11	-	940	940
<b>Balance at 31 March 2020</b>		<b>-</b>	<b>(15,609)</b>	<b>(15,609)</b>
Loss for the year		-	(2,641)	(2,641)
Actuarial gain on defined benefit pension scheme	11	-	14,701	14,701
<b>Balance at 31 March 2021</b>		<b>-</b>	<b>(3,549)</b>	<b>(3,549)</b>

## **BON ACCORD CARE LIMITED (SC416826)**

### **NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2021**

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#### **1. ACCOUNTING POLICIES**

##### **Company information**

Bon Accord Care Limited is a private limited company domiciled and incorporated in Scotland. The registered office and principal place of activity is Inspire Building, Beach Boulevard, Aberdeen, AB24 5HP.

##### **Accounting Convention**

The financial statements have been prepared in accordance with FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" ("FRS 102") and the requirements of the Companies Act 2006.

The financial statements are prepared in sterling, which is the functional currency of the company. Monetary amounts in these financial statements are rounded to the nearest £'000.

The financial statements have been prepared under the historic cost convention modified to include certain financial instruments at fair value. The principal accounting policies are set out below.

##### **FRS 102 reduced disclosure framework**

The company meets the definition of a qualifying entity under FRS 102 and has therefore taken advantage of the disclosure exemptions available to it.

The company has taken advantage of the following disclosure exemptions under FRS 102:

- (a) The requirements of Section 7 "Statement of Cash Flows" and Section 3 "Financial Statement Presentation" paragraph 3.17 (d).
- (b) Certain disclosure requirements in relation to financial instruments contained in sections 11 and 12.
- (c) The requirement of Section 33 "Related Party Disclosures" paragraph 33.7.

##### **Going Concern**

The company expects to trade on an operational break-even basis, prior to any movements in the pension deficit, for the foreseeable future, maximising the provision of care provided to the people of Aberdeen within the contracted sum. The pension deficit arising from the company's future commitments under the North East Scotland Pension Fund presents issues regarding the longer-term going concern status of the company.

The company supplies its services to Bon Accord Support Services Limited who in turn are contracted by Aberdeen City Council. Bon Accord Support Services Limited reported a profit on normal operations for the year to 31 March 2021. The pressure on the public-sector finances is expected to continue for the foreseeable future. The company's owner and ultimate customer (through the sub-contract with Bon Accord Support Services Limited) is facing material financial challenges both from managing its budgetary savings targets and managing the impact of the current Covid-19 pandemic. Bon Accord Care Limited will take responsibility in addressing the financial challenges it will undoubtedly face whilst maintaining activity and the highest levels of quality care possible within its financial limitations.

Bon Accord Support Services Limited's service contract with its main customer Aberdeen City Council is in place and will run until 31 March 2024. Consequently, Bon Accord Care Limited will continue in its sub-contractual relationship with Bon Accord Support Services Limited for the duration of that contract.

Given the deficit position of Bon Accord Support Services Limited, the pension liability noted within the Bon Accord Care Limited accounts and the anticipated financial austerity, the company has sought written assurance from Bon Accord Care Limited's sole shareholder, Aberdeen City Council, for its on-going financial support of the company. Aberdeen City Council has formally confirmed its commitment to ensuring that the company can meet all creditors falling legally due.

Having obtained the agreement of Aberdeen City Council to continue to support the company in these circumstances and recognising the contractual arrangement that will run to 2024 the Directors are satisfied that it is appropriate to prepare the accounts on a going concern basis.

## 1. ACCOUNTING POLICIES – continued

### Turnover

Turnover represents sales of services, excluding value added tax and is recognised when the company has earned the rights to consideration, in line with when the services are provided.

### Financial Instruments

The company has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the company's balance sheet when the company becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

#### *Basic financial assets*

Basic financial assets, which include trade and other receivables and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest.

#### *Impairment of financial assets*

Financial assets are assessed for indicators of impairment at each reporting end date.

Financial assets are impaired where there is objective evidence that, as a result of one or more events that occurred after the initial recognition of the financial asset, the estimated future cash flows have been affected. The impairment loss is recognised in profit or loss.

#### *Derecognition of financial assets*

Financial assets are derecognised only when the contractual rights to the cash flows from the asset expire or are settled, or when the company transfers the financial asset and substantially all the risks and rewards of ownership to another entity.

#### *Classification of financial liabilities*

Financial liabilities and equity instruments are classified according to the substance of the contractual arrangements entered into. An equity instrument is any contract that evidences a residual interest in the assets of the company after deducting all of its liabilities.

Basic financial liabilities, including trade and other payables and loans from fellow group companies that are classified as debt, are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future receipts discounted at a market rate of interest.

#### *Derecognition of financial liabilities*

Financial liabilities are derecognised when the company's contractual obligations expire or are discharged or cancelled.

**1. ACCOUNTING POLICIES – continued**

**Corporation Tax**

Bon Accord Care Limited has been set up to provide on an exclusive basis Aberdeen City Council funded adult care services. The care provided does not involve a profit motive. Rather the aim is to maximise the amount of care within the contracted sum awarded. As such Corporation Tax is unlikely to be levied upon the trading activities of the company for the foreseeable future. However, unearned income such as interest receivable on bank deposits can be subject to Corporation Tax.

**Deferred Tax**

Deferred tax liabilities are generally recognised for all timing differences and deferred tax assets are recognised to the extent that it is probable that they will be recovered against the reversal of deferred tax liabilities or other future taxable profits.

**Pension Costs and other Post-Retirement Benefits**

The company offers staff membership of a defined benefit pension scheme, the North East Scotland Pension Fund, a Local Government Pension Scheme that provides benefits based upon members average career salary. Contributions payable to the company's pension scheme are charged to the profit and loss account in the period to which they relate. The expected cost to the company of pensions is charged to the profit and loss account so as to spread the cost of pensions over the service lives of the employees.

In accordance with FRS 102 the operating and financing costs of pension and post retirement schemes (determined by a qualified actuary) are recognised separately in the profit and loss account. Service costs are systematically spread over the service lives of the employees and financing costs are recognised in the period in which they arise.

The difference between the actual and expected returns on assets during the year, including changes in actuarial assumptions, are recognised as assets or liabilities within the company Balance Sheet.

**Employee benefits**

The costs of short-term employee benefits are recognised as a liability and an expense, unless those costs are required to be recognised as part of the cost of stock or fixed assets.

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the company is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

**NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)  
FOR THE YEAR ENDED 31 MARCH 2021**

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**2. JUDGEMENTS AND KEY SOURCES OF ESTIMATION UNCERTAINTY**

In the application of the company's accounting policies, the directors are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

The following judgements or estimation uncertainties have a significant effect on the amounts recognised in the financial statements:

**Defined benefit pension deficit**

The North East Scotland Pension Fund scheme is accounted for as a defined benefit pension scheme using actuarial assumptions. These assumptions involve significant judgements and are based on the advice of the scheme's actuaries. Details of the assumptions are contained in note 11.

**Going concern**

The directors' judgement to continue preparing accounts on the going concern basis is explained in note 1. The accounts do not include any adjustments that may arise if the going concern basis was not used.

**3. TURNOVER**

The directors believe that the company has one class of business, which is the provision of elderly care, occupational therapy and development services to the people of Aberdeen. Turnover consists of revenue originated and delivered in the United Kingdom.

**4. STAFF COSTS**

	<b>2021</b>	<b>2020</b>
	<b>£'000</b>	<b>£'000</b>
Wages and salaries	18,891	16,500
Social security costs	1,595	1,414
Other pension costs	5,579	6,797
	<u>26,065</u>	<u>24,711</u>

The average monthly number of employees during the year was as follows:

	<b>2021</b>	<b>2020</b>
Care Staff	<u>678</u>	<u>686</u>
	<u>678</u>	<u>686</u>

Each of the directors who served during the current and prior year were remunerated by other group companies. The directors do not consider it practical to meaningfully estimate the proportion of their remuneration that related to their services as directors of the company.

**BON ACCORD CARE LIMITED (SC416826)**

**NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)  
FOR THE YEAR ENDED 31 MARCH 2021**

**5. OPERATING LOSS**

The operating loss is stated after charging:

	<b>2021</b> <b>£'000</b>	<b>2020</b> <b>£'000</b>
Auditor's remuneration	<u>11</u>	<u>8</u>

**6. TAX ON PROFIT ORDINARY ACTIVITIES**

The tax charge is based on the profit for the year and represents:

	<b>2021</b> <b>£'000</b>	<b>2020</b> <b>£'000</b>
UK corporation tax	-	-
Adjustments in respect of previous periods	<u>-</u>	<u>-</u>
<b>Tax on results of ordinary activities</b>	<u>-</u>	<u>-</u>

The tax assessed for the year differs from the standard rate of corporation tax in the United Kingdom as follows:

Loss on ordinary activities before tax	<u>(2,597)</u>	<u>(4,290)</u>
Profit on ordinary activities multiplied by the standard rate of corporation tax the UK at 19% (2020: 19%)	(494)	(815)
Group relief claimed	-	-
Losses carried back	-	1
Pension liability adjustment	1,883	179
Deferred tax asset not recognised	(1,388)	568
Effect of changes in tax rates and laws	(1)	67
Other adjustments	<u>-</u>	<u>-</u>
<b>Tax on results of ordinary activities</b>	<u>-</u>	<u>-</u>
Tax charge per the accounts	<u>-</u>	<u>-</u>

**NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)  
FOR THE YEAR ENDED 31 MARCH 2021**

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**7. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR**

	<b>2021 £'000</b>	<b>2020 £'000</b>
Trade debtors	-	1
Amounts due from group undertakings	61	49
Other debtors	36	5
	<u>97</u>	<u>55</u>

Intercompany balances are interest free.

**8. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR**

	<b>2021 £'000</b>	<b>2020 £'000</b>
Trade creditors	-	-
Amounts owed to group undertakings	12	87
Social security and other taxes	416	366
Other creditors	716	493
Accruals	382	301
Corporation tax	1	-
	<u>1,527</u>	<u>1,247</u>

Included in other creditors are pension contributions of £371K (2019/20 – £318K).

Intercompany balances are interest free.

**9. CALLED UP SHARE CAPITAL**

Allotted, issued and fully paid:

<b>Number:</b>	<b>Class:</b>	<b>Nominal value:</b>	<b>2021 £'000</b>	<b>2020 £'000</b>
100	Ordinary	100p	<u>-</u>	<u>-</u>



NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)  
FOR THE YEAR ENDED 31 MARCH 2021

**10. RESERVES**

The profit and loss account reserve represents cumulative realisable losses.

**11. EMPLOYEE PENSION BENEFIT OBLIGATIONS**

The company operates a defined benefit pension scheme. Certain employees of the company are members of North East of Scotland Pension fund. Contributions in the year relating to those employees amounted to £3,332,000 (2019/20 - £3,001,000). In the year to 31 March 2021 the employer contribution rate was 19.3% (2019/20 –18.8%).

The fund is reviewed every three years by a professionally qualified independent actuary using the projected unit credit actuarial cost method, the rates of contribution payable being determined by the directors on the advice of the actuaries. In the intervening years the actuaries will review the progress of the scheme and prepare an interim valuation for the purposes of reporting under FRS 102. The last actuarial valuation was carried out at 31 March 2020. The value of the fund at 31 March 2021 was as follows.

	<b>Defined benefit pension plans</b>	
	<b>2021</b>	<b>2020</b>
	<b>£'000</b>	<b>£'000</b>
Present value of funded benefit obligation	109,094	94,197
Fair value of plan assets	<u>(105,545)</u>	<u>(78,588)</u>
<b>Deficit</b>	<b><u>(3,549)</u></b>	<b><u>(15,609)</u></b>

A deferred tax asset has not been recognised in respect of the above deficit on the basis that there is insufficient certainty over the timing of availability of future taxable profits.

The amounts recognised in statement of comprehensive income are as follows:

	<b>Defined benefit pension plans</b>	
	<b>2021</b>	<b>2020</b>
	<b>£'000</b>	<b>£'000</b>
Current service cost	5,582	5,870
Net interest cost	322	293
Past service cost	-	1,066
Expected Return on Assets	<u>69</u>	<u>64</u>
<b>Deficit</b>	<b><u>5,973</u></b>	<b><u>7,293</u></b>

**11. EMPLOYEE PENSION BENEFIT OBLIGATIONS (continued)**

Changes in the present value of the defined benefit obligations are as follows:

	<b>Defined benefit pension plans</b>	
	<b>2021</b>	<b>2020</b>
	<b>£'000</b>	<b>£'000</b>
Opening defined benefit obligation	94,197	90,661
Current service cost	5,582	5,870
Interest on pension liabilities	2,145	2,274
Member contributions	1,001	922
Past service cost	-	1,066
Loss/(gain) on assumptions	14,064	(4,124)
Experience gain	(5,493)	(207)
Benefits/transfers paid	(2,402)	(2,265)
	<u><b>109,094</b></u>	<u><b>94,197</b></u>

Changes in the fair value of scheme assets are as follows:

	<b>Defined benefit pension plans</b>	
	<b>2021</b>	<b>2020</b>
	<b>£'000</b>	<b>£'000</b>
Opening fair value of scheme assets	78,588	78,404
Interest on plan assets	1,823	1,981
Remeasurements	23,272	(3,391)
Administration expenses	(69)	(64)
Employer contributions	3,332	3,001
Member contributions	1,001	922
Benefits/transfers paid	(2,402)	(2,265)
	<u><b>105,545</b></u>	<u><b>78,588</b></u>

The amounts recognised in the statement of comprehensive income are as follows:

	<b>Defined benefit pension plans</b>	
	<b>2021</b>	<b>2020</b>
	<b>£'000</b>	<b>£'000</b>
<b>Actuarial gains</b>	<u><b>(14,701)</b></u>	<u><b>(940)</b></u>

**BON ACCORD CARE LIMITED (SC416826)****NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)  
FOR THE YEAR ENDED 31 MARCH 2021****11. EMPLOYEE PENSION BENEFIT OBLIGATIONS (continued)**

The major categories of scheme assets as a percentage of total scheme assets are as follows:

	<b>Defined benefit pension plans</b>	
	<b>2021</b>	<b>2020</b>
Equities	59.1%	55.3%
Government bonds	5.0%	6.6%
Other bonds	0.9%	1.9%
Property	7.3%	7.3%
Cash/liquidity	4.1%	2.0%
Other	18.7%	26.9%
	<u>100%</u>	<u>100.0%</u>

Principal actuarial assumptions at the balance sheet date (expressed as weighted averages):

	<b>2021</b>	<b>2020</b>
Discount rate	2.1%	2.3%
Future salary increases	4.2%	3.6%
Future pension increases	2.8%	2.2%
Rate of CPI inflation	2.7%	2.1%
Life expectancy(years)	<b>Males</b>	<b>Males</b>
Current pensioners	21.5	21.5
Future pensioners	23.1	23.1
	<b>Females</b>	<b>Females</b>
Current pensioners	24.2	24.2
Future pensioners	26.3	26.3

**12. RELATED PARTY DISCLOSURES**

During the current and previous year, the company was controlled by Aberdeen City Council.

The company is a wholly owned subsidiary of Aberdeen City Council. The results of the company are included within the consolidated account of Aberdeen City Council. The company has taken advantage of section 33 of FRS 102 which allows exemption from disclosure of related party transactions with other group companies.

**13. ULTIMATE PARENT COMPANY**

The company is a wholly owned subsidiary of Aberdeen City Council, a local authority organisation operating in Scotland. Copies of the audited accounts can be obtained from Aberdeen City Council, Marischal College, Broad Street, Aberdeen or online at [www.aberdeencity.gov.uk](http://www.aberdeencity.gov.uk).

