

Report of the Directors and
Unaudited Financial Statements
for the Year Ended 31 March 2025
for
Clydesdale Citizens Advice Bureau

Charity Number: SC017611

Company Number: SC263918

Clydesdale Citizens Advice Bureau

Company Information
for the Year Ended 31 March 2025

DIRECTORS

D S Jess
R M Plenderleith
J Burgess
V A Connick
T L Kennedy
J F Jack
C McClymont
J M Hamilton

REGISTERED OFFICE

10-12 Wide Close
Lanark
Lanarkshire
ML11 7LX

REGISTERED NUMBER

SC263918 (Scotland)

CHARITY NUMBER

SC017611 (Scotland)

ACCOUNTANTS

MRA Business Services Limited
Chartered Accountants
2 & 6 Wellgatehead
Lanark
Lanarkshire
ML11 9AA

OUTREACH

We have seven outreach surgeries based in the most landward areas, hosted on a weekly/monthly basis as noted above.

FUTURE STRATEGY

Our Grant Agreement with South Lanarkshire Council will ensure core funding each year. The Council provides additional support for our Money Advice service.

The PASS project (Patients Advice and Support Service) continued from May 2023 to March 2026.

We receive funding through the Money Talks Team and Mitigating the impact of Social Security Legislation projects along with securing Scottish Government funding for short term debt advice. We have successfully carried out another year of Energy Best Deal and Big Energy Savings Network to vulnerable clients seeking advice and support on all energy related enquiries.

We recognise that we have had a successful year. This puts us in a strong position to continue to provide a quality service to the residents within our local community and allows us to be adaptable if we are impacted with the changes that continue to develop due to changes within funding. We will continue to identify opportunities for development and growth and most importantly, serve all citizens of Clydesdale.

ADVICE & INFORMATION

Clydesdale Citizens Advice Bureau delivers a holistic service, providing information, advice, support, negotiation and representation for the residents of Clydesdale, a rural area covering 510 square miles, including substantial landward areas, with a population of 61,000, of which 27% are aged 65 and over and 9% of the population aged 75 and over.

We are a volunteer led service with a high calibre dedicated team of 21 people, of whom 14 are volunteers. They serve the Bureau in various capacities.

Directors of the Board are responsible for the development of policy, procedures and decision making. All staff ensure these policies and procedures are carried through. Paid staff encourage and support our volunteer advisers, social policy workers, administrators, tutors and mentors. The members of our team who provide advice and information to our clients are trained to Citizens Advice Scotland standards. They ensure that our clients do not suffer through ignorance of their rights and responsibilities nor by their inability to express and exert them.

Client enquiries are varied and cover a whole range of enquiries or concerns. We provide a holistic service which covers areas such as Debt, Benefits, Employment, Consumer, Relationship, Health, Consumer and much more. Both paid staff and volunteers provide these services.

RISK REVIEW

The Board of Directors meetings are held quarterly. Reviews of all aspects of the Bureau's operations are carried out via the Business Plan, which is a main item on the agenda. The Treasurer provides monthly trial balances and a projected budget for the following year. All financial business is discussed and decisions are taken during the Treasurer's Report at Board of Directors meetings. We have sound financial policies in place to ensure good practice. Quality Assurance audits are carried out using a continuous self-assessment model, which sees an audit every quarter. For the organisational audit, we have a full audit every three years alongside an annual summary audit carried out by Citizens Advice Scotland. National Standards audits take place every four years.

Our Grant Agreement with South Lanarkshire Council gives stability of core funding. Additional funding from the Council safeguards our money advice service for a further year.

A Health & Safety risk assessment is carried out yearly by the manager and any issues arising from it are addressed. Health & Safety Manual is updated on a yearly basis. Health & Safety is an agenda item at each Board meeting.

Clydesdale Citizens Advice Bureau

Statement of Financial Activities
for the Year Ended 31 March 2025

	Notes	31/03/25	31/03/24
		£	£
Income from charitable activities			
SLC grant – Core		52,118	52,118
CAS – Bureau	1	105,254	100,930
SLC Financial Inclusion		20,954	18,540
Patient Advice & Support Services		26,347	26,347
SLC – Tackling Poverty		19,691	20,924
NHS Lanarkshire		42,400	42,400
Clyde Valley Housing Association		0	12,400
Miscellaneous income		2,491	4,461
Independent Age		20,581	0
		289,836	278,120
Investment Income			
Interest received		1,355	1,738
		291,191	279,858
Expenditure			
Rent & rates		2,934	2,384
Insurance		1,197	1,122
Heat, light & power		4,092	3,113
Salaries		208,181	189,009
Social security		14,264	11,774
Training & memberships		4,086	3,645
Telephone & internet		1,861	1,954
Post, stationery & IT costs		2,721	2,359
Travel & subsistence		4,355	7,034
Office equipment & repairs		3,531	955
Maintenance & cleaning		5,070	4,740
Sundry expenses		2,708	1,472
Relocation feasibility costs		9,343	0
Accountancy		1,320	1,170
Total expenditure		265,663	230,731
Net Income and net movement in funds for the year		25,528	49,127
Total Funds brought forward		507,303	458,176
Total Funds carried forward		532,831	507,303

The statement of financial activities includes all gains and losses recognised in the year.
All income and expenditure derive from continuing activities.

Note 1

Projects Funded by Citizens Advice Scotland (CAS):, Money Talks Plus, Help to Claim, Pension Wise, Energy Best Deal, Big Energy Savings Network.

1) STATUTORY INFORMATION

Clydesdale Citizens Advice Bureau is a charitable private company limited by guarantee and registered in Scotland. The company's charity number, registered number and registered office can be found on the Company Information page.

2) ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Fund accounting

Resources expended are included in the statement of financial activities on an accruals basis, inclusive of any value added tax, which cannot be recovered.

Restricted funds 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.

3) STAFF COSTS

	31/03/25	31/03/24
	£	£
Wages and salaries	208,181	189,009
Social security costs	<u>14,264</u>	<u>11,774</u>
	<u>222,445</u>	<u>200,783</u>

The average number of employees during the year was 8 (2024 - 8).

All members of staff were involved in both charitable and administrative work.

No employee received remuneration in excess of £60,000 in either 2024 or in 2025.

Clydesdale Citizens Advice Bureau

Independent Examiner's Report to the Directors/Trustees of Clydesdale Citizens Advice Bureau
for the Year Ended 31 March 2025

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 March 2025.

Responsibilities and basis of report

The trustees (who are also the directors of the company for the purposes of company law) are responsible for the preparation of the accounts in accordance with the terms of the Companies Act 2006 (the 2006 Act).

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under Section 145 of the Charities Act 2011. In carrying out my examination I have followed the Directions given by the Charity Commission under Section 145(5)(b) of the 2011 Act.

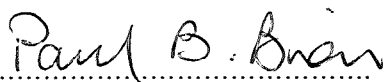
Independent examiner's statement

Since your charity's gross income exceeded £250,000 your examiner must be a member of a listed body. I can confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants of Scotland, which is one of the listed bodies.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

1. accounting records were not kept in respect of the Company as required by Section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of Section 396 of the 2006 Act other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities (applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)).

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report to enable a proper understanding of the accounts to be reached.



Paul Brien CA
The Institute of Chartered Accountants of Scotland
MRA Business Services Limited
Chartered Accountants
2 & 6 Wellgatehead
Lanark
ML11 9AA

Date: 28th October 2025

This page does not form part of the statutory financial statements.