

William Duncan (UK) Limited
Chartered Accountants
4d Auchingramont Road
Hamilton
ML3 6JT

REPORT OF THE TRUSTEES AND
UNAUDITED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2025
FOR
EAST KILBRIDE CITIZENS ADVICE BUREAU
LIMITED

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The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 March 2025. The trustees have adopted the provisions of 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).

OBJECTIVES AND ACTIVITIES

The principal activities of the Bureau are to provide a free, confidential and impartial advice service to the local community.

The principal aims of the Bureau are:

- To ensure individuals do not suffer through lack of knowledge of their rights and responsibilities or of the services available to them or through an inability to express their needs effectively.
- To exercise a responsible influence on the development of social policies and services, both locally and nationally.

The strategies in place to assist the bureau to meet their objectives include the following:

- Some 19 volunteers are engaged as general advisers. They are required to complete Citizens Advice Scotland adviser training programme, competencies based which are monitored. Interim and refresher training is ongoing as required. Update bulletins are available as these are issued.
 - Staff meetings are held at least 6 times per year.
 - Mentoring via the manager and team leader for assistance and guidance of the team.
 - One member of staff is available for IT and information updating.
 - Outreach projects are in place at Greenhills, Strathaven, Hainmyres Hospital, Healthy & Active, Killbryde Hospice and local food banks.
 - A Scotland wide NHS Patient Advice and Support Service is in place, with provision of specialist advisers available when required.
 - Armed Services Advice is in place with access to specialist support for Veterans and serving Armed Forces personnel and their families.
 - Pensionwise service can be accessed online.
 - Money Talk Plus was retained for 3 years employing 2 part time advisers and also allows increased hours for 4 other members of our team. This is a national project.
 - Help to Claim project started in April 2019 employs 1 part time adviser for telephony/web chat assistance with Universal Credit new claims.
- Volunteers**
- East Kilbride Citizens Advice Bureau receives enormous assistance from its volunteers. Some 28 local people had the commitment to give over 8,500 hours to the Bureau during the past year. We estimate the value of this help to be in excess of £100,000.

ACHIEVEMENT AND PERFORMANCE

- Client numbers have increased again during the past year along with increased complexity being seen in client case work records. Total debt now being handled at East Kilbride Citizens Advice Bureau is in excess of £2.79million.

-We are involved in the Lanarkshire wide PASS Service to handle NHS complaints cases.

- The Manager and staff have taken Citizens Advice Bureau presentations out into the local community to various groups on 80 occasions. Also provided input at various PACB strategy presentations for Companies as required.

- During the last year we have also been successful in obtaining some small grants and took part in the Energy Best Deal and Big Energy Saving Network.

- Our funding from SLC has permitted the retention of a paid administration worker in the past year. The level of administration required in debt management/money advice work and benefit work, and the ever-increasing client demand for this service, means this resource is much appreciated.

- Ongoing Social Security Reforms continue to be noted and seen in Bureau work with clients now accessing the Bureau with more benefit issues over the last year. This has increased to over 40% of the Bureau workload.

- MTP funding also allows additional Thursday evening sessions to be provided for Money Advice and Benefit Advice to help mitigate the cost of living and also allows the Bureau to carry out further outreach work in the community, taking advice to clients. Regular advice sessions are held in the Meeting Place cafe. We now have a presence in some of the foodbanks within the town and within waist not want not, along with Killyrde Hospice.

- The Bureau has assisted clients to obtain Client Financial Gains of some £1.5 million.

- All of the above have been achieved, while dealing with the ongoing impact of the cost of living crisis.

FINANCIAL REVIEW

Financial position

Reserves policy

The bureau has a formal reserves policy which outlines the level of target reserves and their usage, this policy is reviewed annually by the trustees. Reserve value at 31st March 2025 was £139,346.

Principal funding sources

Core Funding, Money Advice and Financial Inclusion funding has been retained from South Lanarkshire Council. Utilities, employment costs, postage and office consumables are not static and the coming year will be testing.

Our funding sources are South Lanarkshire Council providing core funding, Scottish Government, via South Lanarkshire Council, providing Money Advice project funding DWP and CAS. All current projects are subject to annual reviews and ongoing funding is not guaranteed.

Investment policy and objectives

During the last year East Kilbride Citizens Advice Bureau has no funds available for investment.

FUTURE PLANS

The Bureau has assisted clients to obtain financial gains in the sum of £1.5 million during the last financial year and the Bureau plans to maintain all its current services for the year ending 31 March 2026. The ongoing economic conditions will continue to place great pressure on our services provided to the public within our Bureau.

In the coming year, we're dedicated to nurturing collaboration among diverse stakeholders, including local authorities, non-governmental organisations, community groups and businesses. By pooling our collective resources and expertise, we can cultivate innovative solutions, offering a more comprehensive response to the pressing cost-of-living crisis.

Particular areas of focus for the coming year include:

-Funding and Income:
We recognise the critical importance of funding on our impact and success and are committed to maximising funding opportunities.

-Enabling Service Delivery:
We strive to ensure high-quality advice and information is accessible to all who need it.

-Building the EK CAB Brand:

Our brand is a cornerstone of our identity and service provision.

-Advocacy and Influence:

As advocates for citizens and consumers, we champion their interests and celebrate the invaluable contribution of EK CAB volunteers to our Community.

-Corporate Governance:

We will maintain our unwavering commitment to best-practice governance, ensuring transparency, accountability, and integrity in all our operations.

-Plan for a potential relocation of the Bureau.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Government document

The charity is controlled by its governing document, a deed of trust, and constitutes a limited company, limited by guarantee, as defined by the Companies Act 2006.

The Bureau is a limited company, incorporated on 7 July 2000 and is registered as a charity. The company is established under a Memorandum of Association and is governed under its Articles of Association. In the event of the company being wound up every member would be required to contribute to the company's deficit an amount not exceeding £1.

Recruitment and appointment of new trustees

Trustees/Directors are elected in accordance with the Articles of Association at the annual general meeting, for a period of one year. Therefore, they may be re-appointed, providing their consent has been recorded and signed, to continue for a further period. Applications for membership are welcomed from local residents, local business groups and volunteers. Initial interviews are held by both Board representation and the Bureau management, who report back to the Board with their recommendations. New appointments are then approved by the Board.

Induction and training of new trustees

New Trustees/Directors are provided with the East Kilbride Citizens Advice Bureau Limited and Citizens Advice Scotland volunteers/board induction booklets for their general information. Opportunities are also made available through the manager, to attend working sessions at the bureau, to gain real insight to the work done on a daily basis. Formal Citizens Advice Scotland training courses are notified at board meetings e.g. marketing, appraisal, quality auditing, etc. Records of all training attended are kept.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Organisational structure

East Kilbride Citizens Advice Bureau is governed by its Board of Trustees/Directors, which is responsible for the strategic direction and policy of the charity. The Board meets a minimum of 6 times per year in addition to the AGM. The Board is supported by 3 sub-groups: Finance & Governance, Health, Safety and Resilience and the Funding sub-groups. The Trustees/Directors delegate the day-to-day operation of the organisation to the bureau manager.

To assist the manager during 2024/25, 1 team leader for advice services, 2 part time Money Advice workers and 3 part time Administration workers were available. 2 part time Money Talk Plus advisers and 1 part time Help to Claim member of staff (Universal Credit) all via specific project funding. The bureau also has a service level agreement with NHS Lanarkshire to provide a direct referral route for the community link workers for provision of benefits and money advice for NHS patients.

2 volunteers are also qualified as tutors, both for new volunteers and ongoing internal training.

1 volunteer carries out Social Policy advice.

There are 19 volunteers who supply the core general advice resource to clients.

East Kilbride Citizens Advice Bureau is a member of Citizens Advice Scotland, which is affiliated to the National Association of Citizens Advice Bureaux. Citizens Advice Scotland provides the framework standards of advice and casework management.

East Kilbride Citizens Advice Bureau has core funding and a related Grant Agreement with South Lanarkshire Council. As part of the same, referral procedures are in place for benefit appeals.

The East Kilbride Citizens Advice Bureau has a nominee observer from both Citizens Advice Scotland and South Lanarkshire Council. While these observers can attend meetings, they have no voting rights at these meetings.

Contacts also exist with Legal Services Agency, Child Poverty Action Group, East Kilbride Credit Union, Healthy & Active EK and VASLAN, this is not a comprehensive list as the bureau works with various other groups in the local community.

Risk management

Three principal elements are seen as crucial to providing a quality Citizens Advice Bureau service to our clients i.e. premises, volunteer resources and funding.

Premises are presently secure, due to our 25 year lease arrangement, as of October 2004, with peppercorn rental at £1 per annum. Our landlord for East Kilbride Shopping Centre is Reith Lamber/Ortin IV European 16Sarl and no change to this rental arrangement has been notified to date.

Volunteers come and go, and the retention of volunteers continues to be challenging. At least one training course is run each year, and while attracting volunteer numbers is successful, the dropout rate over each course is at least 50% resulting in at best 4 out of any 10 being retained as qualified volunteers going forward.

South Lanarkshire Council have maintained previous years' Money Advice and Financial Inclusion Funding. CAS funding has also been retained also for year 2024/25, this funding includes Money Talk Plus, Help to Claim and Pension Wise.

NHS Lanarkshire funded services that allow the bureau to provide direct referrals from Community Link workers based in GP surgeries in the town. NHS notified CAB that the funding wouldn't be renewed so funding is ending on 31 March 2025.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Company number
SC209106 (Scotland)

**EAST KILBRIDE CITIZENS ADVICE BUREAU
LIMITED
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2025**

Registered Charity number
SC008170

Registered office
9 Olympia Way
Town Centre
East Kilbride
G74 1JT

Trustees

A Bryant
C Smith
F Mossion
C Thompson
A McKay
C Maclean
P Watt
A Figgins
J Graham (resigned 2.9.24)
K Hunter (appointed 27.8.24)

Company Secretary

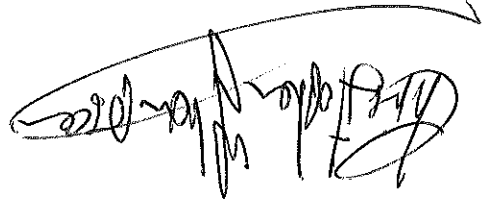
A McKay

Independent Examiner

William Thomas Williamson CA
William Duncan (UK) Limited
Chartered Accountants
4d Auchingramont Road
Hamilton
ML3 6JT

Approved by order of the board of trustees on 30 September 2025 and signed on its behalf by:

C Thompson - Trustee



I report on the accounts for the year ended 31 March 2025 set out on pages seven to fifteen.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts in accordance with the terms of the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended). The charity's trustees consider that the audit requirement of Regulation 10(1)(a) to (c) of the Accounts Regulations does not apply. It is my responsibility to examine the accounts as required under Section 44(1)(c) of the Act and to state whether particular matters have come to my attention.

Basis of the independent examiner's report

My examination was carried out in accordance with Regulation 11 of the Charities Accounts (Scotland) Regulations 2006. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the accounts.

Independent examiner's statement

In connection with my examination, no matter has come to my attention :

(1) which gives me reasonable cause to believe that, in any material respect, the requirements

- to keep accounting records in accordance with Section 44(1)(a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations; and
- to prepare accounts which accord with the accounting records and to comply with Regulation 8 of the 2006 Accounts Regulations

have not been met; or

(2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

William Thomas Williamson CA
The Institute of Chartered Accountants of Scotland

William Duncan (UK) Limited

Chartered Accountants

4d Auchingramont Road

Hamilton

ML3 6JT

30 September 2025

	Notes	Unrestricted fund	Restricted funds	Total funds
FIXED ASSETS				
Tangible assets	8	10,466	-	10,466
CURRENT ASSETS				
Debtors	9	23,175	-	23,175
Cash at bank and in hand		281,159	-	281,159
		304,334	-	304,334
CREDITORS				
Amounts falling due within one year	10	(3,180)	-	(3,180)
NET CURRENT ASSETS		301,154	-	301,154
TOTAL ASSETS LESS CURRENT LIABILITIES		311,620	-	311,620
NET ASSETS		311,620	-	311,620
FUNDS	11			
Unrestricted funds		311,620	-	311,620
TOTAL FUNDS		311,620	-	311,620
				264,551

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 March 2025.

The members have not required the company to obtain an audit of its financial statements for the year ended 31 March 2025 in accordance with Section 476 of the Companies Act 2006.

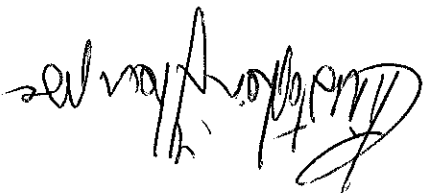
The trustees acknowledge their responsibilities for
(a) ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and
(b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

EAST KILBRIDE CITIZENS ADVICE BUREAU
LIMITED

STATEMENT OF FINANCIAL POSITION - continued
31 MARCH 2025

These financial statements have been prepared in accordance with the provisions applicable to charitable companies subject to the small companies regime.

The financial statements were approved by the Board of Trustees and authorised for issue on 30 September 2025 and were signed on its behalf by:

C Thompson - Trustee


1. STATUTORY INFORMATION

East Kilbride Citizens Advice Bureau Limited is a private limited company, limited by guarantee, registered in Scotland. The company's registered number and registered office address can be found in the report of the trustees.

The presentation currency of the financial statements is the Pound Sterling (£).

2. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charitable company, which is a public benefit entity under FRS 102, 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.

Tangible fixed assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Computer equipment - 20% on reducing balance

At each reporting date fixed assets are reviewed to determine whether there is any indication that those assets have suffered an impairment loss. If there is an indication of possible impairment, the recoverable amount of any affected asset is estimated and compared with its carrying amount. If estimated recoverable amount is lower, the carrying amount is reduced to its estimated recoverable amount, and an impairment loss is recognised immediately in the Statement of Financial Activities.

If an impairment loss subsequently reverses, the carrying amount of the asset is increased to the revised estimate of its recoverable amount, but not in excess of the amount that would have been determined had no impairment loss been recognised for the asset in prior years. A reversal of impairment loss is recognised immediately in the Statement of Financial Activities.

Taxation

The charity is exempt from corporation tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

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.

2. ACCOUNTING POLICIES - continued

Fund accounting

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Pension costs and other post-retirement benefits

The charitable company operates a defined contribution pension scheme. Contributions payable to the charitable company's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

Financial instruments

Basic financial instruments are recognised as follows:

(i) Debtors

Short term debtors are measured at transaction price, less any impairment. Loans receivable are measured initially at fair value, net of transaction costs, and are measured subsequently at amortised cost using the effective interest method less any impairment.

(ii) Cash and cash equivalents

Cash and cash equivalents include cash at bank and in hand.

Cash and cash equivalents are shown net of bank overdrafts, which are included as current borrowings in liabilities on the statement of financial position.

(iii) Creditors

Short term trade creditors are measured at the transaction price. Other financial liabilities, including bank loans, are measured initially at fair value, net of transaction costs, and are measured subsequently at amortised cost using the effective interest method.

Provisions for liabilities

The company recognises a provision for annual leave accrued by employees as a result of services rendered in the current period, and which employees are entitled to carry forward and use within the next 12 months. The provision is measured at the salary cost payable for the period of absence.

3.

INVESTMENT INCOME

Interest received	31.3.25	31.3.24
	£	£
	6,155	9,310
	<u> </u>	<u> </u>

4.

NET INCOME/(EXPENDITURE)

Net income/(expenditure) is stated after charging/(crediting):

Depreciation - owned assets	31.3.25	31.3.24
Independent examination fee	£	£
	2,617	3,271
	<u> </u>	<u> </u>
	2,860	2,840
	<u> </u>	<u> </u>

5. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 March 2025 nor for the year ended 31 March 2024.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 March 2025 nor for the year ended 31 March 2024.

6. STAFF COSTS

	31.3.25	31.3.24
Wages and salaries	215,224	227,688
Other pension costs	7,628	8,776
	<u>222,852</u>	<u>236,464</u>

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

	31.3.25	31.3.24
Advice Bureau	14	10

No employees received emoluments in excess of £60,000.

7.

COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted fund	Restricted funds	Total funds
INCOME AND ENDOWMENTS FROM	£	£	£
Donations and legacies	331,055	-	331,055
Investment income	9,310	-	9,310
Total	<u>340,365</u>	<u>-</u>	<u>340,365</u>
EXPENDITURE ON			
Charitable activities	268,764	39,430	308,194
Advice bureau			
NET INCOME/(EXPENDITURE)	71,601	(39,430)	32,171
RECONCILIATION OF FUNDS			
Total funds brought forward	192,950	39,430	232,380
TOTAL FUNDS CARRIED FORWARD	<u>264,551</u>	<u>-</u>	<u>264,551</u>

	At 1 April 2024 and 31 March 2025	At 1 April 2024	Charge for year	At 31 March 2025	At 31 March 2025	At 31 March 2025
8. TANGIBLE FIXED ASSETS						
COST						
Computer equipment	£ 62,684		49,601	2,617	52,218	10,466
DEPRECIATION						
At 1 April 2024						
Charge for year						
At 31 March 2025						
NET BOOK VALUE						
At 31 March 2025						
At 31 March 2024						
9. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR						
GVS account	£ 31,325					
Prepaid charges	501					
	<u>23,175</u>					
	32,844					
10. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR						
Accrued charges	£ 31,325					
	<u>3,180</u>					
	31,324					
11. MOVEMENT IN FUNDS						
Unrestricted funds						
General fund	At 1.4.24					
	£ 264,551					
	in funds					
	£ 47,069					
	movement					
	At					
	£ 31,325					
	<u>311,620</u>					
	311,620					
TOTAL FUNDS						
	<u>264,551</u>					
	<u>47,069</u>					
	<u>311,620</u>					

11. MOVEMENT IN FUNDS - continued

Net movement in funds, included in the above are as follows:		
Unrestricted funds	339,048	339,048
General fund	(291,979)	(291,979)
TOTAL FUNDS	47,069	47,069
Incoming resources	£	£
Resources expended	£	£
Movement in funds	£	£

Comparatives for movement in funds

Unrestricted funds	At 1.4.23	£	£
General fund	192,950	71,601	264,551
Restricted funds	39,430	(39,430)	-
CAS	-	-	-
TOTAL FUNDS	232,380	32,171	264,551
At movement in funds	£	£	£
At	31,324	31,324	31,324
Movement in funds	£	£	£

Comparative net movement in funds, included in the above are as follows:

Unrestricted funds	Incoming resources	£	£
General fund	340,365	(268,764)	71,601
Restricted funds	-	(39,430)	(39,430)
CAS	-	-	-
TOTAL FUNDS	340,365	(308,194)	32,171
Resources expended	£	£	£
Movement in funds	£	£	£

11. MOVEMENT IN FUNDS - continued

A current year 12 months and prior year 12 months combined position is as follows:

	At 14.23	At 14.23	At 14.23
Unrestricted funds	£	£	£
General fund	192,950	118,670	311,620
Restricted funds	39,430	(39,430)	-
CAS	-	-	-
TOTAL FUNDS	232,380	79,240	311,620

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources	Resources expended	Movement in funds
Unrestricted funds	£	£	£
General fund	679,413	(560,743)	118,670
Restricted funds	-	(39,430)	(39,430)
CAS	-	-	-
TOTAL FUNDS	679,413	(600,173)	79,240

12. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 March 2025.

	£	£
INCOME AND ENDOWMENTS		
Donations and legacies	233,681	239,443
Government grants	99,212	91,612
Investment income	6,155	9,310
Interest received	6,155	9,310
Total incoming resources	339,048	340,365
EXPENDITURE		
Support costs	215,224	227,688
Management	7,628	8,776
Wages and national insurance	2,299	3,591
Rent, rates and insurance	14,483	23,421
Telephone	11,143	7,221
Postage and stationery	4,810	6,437
Subscriptions	4,561	6,209
General expenses	11,715	3,493
Tavel expenses	1,812	2,555
Repairs and renewals	3,452	8,942
Professional fees	9,375	3,750
Computer equipment	2,617	3,271
Governance costs	2,860	2,840
Accountancy fees	2,860	2,840
Total resources expended	291,979	308,194
Net income	47,069	32,171

This page does not form part of the statutory financial statements