

Bridgeton Citizens Advice Bureau

Scotland · Charity number SC000930

Details

Status	Active
Legal form	Unincorporated association
Registered	1985-05-20
Register	View on the OSCR register

Contact

Address	30 Main Street Bridgeton Glasgow G40 1HA
Website	www.Bridgetoncab.org.uk

Activities

Activities: 'It carries out activities or services itself'

Purposes: 'the prevention or relief of poverty', 'the advancement of citizenship or community development'

What the charity does: The Bureau is set up to provide the advice, information and representation that people need. to ensure that they do not suffer through lack of knowledge of their rights and responsibilities or of services available to them, or through an inability to express their need effectively and to improve policies and practices that affect people's lives. We do this by listening to the needs of our communities and our clients and providing accessible, quality advice to anyone that needs it.

Beneficiaries: 'No specific group, or for the benefit of the community'

Objectives: The Bureau is established for the purpose of benefiting the community in Bridgeton, Calton, Dalmarnock by: (a) Advancing the education of the public in matters relating to mental, physical and social welfare (b) By relieving poverty

Geography

- **Main operating location:** Glasgow City
- **Geographical spread:** Wider, but within one local authority area

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£399,760	£422,161	-	13
2024-03-31	£357,991	£399,960	-	14
2023-03-31	£323,551	£425,032	-	17
2022-03-31	£402,888	£393,615	-	14
2021-03-31	£417,707	£382,635	-	11

Accounts

**Report of the Trustees and
Financial Statements for the Year Ended 31 March 2025
for
Bridgeton Citizens Advice Bureau**

Brett Nicholls Associates
Herbert House
24 Herbert Street
Glasgow
G20 6NB

**Contents of the Financial Statements
for the Year Ended 31 March 2025**

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Bridgeton Citizens Advice Bureau

**Reference and Administrative Details
for the Year Ended 31 March 2025**

TRUSTEES



PRINCIPAL ADDRESS



REGISTERED CHARITY NUMBER SC000930

INDEPENDENT EXAMINER David Nicholls FCCA
Brett Nicholls Associates
Herbert House
24 Herbert Street
Glasgow
G20 6NB

BANKERS Virgin Money
Baillieston Branch
47 Main Street
Glasgow
G69 6SQ

**Report of the Trustees
for the Year Ended 31 March 2025**

The trustees 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

Objectives and aims

The charity's object is for a Citizens Advice Bureau to be established for the purpose of benefitting the community of Glasgow in Bridgeton, Calton and Dalmarnock and related areas (hereinafter called the 'area of benefit'):

(a) by advancing the education of the public in matters relating to mental, physical and social welfare.

(b) by relieving poverty.

The principal activities are to provide advice and information on a range of subjects and to provide representation for members of the public.

ACHIEVEMENT AND PERFORMANCE

Charitable activities

Throughout 2024-25, the Bureau has continued to assist our communities in response to the continuing impact of the cost-of-living crisis. This ongoing crisis has had a significant impact on communities already experiencing deep poverty. In the last year, the Bureau has had to address the challenges of increasing demand with a decreasing budget and limited resources.

It is an achievement that the Bureau has continued to deliver a quality advice service with representation to an increasing number of clients with more complex issues within the context of real term year on year cuts.

The impact of the ongoing cost-of-living crisis continues to be profoundly felt by our clients. Over the last year our Bureau advisers have dealt with over 3498 client contacts and more than 10,470 issues.

This reflects the increasing complexity of the caseload and our belief that we have reached capacity in our current service delivery model. To meet the ongoing and increasing demands that we face, there needs to be a substantial investment in the bureau service.

The issues presented at the Bureau range from requests for form filling to more complex assets that can involve not only lengthy negotiations with third parties but also the use of interpreting services. **Benefits** accounted for 44% of all issues presented at the bureau. Once again, a significant number of benefit issues (2173 or 48%) concerned health related benefits. The Bureau assisted with 769 benefit applications, dealt with 136 appeal issues, 244 mandatory reconsideration issues and represented 15 clients at Tribunals. This number is consistent with previous years and also reflects the changes to the benefit system in Scotland. Scottish benefits, in particular disability benefits, have had a long lead in time and appeals have taken longer to get to the Tribunal stage.

Debt issues accounted for 11% of the total issues presented to the bureau. Council Tax arrears was the highest debt issue accounting for 297 issues or 22%. Minimal Asset Process (Bankruptcy) was the second highest issue with 166 issues. Fuel arrears was the third highest debt issue accounting for 148 issues or 12 %. Credit and Store cards was the fourth highest debt issue (115 issues or 9%) for our clients. The Bureau assisted clients to renegotiate **£143,253.09** of debt.

Bridgeton Citizens Advice Bureau

Report of the Trustees for the Year Ended 31 March 2025

ACHIEVEMENT AND PERFORMANCE

Charitable activities

The Bureau also represented over 15 clients at Benefit Appeal and Employment tribunals securing **£45,304.80** in Client Financial Gains.

In total, the Bureau assisted Glasgow citizens to secure over **£1,624,760.45** in additional income throughout the year. This in turn is fed back into the local area and significantly boosts the local economy.

The **Patient Advice Support Service** is predominantly delivered via the national helpline. However, the adviser provides a service at our outreaches at the Hospitals providing a face-to-face service. The PASS worker in Bridgeton has dealt with **242 issues within the Bureau** in the reporting period. This does not include the issues dealt with on the national phone line.

The Bureau has continued to provide advice to those recovering from addictions within the **Recovery Café** setting. The service delivery is very different from a usual bureau advice setting and encourages confidence with the Recovery Café visitors. Bridgeton CAB provides the service in the RENEW Café in the Calton.

The Bureau also received funding from the Scottish Government via CAS to mitigate the impact of welfare reform. This has allowed the Bureau to increase the number of appointment sessions available each week and the provision of support to our volunteers in this period.

During the period, we have provided drop-in over two days in the week, and this has proved popular with the clients. The Bureau will continue to monitor the increasing demand for face- to-face drop in and extend this service over additional days if required.

The bureau continues to deliver the Financial Inclusion Support Officer in schools project in partnership with other advice agencies. The project is making a significant contribution to tackling child poverty in the areas over the six schools that the FISO worker is located. The FISO worker realised **£348,123.53 in client financial gain** and negotiated **£20,043.20** of debt.

The Bureau also delivers advice at the Townhead Medical Centre one day per week as part of the Welfare Advice in Health Practices. Our adviser is embedded within the GP surgery and can provide advice and information on welfare benefits and debt. The WAHP adviser realised **£108,316.33** in client financial gain.

FINANCIAL REVIEW

Financial position

The Charity incurred a net deficit of -£22,401 for the year ended 31 March 2025 (2024: net deficit -£41,969).

At 31 March 2025 reserves stood at £140,090 (2024: £162,491), with £32,495 of these being restricted (2024: £39,872), £107,595 of these being unrestricted general reserves (2024: £122,619).

Principal funding sources

Glasgow City Council, the Greater Glasgow & Clyde PASS Consortium, Scottish Government, Citizens Advice Scotland, The National Lottery, Bank of Scotland Foundation, Money Matters, The Clothworkers Foundation, GEMAP Scotland Ltd, Glasgow South East Foodbank and Robertson Trust provide the main sources of funding.

Reserves policy

The Management Committee consider that the general reserve should consist of the following key elements.

(i) Allowing for closure costs in the event of it no longer receiving funding, this would require payment of staff redundancy currently estimated at £59,553 (2024: £48,684), and the orderly run down of its services generally estimated at being up to 3 months running costs £106,790 (2024: £99,989)

For the year under review this puts the target level at £166,343 (2024: £148,673), at 31 March 2025 the charity held unrestricted reserves of £107,595 (2024: £122,619). The Trustees are aware that that this policy is not being met and aim to build unrestricted reserves through income generation.

(ii) The general reserves allow for the Bureau to meet its ongoing commitments.

(iii) The restricted reserves are for future use on the specified projects.

Bridgeton Citizens Advice Bureau

Report of the Trustees for the Year Ended 31 March 2025

FUTURE PLANS

The Bureau will continue to provide information, advice and representation to the local community and provide training and experience for local volunteers. We will continue to explore new ways to reach those who need our services.

We will continue to develop our service delivery with a multi-channel approach. While we will seek to deliver our services in a manner suitable to our clients, we are aware that there are still a significant number of Glasgow citizens who are 'digitally excluded' and find it challenging to maintain a digital presence. There are also vulnerable clients who struggle with daily activities never mind the internet. It is especially important that the rush to provide a more diverse service does not bypass those individuals.

Face to face advice remains an important aspect of our work and our service delivery. The loss of it for a time demonstrated just how important and vital such contact is not only for the client but also for the adviser. We will continue to maintain our drop-in option for our clients and will seek to expand it when appropriate. Demand for the service reflects client preference for face to face and for the flexibility offered by drop-in.

We will continue to invest in our people. Training and ongoing development of our staff and volunteers is important for the growth of our team and our organisation. Though the realism of our budget places restraints on the external training that we can provide to our volunteers and staff we will continue to look at innovative delivery methods.

The demand for our service over the next year is likely to remain high.

The Bureau has always recognised the importance of partnership and collaborative working, and we will continue to build relationships to improve our accessibility and reach within our communities.

We are committed to seeking the views of our communities and our partners regarding our services and we will continue to develop our Citizens Views model that consults with our communities, developing volunteering opportunities and governance input.

We recognise that our future plans require secure funding. The highest priority will be given to securing additional funding for our core activities and diversifying where possible our funding provision.

The continued delivery of a free, independent, and quality assured service remains the utmost priority for the Bureau.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The organisation is unincorporated and is governed by its Constitution.

Recruitment and appointment of new trustees

The Management Committee is recruited from the local community and is appointed at the AGM.

Organisational structure

The Bureau is administered by the Manager who reports to the Management Committee. The remaining staff are employed in the Bureau. We are also grateful to the volunteers who assist with the Bureau. Frank Mosson is the Bureau Manager supported by Stuart Armstrong and Lynsey Stevenson.

Induction and training of new trustees

New committee members are given a handbook which explains their role and responsibility and further training is available from Citizens Advice Scotland.

Key management remuneration

In the opinion of the trustees there is three members of key management; the Manager, Administrator and Session Supervisor. This post was paid a gross salary of £101,008 during the year to 31 March 2025 (2024: £94,071).

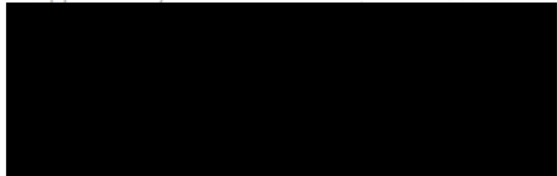
Related parties

The Bureau is an independent organisation which is a member of Citizens Advice Scotland.

Risk management

The Management Committee have a duty to identify and review the risks to which the Charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error.

Approved by order of the board of trustees on..... 17/12/2025and signed on its behalf by:



**Independent Examiner's Report to the Trustees of
Bridgeton Citizens Advice Bureau**

I report on the accounts for the year ended 31 March 2025 set out on pages six 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.

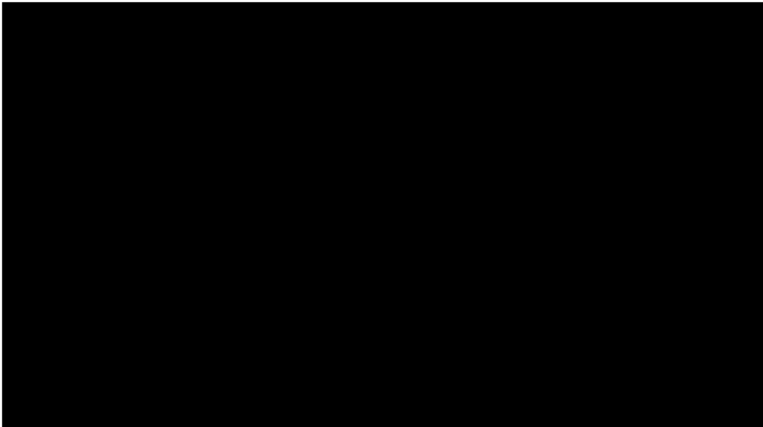
Independent examiner's statement

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



17/12/2025

Date:

Bridgeton Citizens Advice Bureau

**Statement of Financial Activities
for the Year Ended 31 March 2025**

		Unrestricted funds £	Restricted funds £	2025 Total funds £	2024 Total funds £
INCOME AND ENDOWMENTS FROM	Notes				
Donations and legacies	2	30,000	291,856	321,856	304,897
Charitable activities	4				
Advice & Information Activities		-	77,695	77,695	52,912
Investment income	3	<u>209</u>	<u>-</u>	<u>209</u>	<u>182</u>
Total		<u>30,209</u>	<u>369,551</u>	<u>399,760</u>	<u>357,991</u>
EXPENDITURE ON					
Charitable activities	5				
Advice & Information Activities		<u>45,233</u>	<u>376,928</u>	<u>422,161</u>	<u>399,960</u>
NET INCOME/(EXPENDITURE)		<u>(15,024)</u>	<u>(7,377)</u>	<u>(22,401)</u>	<u>(41,969)</u>
RECONCILIATION OF FUNDS					
Total funds brought forward		<u>122,619</u>	<u>39,872</u>	<u>162,491</u>	<u>204,460</u>
TOTAL FUNDS CARRIED FORWARD		<u>107,595</u>	<u>32,495</u>	<u>140,090</u>	<u>162,491</u>

CONTINUING OPERATIONS

This statement of financial activities includes all gains and losses recognised in the year.

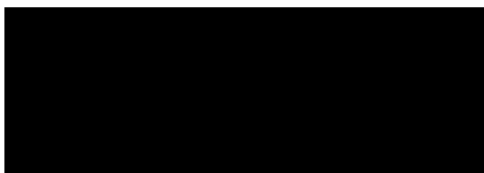
All income and expenditure derive from continuing activities in both years.

Comparative figures from the previous years by fund type are shown in Note 10.

Bridgeton Citizens Advice Bureau**Balance Sheet**
31 March 2025

		2025 £	2024 £
FIXED ASSETS	Notes		
Tangible assets	11	-	39,872
CURRENT ASSETS			
Debtors	12	29,258	43,703
Cash at bank		<u>150,125</u>	<u>95,023</u>
		179,383	138,726
CREDITORS			
Amounts falling due within one year	13	(39,293)	(16,107)
		<u>140,090</u>	<u>122,619</u>
NET CURRENT ASSETS		<u>140,090</u>	<u>122,619</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		140,090	162,491
NET ASSETS		<u>140,090</u>	<u>162,491</u>
FUNDS	15		
Unrestricted funds		107,595	122,619
Restricted funds		<u>32,495</u>	<u>39,872</u>
TOTAL FUNDS		<u>140,090</u>	<u>162,491</u>

The financial statements were approved by the Board of Trustees and authorised for issue on
17/12/2025 and were signed on its behalf by:



**Notes to the Financial Statements
for the Year Ended 31 March 2025**

1. ACCOUNTING POLICIES

General information

Bridgeton Citizens Advice Bureau ("the charity") is an unincorporated association governed by its constitution. It was registered as a charity in Scotland (registered number SC000930) on 20 May 1985. Its registered address is 30 Main Street, Bridgeton, Glasgow, G40 1HA.

Basis of preparing the financial statements

The financial statements of the charity, 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 Charities and Trustee Investment (Scotland) Act 2005. The financial statements have been prepared under the historical cost convention, with the exception of investments which are included at market value.

The financial statements are prepared on an accruals basis, and on a going concern basis, in accordance with:

- the Charities and Trustee Investment (Scotland) Act 2005;
- Regulation 8 (Statement of account - Fully accrued accounts) of The Charities Accounts (Scotland) Regulations 2006;
- the Financial Reporting Standard applicable in the UK and Republic of Ireland, published in March 2018 ("FRS 102"), to the extent that it applies to small entities and public benefit entities;
- '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, published in October 2019 (FRS 102)' ("the Charities SORP");
- UK Generally Accepted Accounting Practice; and
- the historical cost convention.

The charity meets the definition of a public benefit entity under FRS 102.

Assets and liabilities are initially recognised at historical cost or transaction value, unless otherwise stated in the relevant accounting policy.

The financial statements are presented in UK sterling, which is the charity's functional currency, and rounded to the nearest pound.

There have been no changes to the basis of preparation this financial year or to the previous financial year's financial statements.

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.

Improvements to property	- 16.67% per annum of net book value
Office Equipment	- 20% on cost
Fixtures and fittings	- 20% on cost
Computer equipment	- 20% on cost

Taxation

Bridgeton Citizens Advice Bureau is a charity within the meaning of Section 467 of the Corporation Tax Act 2010. Accordingly, the charity is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 of Part 11 of the Corporation Tax Act 2010 and section 256 of the Taxation of Chargeable Gains Act 1992 to the extent that such income or gains are applied for charitable purposes only.

**Notes to the Financial Statements - continued
for the Year Ended 31 March 2025**

1. ACCOUNTING POLICIES - continued

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.

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

Hire purchase and leasing commitments

Rentals paid under operating leases are charged to the Statement of Financial Activities on a straight line basis over the period of the lease.

Pension costs and other post-retirement benefits

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

Cash at bank and cash in hand

Cash at bank and cash in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

Debtors

Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

Creditors and provisions

Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

Financial instruments

The charity has financial assets and financial liabilities that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value.

Going Concern

The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern.

2. DONATIONS AND LEGACIES

	2025	2024
	£	£
Grants	<u>321,856</u>	<u>304,897</u>

Grants received, included in the above, are as follows:

	2025	2024
	£	£
Citizens Advice Scotland	92,342	146,051
Glasgow City Council - TSF	82,836	82,836
Robertson Trust	30,000	30,000
Bank of Scotland Foundation	14,625	14,625
Glasgow South East Foodbank	19,893	17,545
GCC - Translation	2,800	1,840
Trussell Trust	16,000	12,000
Glasgow North West Citizens Advice- WAHP	17,333	-
The National Lottery	2,708	-
Clothworker Foundation	7,500	-
Glasgow City Council	<u>35,819</u>	<u>-</u>
	<u>321,856</u>	<u>304,897</u>

Bridgeton Citizens Advice Bureau

**Notes to the Financial Statements - continued
for the Year Ended 31 March 2025**

3. INVESTMENT INCOME

	2025	2024
	£	£
Deposit account interest	<u>209</u>	<u>182</u>

4. INCOME FROM CHARITABLE ACTIVITIES

	2025	2024
	£	£
Grants	<u>77,695</u>	<u>52,912</u>

Activity
Advice & Information Activities

Grants received, included in the above, are as follows:

	2025	2024
	£	£
PASS Consortium	38,304	38,329
CAS - FISO	<u>39,391</u>	<u>14,583</u>
	<u>77,695</u>	<u>52,912</u>

5. CHARITABLE ACTIVITIES COSTS

	Direct Costs (see note 6)	Support costs (see note 7)	Totals
	£	£	£
Advice & Information Activities	<u>419,161</u>	<u>3,000</u>	<u>422,161</u>

6. DIRECT COSTS OF CHARITABLE ACTIVITIES

	2025	2024
	£	£
Staff costs	301,626	272,654
Rent	24,759	23,289
Rates and water	3,157	2,598
Insurance	3,035	2,973
Light and heat	5,664	2,107
Telephone	3,122	2,509
Sundries	200	1,439
Translation Services	351	-
Staff & Volunteer Expenses	3,913	458
Subscriptions	4,836	3,322
Post, Stationery & Photocopier	9,865	7,223
Computer Maintenance	7,954	8,323
Repairs & Maintenance	1,847	6,163
Legal & Professional Fees	3,000	7,761
Payments to Other Bureaus	2,564	-
Consultancy Fees	-	16,000
Licenses and permits	207	-
Payroll Fees	2,482	-
Travel Expenses	707	-
Depreciation	<u>39,872</u>	<u>40,371</u>
	<u>419,161</u>	<u>397,190</u>

**Notes to the Financial Statements - continued
for the Year Ended 31 March 2025**

7. SUPPORT COSTS

	2025	2024
	£	£
Preparation and Independent Examination of Accounts	<u>3,000</u>	<u>2,770</u>

8. 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.

9. STAFF COSTS

	2025	2024
	£	£
Wages and salaries	276,756	249,330
Social security costs	17,200	14,138
Other pension costs	<u>7,670</u>	<u>9,186</u>
	<u>301,626</u>	<u>272,654</u>

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

	2025	2024
		
Direct Charitable Work	<u>13</u>	<u>14</u>

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

10. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted funds £	Restricted funds £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	31,840	273,057	304,897
Charitable activities			
Advice & Information Activities	-	52,912	52,912
Investment income	<u>182</u>	<u>-</u>	<u>182</u>
Total	<u>32,022</u>	<u>325,969</u>	<u>357,991</u>
EXPENDITURE ON			
Charitable activities			
Advice & Information Activities	<u>18,143</u>	<u>381,817</u>	<u>399,960</u>
NET INCOME/(EXPENDITURE)	13,879	(55,848)	(41,969)

Notes to the Financial Statements - continued
for the Year Ended 31 March 2025

10. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES - continued

	Unrestricted funds £	Restricted funds £	Total funds £
RECONCILIATION OF FUNDS			
Total funds brought forward	108,740	95,720	204,460
TOTAL FUNDS CARRIED FORWARD	<u>122,619</u>	<u>39,872</u>	<u>162,491</u>

11. TANGIBLE FIXED ASSETS

	Improvements to property £	Office Equipment £	Fixtures and fittings £	Computer equipment £	Totals £
COST					
At 1 April 2024 and 31 March 2025	<u>358,413</u>	<u>5,563</u>	<u>4,086</u>	<u>29,246</u>	<u>397,308</u>
DEPRECIATION					
At 1 April 2024	321,060	5,563	4,086	26,727	357,436
Charge for year	<u>37,353</u>	<u>-</u>	<u>-</u>	<u>2,519</u>	<u>39,872</u>
At 31 March 2025	<u>358,413</u>	<u>5,563</u>	<u>4,086</u>	<u>29,246</u>	<u>397,308</u>
NET BOOK VALUE					
At 31 March 2025	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
At 31 March 2024	<u>37,353</u>	<u>-</u>	<u>-</u>	<u>2,519</u>	<u>39,872</u>

12. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2025 £	2024 £
Payroll Account	521	-
Accrued income	24,127	38,873
Prepayments	<u>4,610</u>	<u>4,830</u>
	<u>29,258</u>	<u>43,703</u>

13. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2025 £	2024 £
Accrued expenses	9,501	16,107
Deferred Income	<u>29,792</u>	<u>-</u>
	<u>39,293</u>	<u>16,107</u>

Deferred income comprises income received for projects which commenced in 2025/26 and to which was the charity not entitled in the year.

	2025 £	2024 £
At 1 April	-	-
Deferred in year	29,792	-
Released in year	<u>-</u>	<u>-</u>
At 31 March	<u>29,792</u>	<u>-</u>

Notes to the Financial Statements - continued
for the Year Ended 31 March 2025

14. ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Unrestricted funds £	Restricted funds £	2025 Total funds £	2024 Total funds £
Fixed assets	-	-	-	39,872
Current assets	146,888	32,495	179,383	138,726
Current liabilities	<u>(39,293)</u>	<u>-</u>	<u>(39,293)</u>	<u>(16,107)</u>
	<u>107,595</u>	<u>32,495</u>	<u>140,090</u>	<u>162,491</u>

Comparatives for analysis of net assets between funds

	Unrestricted funds £	Restricted funds £	2024 Total funds £	2023 Total funds £
Fixed assets	39,782	-	39,872	80,243
Current assets	98,854	39,782	138,726	138,192
Current liabilities	<u>(16,107)</u>	<u>-</u>	<u>(16,107)</u>	<u>(13,975)</u>
	<u>122,619</u>	<u>39,782</u>	<u>162,491</u>	<u>204,460</u>

15. MOVEMENT IN FUNDS

	At 1/4/24 £	Net movement in funds £	At 31/3/25 £
Unrestricted funds			
General fund	122,619	(15,024)	107,595
Restricted funds			
Relocation Fund	37,353	(37,353)	-
Covid Funding	2,519	(2,519)	-
Training/Development/Caseworkers	-	7,312	7,312
GCC - Money Advice Apprenticeship	-	17,683	17,683
Clothworker Foundation	<u>-</u>	<u>7,500</u>	<u>7,500</u>
	<u>39,872</u>	<u>(7,377)</u>	<u>32,495</u>
TOTAL FUNDS	<u>162,491</u>	<u>(22,401)</u>	<u>140,090</u>

Notes to the Financial Statements - continued
for the Year Ended 31 March 2025

15. MOVEMENT IN FUNDS - continued

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	30,209	(45,233)	(15,024)
Restricted funds			
Relocation Fund	-	(37,353)	(37,353)
Citizens Advice Scotland	92,342	(92,342)	-
Covid Funding	-	(2,519)	(2,519)
FISO	39,391	(39,391)	-
Glasgow City Council	85,636	(85,636)	-
Training/Development/Caseworkers	34,518	(27,206)	7,312
Trussell Trust	16,000	(16,000)	-
GCC - Money Advice Apprenticeship	21,531	(3,848)	17,683
Welfare Advice and Health Practices	17,333	(17,333)	-
The National Lottery	2,708	(2,708)	-
Clothworker Foundation	7,500	-	7,500
Demonstration of Change	14,288	(14,288)	-
PASS Consortium	<u>38,304</u>	<u>(38,304)</u>	<u>-</u>
	<u>369,551</u>	<u>(376,928)</u>	<u>(7,377)</u>
TOTAL FUNDS	<u>399,760</u>	<u>(422,161)</u>	<u>(22,401)</u>

Comparatives for movement in funds

	At 1/4/23 £	Net movement in funds £	At 31/3/24 £
Unrestricted funds			
General fund	108,740	13,879	122,619
Restricted funds			
Relocation Fund	74,704	(37,351)	37,353
Citizens Advice Scotland	16,000	(16,000)	-
Covid Funding	<u>5,016</u>	<u>(2,497)</u>	<u>2,519</u>
	<u>95,720</u>	<u>(55,848)</u>	<u>39,872</u>
TOTAL FUNDS	<u>204,460</u>	<u>(41,969)</u>	<u>162,491</u>

**Notes to the Financial Statements - continued
for the Year Ended 31 March 2025**

15. MOVEMENT IN FUNDS - continued

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	32,022	(18,143)	13,879
Restricted funds			
Relocation Fund	-	(37,351)	(37,351)
Citizens Advice Scotland	146,051	(162,051)	(16,000)
Covid Funding	-	(2,497)	(2,497)
FISO	14,583	(14,583)	-
Glasgow City Council	82,836	(82,836)	-
Training/Development/Caseworkers	32,170	(32,170)	-
Trussell Trust	12,000	(12,000)	-
PASS Consortium	<u>38,329</u>	<u>(38,329)</u>	<u>-</u>
	<u>325,969</u>	<u>(381,817)</u>	<u>(55,848)</u>
TOTAL FUNDS	<u>357,991</u>	<u>(399,960)</u>	<u>(41,969)</u>

16. RELATED PARTY DISCLOSURES

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

17. PURPOSE OF FUNDS

- General funds are the unrestricted, 'free reserves' of the Charity
- Relocation Fund is to assist in the refurbishment/relocation to [REDACTED]. The fund balance now represents the unamortised costs of the leasehold premises.
- Citizens Advice Scotland is for providing advice.
- Covid Funding supports the PPE equipment purchasing, it now represents the unamortised cost of the equipment.
- The Patient Advice & Support Service (PASS) is funded by the Scottish Government through CAS. The project assists NHS patients and their families with raising concerns and complaints regarding the NHS and provide advice and information.
- FISO helps to tackle child poverty by the provision of embedded advice and support to pupils and their families in schools across Glasgow.
- Glasgow City Council is for core funding.
- Training/Development/Caseworkers supports staff posts.
- Access to Advice is funding to test a pilot involving Glasgow Helps, referring clients in emergency to advice agencies.
- Money Advice Apprenticeship is funding toward training and employing a Money Advice trainee.
- Welfare Advice and Health Practices funds outreach and embedded services in Townhead health centre. Focuses on improved health inequality and reduction of poverty.
- The National Lottery covers the costs of key staff to develop Citizens Views (Volunteer Inclusion, Equalities & Well-Being) to introduce a framework of meaningful participation and increase access to services for communities.
- Demonstration of Change helps deliver outreach services and support to people in crisis.
- Clothworker Foundation is for the purchase of IT equipment.