

Angus Citizens Advice Bureau (SCIO)

Scotland · Charity number SC010051

Details

| | |
|------------|--|
| Status | Active |
| Legal form | SCIO (Scottish Charitable Incorporated Organisation) |
| Registered | 1984-08-14 |
| Register | View on the OSCR register |

Contact

| | |
|---------|--|
| Address | 11 Millgate Arbroath Angus DD11 1NN |
| Website | www.anguscab.org.uk |

Activities

Activities: 'It carries out activities or services itself'

Purposes: 'the advancement of education', 'the advancement of health', 'the advancement of citizenship or community development', 'the relief of those in need by reason of age, ill-health, disability, financial hardship or other disadvantage'

What the charity does: To advance education through providing individuals with information and understanding of their legal rights and responsibilities. provide advice and assistance to those in need and advancement of community development through recruiting, training and developing citizens to become volunteers.

Beneficiaries: 'Children or young people', 'Older People', 'People with disabilities or health problems', 'No specific group, or for the benefit of the community', 'Other charities or voluntary bodies'

Objectives: 4.1 the advancement of education through (but not limited to) providing individuals with information, clarification and understanding of legislation and their legal rights and responsibilities. 4.2 the relief of those in need through (but not limited to) (i) assessing individuals' entitlement to welfare benefits. (ii) providing assistance in claiming benefits. and (iii) assisting individuals to appeal against refusal of benefits. 4.3 the advancement of health through (but not limited to) providing a comprehensive advice service which seeks to address individuals' problems and thereby alleviates the injury to health, stress and anxiety caused by unsolved problems. and 4.4 the advancement of community development through (but not limited to) recruiting, training and developing local citizens to be volunteers in and for the Bureau, who in turn assist members of the public within the Area of Benefit, and in doing so contribute to the development of the Area of Benefit.

Geography

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

Finances

| Period end | Income | Expenditure | Assets | Employees |
|------------|----------|-------------|--------|-----------|
| 2025-03-31 | £333,718 | £438,384 | - | 17 |
| 2024-03-31 | £406,740 | £471,212 | - | 18 |
| 2023-03-31 | £456,187 | £442,547 | - | 17 |
| 2022-03-31 | £402,724 | £390,892 | - | 17 |
| 2021-03-31 | £422,694 | £366,279 | - | 16 |

Angus Citizens Advice Bureau (SCIO)

Scotland - Charity number SC010051

Accounts

Charity registration number SC010051 (Scotland)

ANGUS CITIZENS ADVICE BUREAU
ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025

ANGUS CITIZENS ADVICE BUREAU

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees


Chief Officer

Charity registration

Scotland

SC010051

Independent examiner


MMG Chartered Accountants
Chapelshade House
78-84 Bell Street
Dundee
DD1 1RQ

Bankers

Bank of Scotland
Brothock Bridge
ARBROATH
DD11 1NH

ANGUS CITIZENS ADVICE BUREAU

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ANGUS CITIZENS ADVICE BUREAU

TRUSTEES' REPORT

FOR THE YEAR ENDED 31 MARCH 2025

The Trustees present their annual report and financial statements for the year ended 31 March 2025.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the Bureau's constitution, the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" and the Charities SORP "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)".

Objectives and activities

The main activity and purpose of the charity is to promote any charitable purposes for the benefit of the community in Angus by the advancement of education, the relief of those in need, the advancement of health and the advancement of community development.

The main objectives during 2024/25 were:

- To comply with the 12 Citizens Advice Bureau principles
- To provide a quality service to the citizens of Angus
- To influence social policy, both nationally and locally
- To show a willingness to work with our local communities and with other community organisations
- To ensure staff and resources are managed effectively
- To develop special projects which will derive added value to Angus
- To promote the service innovatively

The Bureau is grateful for the unstinting efforts of its volunteers who are involved in service provision.

Public benefit

The Trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the Bureau should undertake.

Achievements and performance

Significant activities and achievements against objectives

Independent audits confirm that the Bureau works to a high standard in terms of both business management and quality of advice. Internal monitoring of case records, adherence to the aims and principles and the Bureau's policies and procedures ensure that the standards continue. Our core grant funder is Angus Council. In addition to the core service, the Bureau has an excellent and proven track record of project work, working successively with a wide variety of funders including the Scottish Government, Citizens Advice Scotland and National Lottery, all of whom continued to fund projects in 2024/2025.

ANGUS CITIZENS ADVICE BUREAU

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

Financial review

The financial results for the period are set out in the attached financial statements.

The Bureau continues to monitor and assess the needs of the community and strives to develop projects and work in partnership with other local organisations to provide specialist advice and assistance for the benefit of Angus residents.

This year has been one of considering how best to deliver our advice services in the future. It has undoubtedly been a challenging year in terms of our income levels, and the demand for our advice.

Services remain consistently high. Costs, such as utilities, have increased, but generally speaking our income has not seen the increases to match. During 24/25 the Board agreed to undertake a service review, both from a financial perspective as well as service delivery. This was carried out by an external consultant. This provided a plan for the new Chief Officer to take on and work with for the following years.

The challenge of providing sufficient resourcing for an advice service of this size against the income streams we receive continues into the next financial year. It will undoubtedly be a period of change and development in order to ensure that the organisation remains financially viable in a challenging funding landscape and at a time when our free, impartial, confidential advice service is in high demand.

The 24/25 year introduced many options for transformational change in order to achieve this balance of high quality service delivering with operating within our mean. This will be continued going into 25/26.

Reserves policy

The Reserves Policy that was formally adopted by the Board in March 2022 remains in place having been reviewed by the Finance Sub-Committee.

Given our charitable purpose, this reserves policy aims to ensure the vital work of the Bureau is protected from disruption. As part of effective financial management, we hold reserves to ensure we can manage the financial impact of possible risks. The Board are aware that at all times the Trustees must act with reasonable care and skill in their decisions and duties. There are a range of risks the organisation faces, including the risk of an unforeseen drop in income or unbudgeted increases in expenditure. To that end, and against the background of the unpredictable third sector funding landscape post Covid-19, the Trustees have established a designated reserves policy as detailed below:

ANGUS CITIZENS ADVICE BUREAU

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

DESIGNATED RESERVES

The designated reserves were reassessed by the Board at their March 25 meeting.

1. Service Continuity Reserves

Sufficient reserves to ensure the continuity of the service and cover operating costs for at least 6 months. The same reserve previously covered an 8-month period, but increased costs have meant it covers a shorter period at £200,000 (2024 - £240,000).

The Bureau currently receives 60% of its funding from two main sources and often receives funding of short duration. This designation is to provide security should any of the income sources withdraw or reduce support at short notice. It also allows time for the organisation to source longer term solutions in the event of funding withdrawals. Should a full closure of the service ever be required, this designation would allow for a coherent and organised wind down of the charity making sure that support costs are met and good governance is maintained throughout.

2. Building Maintenance Reserves

The charity owns all three Angus offices outright and as the buildings age, the costs of maintenance increases. The £50,000 allocation was to cover the development of the Montrose office as well as other ongoing building maintenance repairs. The Montrose property redevelopment did not proceed. The Montrose and Forfar offices closed on 31 March 25 and as such this reserve has been released back to general funds with any maintenance costs now being met by the general funds of the Bureau.

3. Redundancy Reserves

A designated reserve of £30,000 (2024 - £60,000) to cover all current staff liabilities for statutory redundancy payments and associated costs.

POLICY REVIEW

Angus Citizens Advice Bureau Reserves Policy is not a static document and as the needs of the organisation change or the charity plans alter, the policy will be reviewed. The policy will be actively monitored and reviewed by the Board of Trustees in conjunction with the Chief Officer. At a very minimum, it will be reviewed and agreed annually by the Trustees at the February meeting prior to the beginning the financial year. The March 2025 board meeting held such a review and agreed to an amendment to the reserves policy.

The total unrestricted reserves at 31 March 25 were £350,055 (2024 - £449,628), therefore this policy has been met.

The balance held as unrestricted funds at 31 March 2025 was £120,055 (2024 - £99,618) excluding the designated reserves of £230,000 (2024 - £350,000). Restricted funds at 31 March 2025 amounted to £151,864 (2024 - £156,967). These are disclosed in note 16 & 17 of the financial statements

Major risks

Angus Citizens Advice Bureau is a member of the Scottish Association of Citizens Advice Bureau. The Bureau is subject to independent audit to ensure compliance with the Citizens Advice Scotland Membership Standards and Quality Assurance Scheme. The Bureau also has responsibilities in respect of service quality to their core funders; Angus Council, the Scottish Government and other project funders. Angus Citizens Advice Bureau has carried out risk assessments on most areas of management including external threats to the financial security of the Bureau. The Bureau also operates a risk register which sits as a standing agenda item at all Board meetings discussing strategic risks to the organisation.

Structure, governance and management

Angus Citizens Advice Bureau is a Scottish Charitable Incorporated Organisation (SCIO) governed with effect from 21 February 2013 by a Constitution. It is registered with the Scottish Charity Regulator. Angus Citizens Advice Bureau was originally set up as a company limited by guarantee on 14 August 1984. The main activity and purpose of the organisation is to promote any charitable purpose for the benefit of the community in Angus by the advancement of education, the relief of those in need, the advancement of health and the advancement of community development.

ANGUS CITIZENS ADVICE BUREAU

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

The Trustees who served during the year and up to the date of signature of the financial statements were:



Recruitment and appointment of trustees

The Trustees, who meet a minimum of four times per year, are responsible for taking strategic decisions in respect of the Bureau, which are incorporated in the Bureau's Policies and Procedures Manual or referred to in other documents approved by them. The Trustees are elected at the Annual General Meeting. During 2021, the Board agreed to the creation of a new permanent Finance Sub Committee (FSC). The FSC meet prior to each Board meeting to review and monitor Bureau finances, and more frequently if required. The committee currently has no decision-making powers, unless designated by the Board. The Board appointed a Finance Director in accordance with their constitution on 9 August 2023.

The Chief officer is appointed by the Trustees to manage the day to day operations of the Bureau's Constitution. The Bureau has the power to do anything which is calculated to further its purpose or its conductive or incidental in doing so.

The Trustees consider the Board of Trustees, including the Chief Officer, to be the key management personnel of the Bureau, in charge of directing and controlling the Bureau and running and operating on expenses paid in the year is disclosed in notes to financial statements.

Trustees are required to disclose all relevant interests and register them with the Chief Officer and in accordance with the Bureau's policy to withdraw from decisions where a conflict of interest arises.

The pay of the Bureau's Chief Officer is reviewed annually and is adjusted at the Board's discretion.

Induction and training of trustees

Since adoption of the 2020 Constitution, membership of the Bureau is open to persons aged 16 or over who live or work within the area of Angus Council and who must register or re-register as members in accordance with the Constitution. Trustees are nominated for office at the first meeting after the AGM. The new Constitution has removed restrictions on categories of Trustees and added 6 year service limit for Trustees on the Board. This ensures that representation, skills, insight and experience are drawn from across the Angus Community and that there is a freshness of governance and maximum flexibility in the composition of the Board.

The method and provision of training for the Trustees and Members is contained in the Scottish Citizens Advice Bureau service intranet link at www.cas.org.uk. During the financial year, the Board adopted a new induction process for new Trustees joining the Board.

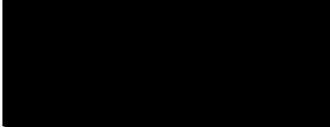
The Chief Officer is the most senior paid officer of the Bureau. The Chief Officer reports to the Board of Trustees and is responsible for making the strategic and operational recommendations to the Trustees for consideration. The strategic and operational powers devolved to the Chief Officer are defined in Angus Citizens Advice Bureau Policies and Procedures and Standards manual. The Chief Officer is supported by a management team in Arbroath together with Project Officers for some of the other specialist projects managed by the organisation for which grant funding has been raised.

ANGUS CITIZENS ADVICE BUREAU

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

The trustees' report was approved by the Board of Trustees.



Trustee

8 December 2025

ANGUS CITIZENS ADVICE BUREAU

STATEMENT OF TRUSTEES' RESPONSIBILITIES

FOR THE YEAR ENDED 31 MARCH 2025

The Trustees are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in Scotland requires the Trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the Bureau and of the incoming resources and application of resources of the Bureau for that year.

In preparing these financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The Trustees are responsible for keeping sufficient accounting records that disclose with reasonable accuracy at any time the financial position of the Bureau and enable them to ensure that the financial statements comply with the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 and the provisions of the trust deed. They are also responsible for safeguarding the assets of the Bureau and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

ANGUS CITIZENS ADVICE BUREAU

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF ANGUS CITIZENS ADVICE BUREAU

I report on the financial statements of the Bureau for the year ended 31 March 2025, which are set out on pages 8 to 22.

This report is made to the trustees, as a body, in accordance with the terms of my engagement. My work has been undertaken to enable me to report my opinion set out below and for no other purpose. To the fullest extent permitted by law I do not accept or assume responsibility to anyone other than the trustees, as a body, for my work or this report.

Respective responsibilities of Trustees and examiner

The Bureau's Trustees are responsible for the preparation of the financial statements in accordance with the terms of the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended). The Bureau's Trustees consider that the audit requirement of Regulation 10(1)(a) to (c) of the 2006 Regulations does not apply.

It is my responsibility to examine the financial statements as required under section 44(1)(c) of the Act and to state whether particular matters have come to my attention.

Basis of independent examiner's statement

My examination is carried out in accordance with Regulation 11 of the 2006 Accounts Regulations. An examination includes a review of the accounting records kept by the charity and a comparison of the financial statements presented with those records. It also includes consideration of any unusual items or disclosures in the financial statements, and seeking explanations from the 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 financial statements.

Independent examiner's statement

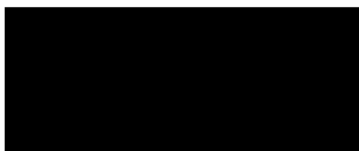
In the course of my examination, no matter has come to my attention

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 financial statements which accord with the accounting records and 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 financial statements to be reached.



MMG Chartered Accountants
Chapelshade House
78-84 Bell Street
Dundee
DD1 1RQ
8 December 2025

ANGUS CITIZENS ADVICE BUREAU

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 MARCH 2025

| | Notes | Unrestricted funds 2025 £ | Restricted funds 2025 £ | Total 2025 £ | Unrestricted funds 2024 £ | Restricted funds 2024 £ | Total 2024 £ |
|---------------------------------------|-------|---------------------------------|-------------------------------|--------------------|---------------------------------|-------------------------------|--------------------|
| Income from: | | | | | | | |
| Donations and legacies | 3 | 490 | - | 490 | - | - | - |
| Charitable activities | 4 | 138,500 | 186,858 | 325,358 | 186,702 | 208,098 | 394,800 |
| Other trading activities | 5 | 7,870 | - | 7,870 | 11,940 | - | 11,940 |
| Total income | | 146,860 | 186,858 | 333,718 | 198,642 | 208,098 | 406,740 |
| Expenditure on: | | | | | | | |
| Charitable activities | 6 | 246,423 | 191,961 | 438,384 | 277,285 | 193,927 | 471,212 |
| Total expenditure | | 246,423 | 191,961 | 438,384 | 277,285 | 193,927 | 471,212 |
| Net expenditure | | (99,563) | (5,103) | (104,666) | (78,643) | 14,171 | (64,472) |
| Transfers between funds | | - | - | - | (4,331) | 4,331 | - |
| Net movement in funds | 8 | (99,563) | (5,103) | (104,666) | (82,974) | 18,502 | (64,472) |
| Reconciliation of funds: | | | | | | | |
| Fund balances at 1 April 2024 | | 449,618 | 156,967 | 606,585 | 532,592 | 138,465 | 671,057 |
| Fund balances at 31 March 2025 | | 350,055 | 151,864 | 501,919 | 449,618 | 156,967 | 606,585 |

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

ANGUS CITIZENS ADVICE BUREAU

BALANCE SHEET

AS AT 31 MARCH 2025

| | Notes | 2025 | | 2024 | |
|---|-------|----------|---------|----------|---------|
| | | £ | £ | £ | £ |
| Fixed assets | | | | | |
| Tangible assets | 12 | | 211,907 | | 222,006 |
| Current assets | | | | | |
| Debtors | 13 | 5,605 | | 13,069 | |
| Cash at bank and in hand | | 354,537 | | 430,839 | |
| | | | | | |
| | | 360,142 | | 443,908 | |
| Creditors: amounts falling due within one year | 14 | | | | |
| | | (70,130) | | (59,329) | |
| Net current assets | | | 290,012 | | 384,579 |
| Total assets less current liabilities | | | 501,919 | | 606,585 |
| | | | | | |
| The funds of the Bureau | | | | | |
| Restricted income funds | 17 | | 151,864 | | 156,967 |
| Unrestricted funds | 18 | | 350,055 | | 449,618 |
| | | | | | |
| | | | 501,919 | | 606,585 |

The financial statements were approved by the Trustees on 8 December 2025


Trustee

ANGUS CITIZENS ADVICE BUREAU

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2025

1 Accounting policies

Charity information

Angus Citizens Advice Bureau is a Scottish Charitable Organisation (SCIO). The registered office is [REDACTED]

1.1 Basis of preparation

The financial statements have been prepared in accordance with the Bureau's governing document, the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" and the Charities SORP "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)". The Bureau is a Public Benefit Entity as defined by FRS 102.

The Bureau has taken advantage of the provisions in the SORP for charities not to prepare a statement of cash flows.

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

The financial statements have been prepared under the historical cost convention. The principal accounting policies adopted are set out below.

1.2 Going concern

The Board is cognisant of the challenging financial landscape much of the third sector is operating in. Due to a healthy set of reserves, the Board agreed to run down the reserves over the past couple of years. However, we recognise this is a pattern that cannot continue. As such, this past year, we agreed a deficit budget on the condition that a full-service review took place with a view to bring our service within our means. Difficult decisions have had to be made, including the closure of two of our offices. We have adapted our service delivery model and have contingency plans in place should projected income not be met to be able to bring our expenditure down accordingly.

At the time of approving the financial statements, the Trustees have a reasonable expectation that the Bureau has adequate resources to continue in operational existence for the foreseeable future. Thus the Trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the Trustees in furtherance of their charitable objectives.

Designated funds comprise funds which have been set aside at the discretion of the Trustees for specific purposes. The purposes and uses of the designated funds are set out in the notes to the financial statements.

The Trustees agreed a revised policy for designated funds in March 2025 and transfers were made from designated funds back to general unrestricted funds in accordance with the policy.

Restricted funds are subject to specific conditions by donors or grantors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

Transfers are made from general reserves to restricted funds when certain projects require additional funding through support from the charity's general reserves.

1.4 Income

Income is recognised when the Bureau is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

ANGUS CITIZENS ADVICE BUREAU

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

1 Accounting policies

(Continued)

Donations are recognised once the Bureau has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Grants including grants for the purchase of fixed assets are recognised in full in the statement of financial activities in the year in which they are receivable.

Income from grants, where related to service delivery are accounted for when the Bureau earns the right to consideration by its performance.

The value of services provided by volunteers has not been included in these financial statements.

Income is deferred when it has been received in advance of all the criteria for income having been met.

1.5 Expenditure

Expenditure is recognised on an accrual basis as a liability is incurred. Expenditure includes VAT as the charity is not registered for VAT.

Charitable expenditure comprises costs incurred by the Bureau in the delivery of its activities and services. It includes both direct costs and those of an indirect nature necessary to support them.

Governance costs include those costs associated with meeting constitutional and statutory requirements of the Bureau and include independent examiner's fees and costs linked to the strategic management of the Bureau.

Certain other costs, which are attributable to more than one activity are apportioned across cost categories using an appropriate basis as the Trustees of the Bureau see fit.

1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

| | |
|--|--|
| Freehold land and buildings | 2% straight line |
| Office equipment/Fixtures and fittings | 25% straight line/15% reducing balance |

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

Minor individual items purchased costing £1,000 or less are not capitalised.

1.7 Impairment of fixed assets

At each reporting end date, the Bureau reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

1.8 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

ANGUS CITIZENS ADVICE BUREAU

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

1 Accounting policies

(Continued)

1.9 Financial instruments

The Bureau 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 Bureau's balance sheet when the Bureau 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 debtors 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. Financial assets classified as receivable within one year are not amortised.

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans 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 payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

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

1.10 Employee benefits

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 Bureau is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

1.11 Retirement benefits

The Bureau makes contributions to a pension scheme for those paid employees who wish to so enter. The pension scheme is a defined contribution scheme and the assets of the scheme are managed independently from those of the Bureau. The charge in the Statement of Financial Activities refers to the pension contributions due from the Bureau during the year.

ANGUS CITIZENS ADVICE BUREAU

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

2 Critical accounting estimates and judgements

In the application of the Bureau's accounting policies, the Trustees 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.

Critical judgements

Accruals

Accruals are applied at the year end based upon financial costs received post year end and the experience of the Trustees.

3 Income from donations and legacies

| | Unrestricted funds 2025 £ | Unrestricted funds 2024 £ |
|---------------------|------------------------------------|------------------------------------|
| Donations and gifts | 490 | - |

4 Income from charitable activities

| | Unrestricted funds 2025 £ | Restricted funds 2025 £ | Total 2025 £ | Unrestricted funds 2024 £ | Restricted funds 2024 £ | Total 2024 £ |
|-----------------------|------------------------------------|----------------------------------|--------------------|------------------------------------|----------------------------------|--------------------|
| Citizen advice | | | | | | |
| Grants | 138,500 | 186,858 | 325,358 | 186,702 | 208,098 | 394,800 |

5 Income from other trading activities

| | Unrestricted funds 2025 £ | Unrestricted funds 2024 £ |
|--------------------|------------------------------------|------------------------------------|
| Fundraising events | 7,870 | 11,940 |

ANGUS CITIZENS ADVICE BUREAU

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

6 Expenditure on charitable activities

| | Citizen advice 2025 £ | Citizen advice 2024 £ |
|---|--------------------------------|--------------------------------|
| Direct costs | | |
| Staff costs | 353,631 | 398,764 |
| Property running costs | 26,554 | 15,848 |
| Repairs and maintenance | 2,404 | 6,131 |
| Stationery, postage and advertising | 8,863 | 10,722 |
| Telephone and computer costs | 3,973 | 3,720 |
| Volunteer expenses | 3,191 | 3,556 |
| Sundry expenses | 12,303 | 2,212 |
| Health and safety costs | 5,006 | 3,356 |
| Staff training and travel | 400 | 336 |
| | <u>416,325</u> | <u>444,645</u> |
| Share of support and governance costs (see note 7) | | |
| Support | 13,106 | 14,909 |
| Governance | 8,953 | 11,658 |
| | <u>438,384</u> | <u>471,212</u> |
| Analysis by fund | | |
| Unrestricted funds | 246,423 | 277,285 |
| Restricted funds | 191,961 | 193,927 |
| | <u>438,384</u> | <u>471,212</u> |

7 Support costs allocated to activities

| | Citizen advice 2025 £ | Total 2024 £ |
|--------------|-----------------------------|--------------------|
| Staff costs | 3,007 | 4,662 |
| Depreciation | 10,099 | 10,247 |
| Governance | 8,953 | 11,658 |
| | <u>22,059</u> | <u>26,567</u> |

ANGUS CITIZENS ADVICE BUREAU

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

| 7 | Support costs allocated to activities | (Continued) | |
|------|--|-----------------------|-----------------------|
| | | 2025 | 2024 |
| | | £ | £ |
| | Governance costs comprise: | | |
| | Staff costs | 3,007 | 4,662 |
| | Independent examination fees | 3,720 | 4,960 |
| | Legal and professional | 1,980 | - |
| | AGM fees/Board development days | 246 | 2,036 |
| | | <u>8,953</u> | <u>11,658</u> |
| | | <u><u>8,953</u></u> | <u><u>11,658</u></u> |
| | | | |
| 8 | Net movement in funds | 2025 | 2024 |
| | | £ | £ |
| | The net movement in funds is stated after charging/(crediting): | | |
| | Fees payable for the independent examination of the charity's financial statements | 3,720 | 4,960 |
| | Depreciation of owned tangible fixed assets | 10,099 | 10,247 |
| | | <u>10,099</u> | <u>10,247</u> |
| | | <u><u>10,099</u></u> | <u><u>10,247</u></u> |
| | | | |
| 9 | Trustees | | |
| | None of the Trustees (or any persons connected with them) received any remuneration or benefits from the Bureau during the current or year preceeding. | | |
| | | | |
| 10 | Employees | | |
| | The average monthly number of employees during the year was: | | |
| | | 2025 | 2024 |
| | | Number | Number |
| | | 18 | 18 |
| | | <u>18</u> | <u>18</u> |
| | | <u><u>18</u></u> | <u><u>18</u></u> |
| | | | |
| | Employment costs | 2025 | 2024 |
| | | £ | £ |
| | Wages and salaries | 312,250 | 351,013 |
| | Social security costs | 18,012 | 24,026 |
| | Other pension costs | 29,383 | 33,049 |
| | | <u>359,645</u> | <u>408,088</u> |
| | | <u><u>359,645</u></u> | <u><u>408,088</u></u> |

There were no employees whose annual remuneration was more than £60,000 in either year.

ANGUS CITIZENS ADVICE BUREAU

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

10 Employees

(Continued)

Remuneration of key management personnel

The Bureau considers its key management personnel comprises the Trustees, the Chief Officer and the Operations manager. The total remuneration, including employer pension contributions, of key management personnel was as follows:

| | 2025 £ | 2024 £ |
|------------------------|-----------|-----------|
| Aggregate compensation | 54,659 | 84,475 |

11 Taxation

The charity is exempt from taxation on its activities because all its income is applied for charitable purposes.

12 Tangible fixed assets

| | Freehold land and buildings £ | Office equipment/Fix- tures and fittings £ | Total £ |
|------------------------------------|-------------------------------------|--|------------|
| Cost | | | |
| At 1 April 2024 | 381,792 | 26,626 | 408,418 |
| At 31 March 2025 | 381,792 | 26,626 | 408,418 |
| Depreciation and impairment | | | |
| At 1 April 2024 | 168,634 | 17,778 | 186,412 |
| Depreciation charged in the year | 7,636 | 2,463 | 10,099 |
| At 31 March 2025 | 176,270 | 20,241 | 196,511 |
| Carrying amount | | | |
| At 31 March 2025 | 205,522 | 6,385 | 211,907 |
| At 31 March 2024 | 213,158 | 8,848 | 222,006 |

13 Debtors

| | 2025 £ | 2024 £ |
|---|-----------|-----------|
| Amounts falling due within one year: | | |
| Trade debtors | 1,102 | 6,775 |
| Prepayments and accrued income | 4,503 | 6,294 |
| | 5,605 | 13,069 |

ANGUS CITIZENS ADVICE BUREAU

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

14 Creditors: amounts falling due within one year

| | Notes | 2025 £ | 2024 £ |
|-----------------|-------|---------------|---------------|
| Deferred income | 15 | 55,056 | 45,000 |
| Trade creditors | | 320 | 1,460 |
| Accruals | | 14,754 | 12,869 |
| | | <u>70,130</u> | <u>59,329</u> |

15 Deferred income

| | 2025 £ | 2024 £ |
|-----------------------|---------------|---------------|
| Other deferred income | <u>55,056</u> | <u>45,000</u> |

Deferred income is included in the financial statements as follows:

| | 2025 £ | 2024 £ |
|-------------------------------------|---------------|---------------|
| Deferred income is included within: | | |
| Current liabilities | <u>55,056</u> | <u>45,000</u> |
| Movements in the year: | | |
| Deferred income at 1 April 2024 | 45,000 | 11,000 |
| Released from previous periods | (45,000) | (11,000) |
| Resources deferred in the year | <u>55,056</u> | <u>45,000</u> |
| Deferred income at 31 March 2025 | <u>55,056</u> | <u>45,000</u> |

16 Retirement benefit schemes

| | 2025 £ | 2024 £ |
|---|---------------|---------------|
| Defined contribution schemes | | |
| Charge to profit or loss in respect of defined contribution schemes | <u>29,383</u> | <u>33,049</u> |

The Bureau operates a defined contribution pension scheme for all qualifying employees. The assets of the scheme are held separately from those of the Bureau in an independently administered fund.

At the year end there were outstanding contributions due to be paid of £2,550 (2024 - £2,714).

ANGUS CITIZENS ADVICE BUREAU

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

17 Restricted funds

The restricted funds of the charity comprise the unexpended balances of donations and grants held on trust subject to specific conditions by donors as to how they may be used.

| | At 1 April 2024 | Incoming resources | Resources expended | Transfers | At 31 March 2025 |
|---|--------------------|-----------------------|-----------------------|-----------|---------------------|
| | £ | £ | £ | £ | £ |
| CAS Transfer to eVisa | - | 590 | (590) | - | - |
| Capital grant | 105,742 | - | (4,165) | - | 101,577 |
| NHS Tayside - PASS | 4,037 | 21,232 | (19,957) | - | 5,312 |
| Armed Services Advice Project | 3,223 | 4,989 | (4,989) | - | 3,223 |
| Pension Wise | - | 2,650 | (2,650) | - | - |
| Robertson Trust | 970 | 11,000 | (11,970) | - | - |
| Angus Council - Long Term Unemployed | - | 14,149 | (14,149) | - | - |
| Money Talk Plus | 2,181 | 62,696 | (63,939) | - | 938 |
| CAS Bureau Development | 2,814 | - | - | - | 2,814 |
| VAA Third Sector Energy | 38,000 | - | - | - | 38,000 |
| National Lottery - Energy | - | 22,116 | (22,116) | - | - |
| NHS Cooking | - | 7,500 | (7,500) | - | - |
| CAS Service Design | - | 5,000 | (5,000) | - | - |
| CAS Energy Best Deal | - | 12,639 | (12,639) | - | - |
| CAS Admin Booster | - | 7,500 | (7,500) | - | - |
| Gambling Support Service | - | 2,759 | (2,759) | - | - |
| CAS Winter Energy Campaign | - | 3,000 | (3,000) | - | - |
| Big Energy Savings Network | - | 9,038 | (9,038) | - | - |
| | <u>156,967</u> | <u>186,858</u> | <u>(191,961)</u> | <u>-</u> | <u>151,864</u> |

ANGUS CITIZENS ADVICE BUREAU

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

17 Restricted funds

(Continued)

| Previous year: | At 1 April 2023 £ | Incoming resources £ | Resources expended £ | Transfers £ | At 31 March 2024 £ |
|--|-------------------------|----------------------------|----------------------------|----------------|--------------------------|
| Capital grant | 109,907 | - | (4,165) | - | 105,742 |
| NHS Tayside - PASS | 1,839 | 20,519 | (18,321) | - | 4,037 |
| Armed Services Advice Project | 3,222 | 8,778 | (8,777) | - | 3,223 |
| Pension Wise | - | 2,525 | (2,525) | - | - |
| Angus Integration Joint Board - Warm & Well | 10,166 | 7,500 | (17,666) | - | - |
| Robertson Trust | - | 33,000 | (35,330) | 3,300 | 970 |
| Angus Council - Long Term Unemployed | 1,179 | 4,632 | (6,842) | 1,031 | - |
| Money Talk Plus | 774 | 59,711 | (58,304) | - | 2,181 |
| SGN | 3,402 | 8,493 | (11,895) | - | - |
| Communities Mental Health & Wellbeing | 7,976 | 20,000 | (27,976) | - | - |
| CAS Bureau Development | - | 4,940 | (2,126) | - | 2,814 |
| VAA Third Sector Energy | - | 38,000 | - | - | 38,000 |
| | <u>138,465</u> | <u>208,098</u> | <u>(193,927)</u> | <u>4,331</u> | <u>156,967</u> |

ANGUS CITIZENS ADVICE BUREAU

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

17 Restricted funds

(Continued)

Capital Grant - This reserve represents capital grants received and a transfer is made to the unrestricted fund each year to match the depreciation of the related asset.

NHS Tayside - PASS - This is a project that supports people with National Health Service complaints/concerns.

Armed Services Advice Project - This project is to provide advice to armed service personnel and their dependents.

Pension Wise - This is a free and impartial service to help clients understand what their pension options are.

Robertson Trust - Funds towards the Volunteer Training and Development Officers salary.

Angus Council - Long Term Unemployed - Funds to reimburse for costs relating to employees on this scheme.

Money Talk Plus - An amalgamation of Financial Health Check, Welfare Reform and Scottish Government Grants to provide a single project providing benefits, income maximisation and debt advice.

Bureau Development CAS - This project will enable the bureau to support volunteer advisors to meet the increased demand for welfare benefits advice.

VAA Third Sector Energy - Funding to improve energy efficiency.

National Lottery Energy - three year funding for a part time energy adviser post to assist with all energy enquiries.

NHS Cooking - funding from NHS Tayside Charitable Foundation to support cooking skills and advice sessions.

CAS Energy Best Deal - funding from CAS to support clients with energy issues and to provide group training sessions.

CAS Admin Booster - funding from CAS to top up our administrative support.

Gambling Support Service - funding from CAS to help identify and signpost clients and families of those with possible gambling issues.

CAS Energy Winter Campaign - funding from CAS to support the promotion of their campaign.

Big Energy Savings Network - funding from CAS to provide energy talks and information to external groups.

Angus Integration Joint Board - Warm & Well - This project supports the provision of a home based service to vulnerable elderly and disabled clients in Angus.

SGN - A short term project providing energy advice to people at outreach locations such as community groups and warm hubs.

Communities Mental Health & Wellbeing - Funding from Scottish Government to provide income maximisation and budgeting support to people experiencing issues with their mental health and wellbeing.

ANGUS CITIZENS ADVICE BUREAU

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

18 Unrestricted funds

The unrestricted funds of the charity comprise the unexpended balances of donations and grants which are not subject to specific conditions by donors and grantors as to how they may be used. These include designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes.

| | At 1 April 2024 £ | Incoming resources £ | Resources expended £ | Transfers £ | At 31 March 2025 £ |
|--------------------------|----------------------------------|-------------------------------------|-------------------------------------|------------------------|-----------------------------------|
| Unrestricted | 99,618 | 146,860 | (246,423) | 120,000 | 120,055 |
| Designated reserve (i) | 50,000 | - | - | (50,000) | - |
| Designated reserve (ii) | 60,000 | - | - | (30,000) | 30,000 |
| Designated reserve (iii) | 240,000 | - | - | (40,000) | 200,000 |
| | <u>449,618</u> | <u>146,860</u> | <u>(246,423)</u> | <u>-</u> | <u>350,055</u> |
| Previous year: | At 1 April 2023 £ | Incoming resources £ | Resources expended £ | Transfers £ | At 31 March 2024 £ |
| Unrestricted | 182,592 | 198,642 | (277,285) | (4,331) | 99,618 |
| Designated reserve (i) | 50,000 | - | - | - | 50,000 |
| Designated reserve (ii) | 60,000 | - | - | - | 60,000 |
| Designated reserve (iii) | 240,000 | - | - | - | 240,000 |
| | <u>532,592</u> | <u>198,642</u> | <u>(277,285)</u> | <u>(4,331)</u> | <u>449,618</u> |

(i) Building maintenance reserve - This designated reserve has been set up to fund future property expenditure in respect of refurbishment of the Arbroath, Montrose and Forfar properties. In March 2025 the Trustees have transferred this reserve back to general funds and all future maintenance costs are to be met by the general funds

(ii) Redundancy reserve - This designated reserve has been set up to cover potential redundancy costs on the cessation of projects. On review of this reserve in March 25 this reserve has been reduced to £30,000 to cover the current estimate of potential redundancy costs

(iii) Service continuity reserve - This designated reserve has been set up to cover sufficient reserves to ensure the continuity of the service and cover operating costs for six months (2024 - at least 8 months).

19 Analysis of net assets between funds

| | Unrestricted funds 2025 £ | Restricted funds 2025 £ | Total 2025 £ |
|------------------------------|------------------------------------|----------------------------------|--------------------|
| At 31 March 2025: | | | |
| Tangible assets | 110,330 | 101,577 | 211,907 |
| Current assets/(liabilities) | 239,725 | 50,287 | 290,012 |
| | <u>350,055</u> | <u>151,864</u> | <u>501,919</u> |

ANGUS CITIZENS ADVICE BUREAU

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

19 Analysis of net assets between funds

(Continued)

| | Unrestricted funds 2024 £ | Restricted funds 2024 £ | Total 2024 £ |
|------------------------------|------------------------------------|----------------------------------|--------------------|
| At 31 March 2024: | | | |
| Tangible assets | 116,264 | 105,742 | 222,006 |
| Current assets/(liabilities) | 333,354 | 51,225 | 384,579 |
| | <u>449,618</u> | <u>156,967</u> | <u>606,585</u> |

20 Financial commitments, guarantees and contingent liabilities

The Bureau received a grant from Citizen Advice Scotland to purchase the Montrose property, however, should these premises be sold the sale proceeds would be distributed to CAS whose members enabled the purchase of this property through their Development Committee.

21 Operating lease commitments

Lessee

At the reporting end date the Bureau had outstanding commitments for future minimum lease payments under non-cancellable operating leases, which fall due as follows:

| | 2025 £ | 2024 £ |
|----------------------------|--------------|--------------|
| Within one year | 2,472 | 3,297 |
| Between two and five years | - | 2,472 |
| | <u>2,472</u> | <u>5,769</u> |

22 Related party transactions

There were no disclosable related party transactions during the year (2024 - none).