

Report of the Trustees and  
Unaudited Financial Statements for the Year Ended 31 March 2025  
for  
Bellshill and District Citizens Advice

Accountants Plus  
Chartered Certified Accountants  
Unit 1 Cadzow Park  
82 Muir Street  
Hamilton  
ML3 6BJ

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

	Page
Report of the Trustees	1 to 3
Independent Examiner's Report	4
Statement of Financial Activities	5
Balance Sheet	6
Notes to the Financial Statements	7 to 11
Detailed Statement of Financial Activities	12

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 Bureau was established for the purpose of benefiting the community of Bellshill & District by advancing the education of the public in matters relating to mental, physical and social welfare and by relieving poverty.

The strategies employed to assist the Bureau to meet these objectives include the following:

- (a) Providing centres for the supply of information, advice and such practical assistance as is required by individuals who consult the Bureau.
- (b) Issuing or circulating reports or periodicals, books, pamphlets, leaflets, or other documents.
- (c) Arranging and providing for the holding of exhibitions, meetings, lectures and classes.
- (d) Promoting, encouraging and undertaking organised research and experimental work and disseminating the results of such work.
- (e) Working in partnership with other agencies to ensure the widest range of services is available that best matches the needs of its client population.

**ACHIEVEMENT AND PERFORMANCE**

**Charitable activities**

The main area of charitable activity is the provision of a Citizen's Advice Bureau.

During the period the bureau continued to provide free, confidential, impartial and independent advice and information to the general public dealing with over 3,500 enquiries.

Volunteers

The Bureau is dependent on the support of volunteers who provide a wide range of skills both as advisers and administrators. During the period volunteers provided over 2,000 hours of service enabling lower staff costs than would otherwise be the case.

**FINANCIAL REVIEW**

**Financial position**

The Board was pleased with the results for the year to 31 March 2025. Against difficult economic conditions, with the support of both its staff and volunteers, the bureau was able to make good use of the resources available to it.

The principal source of funding continues to be by way of grants from North Lanarkshire Council.

## **FINANCIAL REVIEW**

### **Reserves policy**

The Board has examined the Bureau's requirements for reserves in light of the main risks to the charity. It has established a policy whereby the unrestricted funds should be held at a level equivalent to 9 months of the current annual expenditure. This amounts to approximately £125,000. The reserves are needed to meet the working capital requirements of the charity and the Board are confident that at this level they would be able to continue the current activities of the charity in the event of a significant drop in funding. Available reserves, excluding fixed assets, at 31 March 2025 were £208,700.

## **STRUCTURE, GOVERNANCE AND MANAGEMENT**

### **Governing document**

The Bureau is incorporated as a SCIO and is governed by its constitution which established the objects and powers of the charity.

### **Recruitment and appointment of new trustees**

A person will not be eligible for election or appointment to the Board unless they are a member of the Bureau.

A person will not be eligible for election or appointment to the Board if they are:

- (a) Disqualified from being a charity trustee under the Charities and Trustee Investment (Scotland) Act 2005; or
- (b) An employee of the Bureau.

At each Annual General Meeting, the members may elect any member to be a charity trustee.

The Board may at any time appoint any member to be a charity trustee.

At each Annual general Meeting, all of the charity trustees must retire from office but may then be re-elected.

### **Organisational structure**

The Board who hold regular meetings generally control the activities of the Bureau.

### **Related parties**

The Bureau's main funder is North Lanarkshire Council who have two representative members under the terms of the constitution.

The Bellshill & District Citizens Advice Bureau is a member of Citizens Advice Scotland, a national umbrella body that provides essential services to Scottish Citizens Advice Bureaux.

### **Risk management**

The Board has considered the major risks to which the Bureau is exposed and has reviewed those risks and established systems and procedures to manage those risks. A formal review of the charity's risk management processes is undertaken on an annual basis.

## **REFERENCE AND ADMINISTRATIVE DETAILS**

### **Registered Charity number**

SC015081

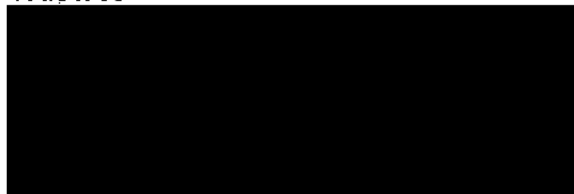
Bellshill and District Citizens Advice

Report of the Trustees  
for the Year Ended 31 March 2025

**Principal address**

6 Hamilton Road  
Bellshill  
ML4 1AQ

**Trustees**



**Independent Examiner**

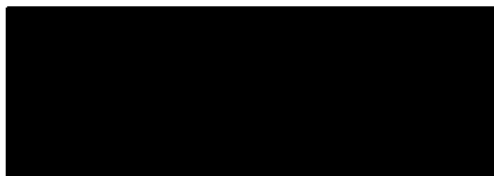
Accountants Plus  
Chartered Certified Accountants  
Unit 1 Cadzow Park  
82 Muir Street  
Hamilton  
ML3 6BJ

**Advisers**

**Bankers**

Bank of Scotland  
207 Main Street  
Bellshill  
ML4 1AL

Approved by order of the board of trustees on 24 June 2025 and signed on its behalf by:



Independent Examiner's Report to the Trustees of  
Bellshill and District Citizens Advice

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

**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.



Accountants Plus  
Chartered Certified Accountants  
Unit 1 Cadzow Park  
82 Muir Street  
Hamilton  
ML3 6BJ

Date: *27 June 2025*  
.....

Bellshill and District Citizens Advice

Statement of Financial Activities  
for the Year Ended 31 March 2025

	Notes	31.3.25 Unrestricted fund £	31.3.24 Total funds £
<b>INCOME AND ENDOWMENTS FROM</b>			
<b>Charitable activities</b>			
Charitable activities		158,817	154,121
<b>EXPENDITURE ON</b>			
<b>Charitable activities</b>			
Charitable activities		149,945	134,873
<b>NET INCOME</b>		8,872	19,248
<b>RECONCILIATION OF FUNDS</b>			
Total funds brought forward		201,949	182,701
<b>TOTAL FUNDS CARRIED FORWARD</b>		<u>210,821</u>	<u>201,949</u>

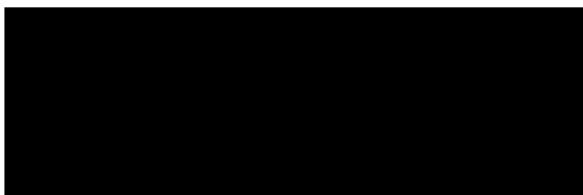
The notes form part of these financial statements

Bellshill and District Citizens Advice

Balance Sheet  
31 March 2025

	Notes	31.3.25 Unrestricted fund £	31.3.24 Total funds £
<b>FIXED ASSETS</b>			
Tangible assets	4	2,121	1,225
<b>CURRENT ASSETS</b>			
Cash at bank and in hand		213,041	204,452
<b>CREDITORS</b>			
Amounts falling due within one year	5	(4,341)	(3,728)
<b>NET CURRENT ASSETS</b>		<u>208,700</u>	<u>200,724</u>
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>		210,821	201,949
<b>NET ASSETS</b>		<u>210,821</u>	<u>201,949</u>
<b>FUNDS</b>	6		
Unrestricted funds		<u>210,821</u>	<u>201,949</u>
<b>TOTAL FUNDS</b>		<u>210,821</u>	<u>201,949</u>

The financial statements were approved by the Board of Trustees and authorised for issue on 24 June 2025 and were signed on its behalf by:



The notes form part of these financial statements



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

**1. ACCOUNTING POLICIES**

**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.

**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 - 15% on reducing balance

**Taxation**

The charity is exempt from 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.

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 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.

**2. 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.

**3. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES**

	Unrestricted fund £
<b>INCOME AND ENDOWMENTS FROM</b>	
Charitable activities	
Charitable activites	154,121
	<hr/>
<b>EXPENDITURE ON</b>	
Charitable activities	
Charitable activites	134,873
	<hr/>
<b>NET INCOME</b>	19,248
<b>RECONCILIATION OF FUNDS</b>	
Total funds brought forward	182,701
	<hr/>
<b>TOTAL FUNDS CARRIED FORWARD</b>	201,949
	<hr/>

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

**4. TANGIBLE FIXED ASSETS**

	Computer equipment £
<b>COST</b>	
At 1 April 2024	9,053
Additions	1,271
	<hr/>
At 31 March 2025	10,324
	<hr/>
<b>DEPRECIATION</b>	
At 1 April 2024	7,828
Charge for year	375
	<hr/>
At 31 March 2025	8,203
	<hr/>
<b>NET BOOK VALUE</b>	
At 31 March 2025	2,121
	<hr/>
At 31 March 2024	1,225
	<hr/>

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

	31.3.25 £	31.3.24 £
Taxation and social security	3,323	2,209
Other creditors	1,018	1,519
	<hr/>	<hr/>
	4,341	3,728
	<hr/>	<hr/>

**6. MOVEMENT IN FUNDS**

	At 1.4.24 £	Net movement in funds £	At 31.3.25 £
<b>Unrestricted funds</b>			
General fund	201,949	8,872	210,821
	<hr/>	<hr/>	<hr/>
<b>TOTAL FUNDS</b>	201,949	8,872	210,821
	<hr/>	<hr/>	<hr/>

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

**6. MOVEMENT IN FUNDS - continued**

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

	Incoming resources £	Resources expended £	Movement in funds £
<b>Unrestricted funds</b>			
General fund	158,817	(149,945)	8,872
<b>TOTAL FUNDS</b>	<u>158,817</u>	<u>(149,945)</u>	<u>8,872</u>

**Comparatives for movement in funds**

	At 1.4.23 £	Net movement in funds £	At 31.3.24 £
<b>Unrestricted funds</b>			
General fund	182,701	19,248	201,949
<b>TOTAL FUNDS</b>	<u>182,701</u>	<u>19,248</u>	<u>201,949</u>

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

	Incoming resources £	Resources expended £	Movement in funds £
<b>Unrestricted funds</b>			
General fund	154,121	(134,873)	19,248
<b>TOTAL FUNDS</b>	<u>154,121</u>	<u>(134,873)</u>	<u>19,248</u>

**7. RELATED PARTY DISCLOSURES**

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

Bellshill and District Citizens Advice

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

	31.3.25 £	31.3.24 £
<b>INCOME AND ENDOWMENTS</b>		
<b>Charitable activities</b>		
Grants	158,817	154,121
<b>Total incoming resources</b>	<u>158,817</u>	<u>154,121</u>
<b>EXPENDITURE</b>		
<b>Charitable activities</b>		
Wages	110,549	104,662
Social security	5,338	4,430
Pensions	1,698	1,761
Insurance	1,341	1,227
Light and heat	5,309	6,492
Telephone	700	729
Postage and stationery	716	665
Sundries	1,318	737
Rent	7,350	2,450
Information purchases	784	240
Mem. Fee & Conference	2,341	1,780
Repairs & renewals	2,936	3,847
Equipment	1,892	2,606
Travel	2,249	972
Training	114	138
Entertainment	301	-
Computer costs	1,478	-
Cleaning	1,513	-
Computer equipment	375	613
	<u>148,302</u>	<u>133,349</u>
<b>Support costs</b>		
<b>Finance</b>		
Bank charges	22	84
<b>Governance costs</b>		
Accountancy and legal fees	1,621	1,440
<b>Total resources expended</b>	<u>149,945</u>	<u>134,873</u>
<b>Net income</b>	<u>8,872</u>	<u>19,248</u>

This page does not form part of the statutory financial statements