Community Housing Advocacy Project

Scotland · Charity number SC028100

Details

Status	Active
Legal form	Company (the charity is registered with Companies House)
Registered	1998-07-14
Register	View on the OSCR register

Contact

Address	Chap Mlce 71 Princes Street Ardrossan Ayrshire KA22 8DG
Website	www.chap.org.uk

Activities

Activities: 'It carries out activities or services itself'

Purposes: 'the advancement of education','the advancement of health','the advancement of human rights, conflict resolution or reconciliation','any other purpose that may reasonably be regarded as analogous to any of the preceding purposes'

What the charity does: The charity provides free and impartial information and advice on housing and money related issues. Services are delivered from our base and also from various outreach locations across the local authority area, in order to improve the accessibility of our services. We also provide prevention of homelessness and financial education to schools across the local authority area.

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

Objectives: The object of the project shall be to advance the education of the public about a range of housing issues poliCies and procedures at a local level

Geography

- **Main operating location:** North Ayrshire
- **Geographical spread:** More than one local authority area in Scotland

Finances

Period end	Income	Expenditure	Assets	Employees
2025-11-30	£808,854	£900,196	-	24
2024-11-30	£842,052	£827,774	-	25
2023-11-30	£758,388	£778,962	-	23
2022-11-30	£726,975	£725,490	-	21
2021-11-30	£586,951	£565,004	-	23

Accounts

Charity registration number SC028100 (Scotland)

Company registration number SC213344

COMMUNITY HOUSING ADVOCACY PROJECT

ANNUAL REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 30 NOVEMBER 2025

TC Group
Business Advisors & Accountants
180 St Vincent Street
Glasgow
G2 5SG

COMMUNITY HOUSING ADVOCACY PROJECT

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	James Angus Munro Raymond James Chaney Gordon George Cunningham William Glass Porterfield Marjorie Anne Calder Alasdair Colin Sampson Lisa McKellar	 (Appointed 17 December 2024)
Charity number (Scotland)	SC028100	
Company number	SC213344	
Principal address and Registered office	The Michael Lynch Centre For Enterprise 71 Princes Street Ardrossan KA22 8DG	
Auditor	William Duncan + Co (Audit) Ltd 30 Miller Road Ayr Ayrshire KA27 2AY	
Accountants	TC Group Business Advisors & Accountants 180 St Vincent Street Glasgow G2 5SG	
Bankers	Santander 19 Chapelwell St Ayrshire Saltcoats KA21 5EB Nationwide Kings Park Road Moulton Park Northampton NN3 6NW	

COMMUNITY HOUSING ADVOCACY PROJECT

CONTENTS

The Trustees present their annual report and financial statements for the year ended 30 November 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 charity's Memorandum and Articles of Association, the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 (as amended), the Companies Act 2006 and "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)" (as amended for accounting periods commencing from 1 January 2019).

Objectives and activities

The charity provides free and impartial advice, information and advocacy support in regard to housing, welfare rights and debt issues, prevention of homelessness education and financial education. For further information on our organisation visit www.chap.org.uk

Various services are delivered, offering a balance of reactive and proactive assistance. All of the services delivered by the organisation have in common the purpose of ensuring that individuals are not disadvantaged through a lack of awareness or information regarding their rights.

CHAP supports those individuals most in need to receive much needed information and support to address issues and problems that affect their everyday lives. The service empowers individuals to have their views and opinions heard by the decision makers and overcome the barriers of literacy and communication difficulties.

The delivery model is flexible, with staff and managers committed to empowering individuals through advocacy and representation. The organisation works with some very vulnerable clients with complex needs and is able to adapt services to be fit for purpose.

The charity seeks to continuously develop and improve to further its aims.

We have retained the highest level of accreditation in relation to the Scottish National Standards for Information and Advice Providers in all three disciplines – housing, welfare benefits and money/debt. A limited number of organisations achieve this breadth of recognition. The accreditation will be in place until 2026. The accreditation process is rigorous, carried out by the Scottish Legal Aid Board on behalf of the Scottish Government. It recognises and encourages a culture of continuous improvement in organisations providing advice to members of the public. It particularly recognises services which are client orientated and accurate.

We are involved in a number of forums and partnership groups to keep ahead of the changes to legislation in order to be front runners and to take on new opportunities to further our aims and objectives.

The charity measures its success by meeting the terms and conditions of the contracts and successfully retaining them, as well as collating information on successful outcomes for our clients and by determining how our clients view our effectiveness. We do this by surveying client opinions via feedback forms and also via periodic face to face service user focus groups. We also measure the success by the achievements of targets set for meeting the financial objectives for the organisation.

Significant activities undertaken include :-

- Independent advice and information – to advise clients of options available to them to resolve their issues
- Case work – to work with clients to advise and support them to develop and implement a plan of action to address their issues
- Representation – support for clients to liaise with appropriate parties to resolve their issues.
- Lay Representation at court for rent arrears and court proceedings regarding debt matters
- Representation at homeless appeals
- Representation at benefit tribunals

Achievements and performance

2024/25 was another very busy year for CHAP; highly successful again in terms of delivering services to our clients and extending our financial education programs in schools This was in spite of the funding challenges in the current environment, which we faced particularly in Quarters 2 and 3. The positive though is that our recent efforts to diversify our funding sources have allowed us to maintain our services and reserves balances within our policy. This success was won largely through recognition our positive impact on the community.

We enter 2025/26 from a positive starting position, as our committed funding at this time in the year is the highest in our history. We are also on track to increase our reserve to £300k by Quarter 2.

Within a challenging year the highlights of what we delivered in 2024/25 include;

- The total financial gains achieved for clients in the operational year were £4,236,531. This is our highest ever figure for financial gains and a huge achievement for both our relatively small team and the clients we serve. This figure represents a 28.7% increase from the previous year. While this is far from our only metric of success, we are proud to say it represents a 5x ROI for each £ of investment made in our service.
- CHAP was 25 years old in 2025 and the highlight of our anniversary celebrations was hosting a well-attended event at the Scottish Parliament. This was arranged through the valued support of our local representative, Kenneth Gibson MSP. The Cabinet Secretary for Housing was our keynote speaker. CHAP also received cross-party commendation for its work, via a Motion within the Chamber itself.
- We made real progress with our Education service, with the team delivering housing and financial education workshops to 5,327 young people within North Ayrshire and Dumfries and Galloway secondary schools and Ayrshire College Kilmarnock Campus, this is a significant increase from 1,827 last year. Our key funding partner that has allowed expansion into Dumfries and Galloway is Morgan Sindall, who have been integral to our development this year. We view this as a great opportunity for the future.
- We achieved our strategic objective of diversifying our funding sources by successfully securing funding from Advice UK, Advice Direct, East Ayrshire Council and Morgan Sindall Construction. This has enabled us to expand the locations in which we operate. In addition to existing services, we are now delivering funded advice services in East Ayrshire. Thanks to funding from Morgan Sindall, our education services have also expended into Dumfries and Galloway. Gaining financial support through partnership with business is a key priority for us, moving forwards.
- We were awarded an extension for our SLAB (Scottish Legal Aid Board) funded contract of 12 months and retained our partnership with the Govan Law Centre in order to assist homeowners who are facing repossession.
- We were awarded additional funding from the Scottish Government to support our existing, independent welfare rights and debt advice to North Ayrshire residents while a new funding strategy, reducing the load on public sources of funding was developed and pursued.
- Our presence and engagement on social media has strengthened significantly through the efforts of our Marketing and Communications team. During the year, CHAP also featured regularly in local print and broadcast media.
- In line with our commitment to increase accessibility and reduce any stigma of assessing debt advice, we added another 4 new community-based, outreach services in locations across East Ayrshire
- We continue to operate a 'discretionary' fund, which can both fund essential items and improve the dignity and quality of, life for our clients. We are grateful to individuals and businesses who donate both money and goods for distribution.
- As part of our Service User Involvement Strategy, service user focus groups were facilitated throughout the year, in both North and East Ayrshire to ensure we stay fully in touch with those we serve. Regular client feedback is used to inform our annual report for the FCA Consumer duty; all designed to deliver continuous improvement in outcomes for clients
- CHAP was awarded further funding from the National Lottery, via the Strengthening Organisations fund, to allow us to create an internal Social Value Team. This is a great long-term opportunity for the organization; enabling us to develop our internal capacity and skills in measuring impact and social value.

In appraising our performance, we successfully achieved all set objectives, as follows:

- Meet contractual outcomes and retain the existing contracts in North Ayrshire
- Increase the number of outreach hubs we operate
- Meeting all criteria set by funding bodies
- Retain Scottish National Standards Accreditation

Financial review

Per the Statement of Financial Activities on page 11, the charity reported a net deficit for the year of £91,342 (2024 - surplus £14,278). The deficit was expected and due to a number of funding sources coming to an end in the first half of the year. By the end of the year, new sources of funding were secured to close the funding gap going forward into 2025/26.

At 30 November 2025, the charity had total reserves of £225,648 (2024 - £316,990) of which £41,983 (2024 - £8,598) related to Restricted Funds.

Reserves Policy

The Trustees consider it prudent to hold a minimum of 3 months (and maximum of six months) running costs within total reserves which, based on current costs, equates to £225,000 (3 months). This should:

- Provide sufficient cover should there be any delay in the receipt of funding, which is generally paid quarterly in arrears;

- Allow for unexpected, but essential, costs to be met (for example replacement of the server);

- Enable the organisation to take advantage of market opportunities to develop the charity in accordance with charitable objectives.

As at 30 November 2025, the charity's reserves totalled £225,648, meeting the overall minimum reserves requirement set by the Trustees.

The Trustees are satisfied that the current level of reserves is appropriate to the charity's present circumstances.

Principal funding sources

The charity's principal sources of income take the form of service contract and grant income. These come from a variety of sources including North Ayrshire Council, East Ayrshire Council, the Scottish Legal Aid Board, the National Lottery, Robertson Trust, John Mather Trust, Advice UK, Citizens Advice Scotland, Scottish Government and Garfield Weston Foundation.

Risk Management

The Trustees have assessed the risks to which the charity is exposed, in particular those related to the operations and finances of the charity and are satisfied that procedures are in place to mitigate these risks.

The most significant of these risks is that the charity is faced with the constant need to attract and replace funding sources and to develop additional income streams.

In order to manage this risk, quarterly management accounts are reviewed at Board meetings and updates are provided via reports to the Board to ensure the continual monitoring of finances.

Plans for Future Periods

It is our intent to continue to offer our services to the client base we serve today but expand this to include more areas. We want to engage with individuals pro-actively in a way that makes them comfortable, at the earliest opportunity before their situation reaches crisis stage.

We have secured a 3-year grant from the Robertson Trust to enable us to enhance and expand our Education programmes. This will involve delivery of financial literacy workshops to S1 to S3 year groups in schools throughout North Ayrshire in recognition that it is crucial to reach young people early in order to challenge expectations and embed essential life skills, including budgeting, saving for the future, and avoiding financial pitfalls. It is our ambition to expand our financial literacy workshops on a national level.

An annual operating plan has been produced which details our strategic priorities, which focus on securing our core services and experienced staff team., expanding our education work in order to increase our impact and establishing a clear, effective framework that guides the organization towards its goals.

We shall continue to successfully deliver contracts meeting contractual obligations.

As of 30th November 2025, our total reserves were £225,648 and our reserves policy states that we will run with a minimum of 3 months and a maximum of 6 months reserves. Accordingly, the total reserves at 30 November 2025 meet the requirements of our reserves position. We aim to increase our total reserves to £300,000 within the first six months of 2025-26.

Structure, governance and management
The charity is a company limited by guarantee (SC213344) and a recognised Scottish Charity (SC028100). The charity is governed by its Memorandum and Articles of Association.

The Trustees, who are also the Directors for the purpose of company law, and who served during the year and up to the date of signature of the financial statements were:

James Angus Munro	
James Nigel McGeehan	(Resigned 14 July 2025)
Raymond James Chaney	
Gordon George Cunningham	
William Glass Porterfield	
Marjorie Anne Calder	
Alasdair Colin Sampson	
Lisa McKellar	(Appointed 17 December 2024)

Appointment of Trustees

Vacancies are advertised and applicants undergo a recruitment procedure. Nominations are made by existing trustees and other interested parties.

Organisational structure

The Trustees are responsible for approving all decisions regarding finance and business development and for the strategic direction of the organisation. The CEO is the senior member of staff and is responsible for a devolved budget and for the development and management of services, recruitment and training of staff. She is also responsible for the identification of funding and recommendations for income generation.

Key Management Personnel

The Trustees consider themselves and the CEO as comprising the charity's key management personnel in charge of directing and controlling the charity and running and operating the charity on a day to day basis.

No remuneration or reimbursed expenses were paid to the Trustees during the year, Details of remuneration paid to Key Management personnel are provided in Note 12.

Trustees' induction and training

All Trustees undergo a basic induction process which introduces them to relevant policies and procedures and to staff and Trustees. They are issued with a handbook which defines the roles and responsibilities of Trustees and the charity's expectations. All are offered relevant training as required and available.

Related parties

The charity has undertaken to work in partnership with Govan Law Centre (Charity No: SC030193) to provide the Ayrshire Homelessness and Prevention service funded by the Scottish Legal Aid Board.

Auditor Re-appointment

A resolution proposing the re-appointment of William Duncan + Co (Audit) Ltd as auditor to the charity will be put to the Annual General Meeting.

Disclosure of information to auditor

Each of the Trustees has confirmed that there is no information of which they are aware which is relevant to the audit, but of which the auditor is unaware. They have further confirmed that they have taken appropriate steps to identify such relevant information and to establish that the auditor is aware of such information.

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

Raymond James Chaney
Trustee
Dated: 26 March 2026

STATEMENT OF TRUSTEES' RESPONSIBILITIES

FOR THE YEAR ENDED 30 NOVEMBER 2025

The Trustees, who are also the directors of Community Housing Advocacy Project for the purpose of company law, 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).

Company law 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 charity and of the incoming resources and application of resources, including the income and expenditure, of the charitable company 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 UK 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 adequate accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Companies Act 2006, the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

INDEPENDENT AUDITOR'S REPORT

TO THE TRUSTEES OF COMMUNITY HOUSING ADVOCACY PROJECT

Opinion

We have audited the financial statements of Community Housing Advocacy Project (the 'charitable company') for the year ended 30 November 2025 which comprise the statement of financial activities, the balance sheet, the statement of cash flows and the notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including FRS 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 30 November 2025 and of its incoming resources and application of resources, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006, the Charities and Trustee Investment (Scotland) Act 2005 and regulation 8 of the Charities Accounts (Scotland) Regulations 2006 (as amended).

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the auditor responsibilities for the audit of the financial statements section of our report. We are independent of the charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charity's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other information

The other information comprises the information included in the annual report other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information contained within the annual report. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit, or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of our audit:

- the information given in the trustees' report, which includes the directors' report prepared for the purposes of company law, for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the directors' report included within the trustees' report has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the charity and its environment obtained in the course of the audit, we have not identified material misstatements in the directors' report included within the trustees' report.

We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 and the Charities Accounts (Scotland) Regulations 2006 (as amended) requires us to report to you if, in our opinion:

- adequate and proper accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit; or; or
- the trustees were not entitled to prepare the financial statements in accordance with the small companies regime and take advantage of the small companies' exemption in preparing the trustees' report and from the requirement to prepare a strategic report.

Responsibilities of Trustees

As explained more fully in the statement of trustees' responsibilities, the trustees, who are also the directors of the charity for the purpose of company law, are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error. In preparing the financial statements, the trustees are responsible for assessing the charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

We have been appointed as auditor under Chapter 3 of Part 16 of the Companies Act 2006 and section 44(1)(c) of the Charities and Trustee Investment (Scotland) Act 2005 and report in accordance with the Acts and relevant regulations made or having effect thereunder.

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud, is detailed below.

- Enquiry of management, those charged with governance and the entity's solicitors around actual and potential litigation and claims;
- Enquiry of entity staff in compliance functions to identify any instances of non-compliance with laws and regulations;
- Performing audit work over the risk of management override of controls, including testing of journal entries and other adjustments for appropriateness, evaluating the business rationale of significant transactions outside the normal course of business and reviewing accounting estimates for bias; and
- Reviewing financial statement disclosures and testing to supporting documentation to assess compliance with applicable laws and regulations

Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulation. This risk increases the more that compliance with a law or regulation is removed from the events and transactions reflected in the financial statements, as we will be less likely to become aware of instances of non-compliance. The risk is also greater regarding irregularities occurring due to fraud rather than error, as fraud involves intentional concealment, forgery, collusion, omission or misrepresentation.

A further description of our responsibilities is available on the Financial Reporting Council's website at: https://www.frc.org.uk/auditorsresponsibilities. This description forms part of our auditor's report.

Use of our report

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006 and to the charity's trustees, as a body, in accordance with regulation 10 of the Charities Accounts (Scotland) Regulations 2006. Our audit work has been undertaken so that we might state to the charitable company's members and trustees those matters we are required to state to them in an auditors' report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company, the charitable company's members as a body, and the charitable company's trustees as a body, for our audit work, for this report, or for the opinions we have formed.

Neil Reid

Mr Neil Reid FCCA (Senior Statutory Auditor)
for and on behalf of William Duncan + Co (Audit) Ltd

30-3-26

Statutory Auditor

30 Miller Road
Ayr
Ayrshire
KA27 2AY

COMMUNITY HOUSING ADVOCACY PROJECT

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 30 NOVEMBER 2025

Current financial year	Notes	Unrestricted funds general 2025 £	Unrestricted funds designated 2025 £	Restricted funds 2025 £	Total 2025 £	Total 2024 £
Income and endowments from:						
Donations and legacies	3	5,052	-	165	5,217	15,476
Charitable activities	4	84,779	-	682,724	767,503	782,818
Investments	5	11,444	-	-	11,444	21,322
Other income	6	24,690	-	-	24,690	22,436
Total income		125,965	-	682,889	808,854	842,052
Expenditure on:						
Raising funds	7	62,797	-	-	62,797	16,510
Charitable Expenditure	8	161,814	26,081	649,504	837,399	811,264
Total expenditure		224,611	26,081	649,504	900,196	827,774
Net income/(expenditure)		(98,646)	(26,081)	33,385	(91,342)	14,278
Transfers between funds	23/21	58,919	(58,919)	-	-	-
Net movement in funds	13	(39,727)	(85,000)	33,385	(91,342)	14,278
Reconciliation of funds:						
Fund balances at 1 December 2024		223,392	85,000	8,598	316,990	302,712
Fund balances at 30 November 2025		183,665	-	41,983	225,648	316,990

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

The statement of financial activities also complies with the requirements for an income and expenditure account under the Companies Act 2006.

The notes on pages 15 to 34 form an integral part of these financial statements.

COMMUNITY HOUSING ADVOCACY PROJECT

STATEMENT OF FINANCIAL ACTIVITIES (CONTINUED)
INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 30 NOVEMBER 2025

Prior financial year	**Notes**	**Unrestricted funds general 2024 £**	**Unrestricted funds designated 2024 £**	**Restricted funds 2024 £**	**Total 2024 £**
Income and endowments from:					
Donations and legacies	**3**	11,023	-	4,453	15,476
Charitable activities	**4**	87,720	-	695,098	782,818
Investments	**5**	21,322	-	-	21,322
Other income	**6**	22,436	-	-	22,436
Total income		142,501	-	699,551	842,052
Expenditure on:					
Raising funds	**7**	11,010	5,500	-	16,510
Charitable Expenditure	**8**	102,376	18,784	690,104	811,264
Total expenditure		113,386	24,284	690,104	827,774
Net income/(expenditure)		29,115	(24,284)	9,447	14,278
Transfers between funds	**23/21**	(18,261)	24,284	(6,023)	-
Net movement in funds	**13**	10,854	-	3,424	14,278
Reconciliation of funds:					
Fund balances at 1 December 2023		212,538	85,000	5,174	302,712
Fund balances at 30 November 2024		223,392	85,000	8,598	316,990

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

The statement of financial activities also complies with the requirements for an income and expenditure account under the Companies Act 2006.

The notes on pages 15 to 34 form an integral part of these financial statements.

COMMUNITY HOUSING ADVOCACY PROJECT

BALANCE SHEET

AS AT 30 NOVEMBER 2025

	Notes	2025		2024	
		£	£	£	£
Fixed assets					
Tangible assets	**15**		6,276		12,025
Current assets					
Debtors	**16**	96,884		64,368	
Cash at bank and in hand		377,354		459,497	
		474,238		523,865	
Creditors: amounts falling due within one year	**18**	(254,866)		(218,900)	
Net current assets			219,372		304,965
Total assets less current liabilities			225,648		316,990
The funds of the charity					
Restricted income funds	**23**		41,983		8,598
Unrestricted funds - general	**21**		183,665		223,392
Unrestricted funds - designated	**22**		-		85,000
			225,648		316,990

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

The financial statements were approved by the Trustees on 26 March 2026

Raymond James Chaney
Trustee

Company registration number SC213344 (Scotland)

COMMUNITY HOUSING ADVOCACY PROJECT

STATEMENT OF CASH FLOWS

FOR THE YEAR ENDED 30 NOVEMBER 2025

	Notes	2025 £	£	2024 £	£
Cash flows from operating activities					
Cash absorbed by operations	**28**		(93,169)		(60,717)
Investing activities					
Purchase of tangible fixed assets		(419)		(8,728)	
Interest received		11,444		21,322	
Net cash generated from investing activities			11,025		12,594
Net cash used in financing activities			-		-
Net decrease in cash and cash equivalents			(82,144)		(48,123)
Cash and cash equivalents at beginning of year			459,497		507,620
Cash and cash equivalents at end of year			377,354		459,497

1 Accounting policies

Charity information

Community Housing Advocacy Project is a private company limited by guarantee incorporated in Scotland. The registered office and principal place of business is The Michael Lynch Centre For Enterprise, 71 Princes Street, Ardrossan, KA22 8DG.

1.1 Accounting convention

The financial statements have been prepared in accordance with the charity's Memorandum and Articles of Association, the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 (as amended) the Companies Act 2006 and "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)" (as amended for accounting periods commencing from 1 January 2019). The charity is a Public Benefit Entity as defined by FRS 102.

The financial statements are prepared in sterling, which is the functional currency of the charity. 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

At the time of approving the financial statements, the Trustees have a reasonable expectation that the charity 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

Funds are classified as either unrestricted or restricted funds, defined as follows.

Unrestricted funds are expendable at the discretion of the Trustees in furtherance of the objects of the charity. If parts of the unrestricted funds are earmarked at the discretion of the Trustees for a particular purpose, they are designated as a separate fund. This designation has an administrative purpose only and does not legally restrict the Trustees' discretion to apply the fund.

Restricted funds are funds subject to specific requirements as to their use which may be declared by the donor or with their authority or created through legal processes, but still within the wider objects of the charity.

1.4 Income

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

Donations are recognised when the charity has evidence of entitlement to the gift, receipt is probable and its amount can be measured reliably. Entitlement usually arises immediately upon receipt, however, in the event that a donation is subject to conditions that require a level of performance before the charity is entitled to the funds, the income is deferred and not recognised until either those conditions are fully met, or the fulfilment of those conditions is wholly within the control of the charity and it is probable that those conditions will be fulfilled in the reporting period.

Income from Charitable Activities

Income from charitable activities includes income earned both from the supply of goods or services under contractual arrangements and from performance-related grants which have conditions that specify the provision of particular goods or services to be provided by the charity. Income from charitable activities is recognised as earned (as the related goods or services are provided).

1 Accounting policies **(Continued)**

Grants receivable
Income from government and other grants, whether 'capital' or 'revenue' in nature, are recognised when the charity has unconditional entitlement to the funds, it is probable that the income will be received, the amount can be measured reliably. Unconditional entitlement will be achieved once any performance or other conditions attached to the grants have been met, or fulfilment of those conditions is wholly within the control of the charity.

Where performance conditions are attached to the grant and are yet to be met, the income is recognised as a liability and included on the balance sheet as deferred income to be released.

Investment income
Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the bank.

Other income
Other income represents income that cannot be reported under the other analysis headings provided within the Statement of Financial Activities and is recognised when the charity is entitled to the income, it is probable that it will be received and the amount can be measured reliably by the charity.

1.5 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 settlement will be required and the amount of the obligation can be measured or estimated reliably.

Liabilities are measured on recognition at historical cost and then subsequently measured at the best estimate of the amount required to settle the obligation at the reporting date. The exception is that certain financial instruments must be adjusted to their present value; these include financial liabilities where settlement is deferred for more than 12 months after the reporting date.

All expenditure is accounted for on an accruals basis. All expenses including support costs and governance costs are allocated or apportioned to the applicable expenditure headings.

Expenditure on Charitable activities
Expenditure on charitable activities includes all costs incurred by the charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities. The costs of charitable activities presented in the Statement of Financial Activities includes the costs of both direct service provision and the payments of grant awards if applicable.

Governance costs
Governance costs (which are included as a component of support costs in accordance with SORP) comprise all costs involving the public accountability of the charity and its compliance with regulation and good practice. These costs include those related to constitutional and statutory requirements, external scrutiny (audit or independent examination), strategic management, and other legal and professional fees.

Irrecoverable VAT
Irrecoverable VAT is charged against the expenditure heading for which it was incurred.

Pensions
The pension costs charged in the financial statements represent the contribution payable by the charity during the year.

1 Accounting policies **(Continued)**

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:

Computers	25% straight line

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.

1.7 Impairment of fixed assets

At each reporting end date, the charity 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.

1.9 Financial instruments

The charity 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 charity's balance sheet when the charity 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.

1 Accounting policies (Continued)

Derecognition of financial liabilities

Financial liabilities are derecognised when the charity'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 charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

1.11 Retirement benefits

Payments to defined contribution retirement benefit schemes are charged as an expense as they fall due.

1.12 Taxation

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

1.13 Leases

Rentals payable under operating leases, including any lease incentives received, are charged as an expense on a straight line basis over the term of the relevant lease.

2 Critical accounting estimates and judgements

In the application of the charity'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.

3 Income from donations and legacies

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
Donations and gifts	5,052	165	5,217	11,023	4,453	15,476
Donations and gifts						
Discretionary Fund	-	165	165	-	4,453	4,453
Other	5,052	-	5,052	11,023	-	11,023
	5,052	165	5,217	11,023	4,453	15,476

4 Income from charitable activities

	Employment initiatives	Education	Advice services	Total	Employment initiatives	Education	Advice services	Total
	2025	2025	2025	2025	2024	2024	2024	2024
	£	£	£	£	£	£	£	£
Generated income from charitable activities	-	7,756	1,272	9,028	-	-	3,636	3,636
Grant and contractual funding towards charitable activities	12,767	121,045	624,663	758,475	12,508	155,293	611,381	779,182
	12,767	128,801	625,935	767,503	12,508	155,293	615,017	782,818
Analysis by fund								
Unrestricted funds - general	-	7,756	77,023	84,779	-	-	87,720	87,720
Restricted funds	12,767	121,045	548,912	682,724	12,508	155,293	527,297	695,098
	12,767	128,801	625,935	767,503	12,508	155,293	615,017	782,818

4 Income from charitable activities **(Continued)**

Performance related grants and contract income

	Employment initiatives	Education	Advice services	Total	Employment initiatives	Education	Advice services	Total
	2025	2025	2025	2025	2024	2024	2024	2024
	£	£	£	£	£	£	£	£
National Lottery	-	-	40,504	40,504	-	-	-	-
National Lottery - Awards for All	-	-	-	-	-	-	5,000	5,000
North Ayrshire Council (NAC)	-	10,000	306,031	316,031	-	3,000	360,043	363,043
East Ayrshire Council	-	-	19,402	19,402	-	-	-	-
Scottish Legal Aid Board	-	-	128,716	128,716	-	-	128,149	128,149
Shared Prosperity Fund Multiply (NAC)	-	46,164	-	46,164	-	143,460	-	143,460
Community Mental Health and Wellbeing Fund	-	-	-	-	-	-	6,400	6,400
Community Investment Fund (NAC)	-	-	15,256	15,256	-	-	101,534	101,534
Employment Initiatives	12,767	-	-	12,767	12,508	-	-	12,508
Ayrshire Community Trust	-	-	-	-	-	-	8,000	8,000
John Mather Trust	-	9,667	-	9,667	-	3,333	-	3,333
Robertson Trust	-	33,000	-	33,000	-	5,500	-	5,500
Morgan Sindall	-	16,666	-	16,666	-	-	-	-
Garfield Trust	-	-	35,000	35,000	-	-	-	-
Advice UK	-	-	13,333	13,333	-	-	-	-
Citizens Advice Scotland	-	-	26,650	26,650	-	-	-	-
Scottish Government	-	-	37,521	37,521	-	-	-	-
Scottish Government (ASK & ACT)	-	-	5,798	5,798	-	-	-	-
Small Grants	-	-	2,000	2,000	-	-	2,555	2,555
	12,767	121,045	624,663	758,475	12,508	155,293	611,381	779,182

Government funding from Scottish Government, Councils and Scottish Legal Aid Board totalled £568,888 (2024:£737,311).

5 Income from investments

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Interest receivable	11,444	21,322

6 Other income

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Reception Services	24,690	22,436

7 Expenditure on raising funds

	Unrestricted funds general 2025 £	Unrestricted funds designated 2025 £	Total 2025 £	Unrestricted funds general 2024 £	Unrestricted funds designated 2024 £	Total 2024 £
Fundraising and publicity						
Fundraising agents	-	-	-	-	5,500	5,500
Staff costs	62,797	-	62,797	11,010	-	11,010
	62,797	-	62,797	11,010	5,500	16,510

8 Expenditure on charitable activities

	Charitable Expenditure 2025 £	Charitable Expenditure 2024 £
Direct costs		
Staff costs	639,721	619,220
Depreciation and impairment	6,167	7,635
Project and activities	61,331	61,443
Premises costs	51,716	42,205
Running costs	49,835	54,199
Motor and travel costs	3,833	2,933
Legal and professional fees	-	1,440
Accountancy fees	16,006	15,091
Interest and finance charges	440	378
Governance cost (Note 10)	8,350	6,720
	837,399	811,264
Analysis by fund		
Unrestricted funds - general	161,814	102,376
Unrestricted funds - designated	26,081	18,784
Restricted funds	649,504	690,104
	837,399	811,264

9 Analysis of charitable expenditure by activity

Activity or Programme	Activities undertaken directly	Direct Costs	Support Costs	Total 2025
	£	£	£	£
Advice Services	83,008	543,617	90,733	717,358
Education	5,449	94,369	6,396	106,214
Employment Initiatives	-	12,367	-	12,367
Financial Assistance for Clients	1,460	-	-	1,460
	89,917	650,353	97,129	837,399

Activity or Programme	Activities undertaken directly	Direct Costs	Support Costs	Total 2024
	£	£	£	£
Advice Services	79,586	493,905	74,104	647,595
Education	3,267	126,082	15,615	144,964
Employment Initiatives	-	12,508	-	12,508
Financial Assistance for Clients	6,197	-	-	6,197
	89,050	632,495	89,719	811,264

The allocation of support costs across the different activities of the charity has been attributed on a basis consistent with the use of resources.

10 Auditor's remuneration

Fees payable to the charity's auditor and associates:	2025	2024
	£	£
For audit services		
Audit of the financial statements of the charity	8,350	6,720

11 Trustees

None of the Trustees (or any persons connected with them) received any remuneration, benefits or reimbursement of expenses from the charity during the year. See also Note 25.

12 Employees

The average monthly number of employees during the year was:

	2025 Number	2024 Number
Full Time	14	18
Part time & sessional workers	11	7
Total	25	25

Employment costs	2025 £	2024 £
Wages and salaries	626,944	579,398
Social security costs	59,386	36,507
Other pension costs	16,188	14,325
	702,518	630,230

Key Management Remuneration
The remuneration of key management personnel during the year, including wages and salaries, and employer's contributions to national insurance and pensions, was £81,089 (2024 - £75,003).

The number of employees whose annual remuneration was more than £60,000 is as follows:

	2025 Number	2024 Number
£60,000 - £70,000	-	1
£70,000 - £80,000	1	-

13 Net income/(expenditure) for the year

Operating for the year is stated after charging:	2025 £	2024 £
Fees payable to the company's auditor for the audit of the company's financial statements	8,350	6,720
Depreciation of owned tangible fixed assets	6,167	7,635
Operating lease charges	40,965	33,092

14 Taxation

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

15 Tangible fixed assets

	Computers
	£
Cost	
At 1 December 2024	36,037
Additions	419
At 30 November 2025	36,456
Depreciation and impairment	
At 1 December 2024	24,013
Depreciation charged in the year	6,167
At 30 November 2025	30,180
Carrying amount	
At 30 November 2025	6,276
At 30 November 2024	12,025

16 Debtors

	2025	2024
Amounts falling due within one year:	£	£
Other debtors	10,058	26,308
Prepayments and accrued income	86,826	38,060
	96,884	64,368

17 Financial instruments

	2025	2024
	£	£
Carrying amount of financial assets		
Debt instruments measured at amortised cost	10,058	26,308
Carrying amount of financial liabilities		
Measured at amortised cost	72,524	69,943

18 Creditors: amounts falling due within one year

	Notes	2025	2024
		£	£
Other taxation and social security		13,691	10,466
Deferred income	20	168,651	138,491
Trade creditors		2,406	2,466
Other creditors		2,845	2,690
Accruals		67,273	64,787
		254,866	218,900

19 Retirement benefit schemes

Defined contribution schemes	**2025** £	**2024** £
Charge to profit or loss in respect of defined contribution schemes	16,188	14,325

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

At the balance sheet date, there were pension contributions outstanding of £2,845 (2024 - £2,690).

20 Deferred income

	2025 £	**2024** £
Arising from Deferred income	168,651	138,491

	1 December 2024 £	**Receipts in year** £	**Released in year** £	**30 November 2025** £
North Ayrshire Council	6,314	75,748	(75,748)	6,314
Reception Services	465	24,690	(24,690)	465
New Scots (NAC)	1,125	-	(1,125)	-
National Lottery	-	38,133	(34,955)	3,178
National Lottery - SROI	-	11,584	(5,548)	6,036
No-One Left Behind	-	-	-	-
Shared Prosperity Fund Multiply	46,164	-	(46,164)	-
Community Investment Fund	15,256	-	(15,256)	-
John Mather Trust	6,667	10,000	(9,667)	7,000
Garfield Weston Foundation	35,000	-	(35,000)	-
Robertson Trust	27,500	33,000	(33,000)	27,500
North Ayrshire Council Employability	-	27,590	(16,491)	11,099
Advice UK	-	15,000	(13,333)	1,667
North Ayrshire Debt advice	-	26,297	(21,915)	4,382
East Ayrshire Council - Anti Poverty	-	116,412	(19,402)	97,010
East Ayrshire Citizens Advice Bureau	-	6,000	(2,000)	4,000
	138,491	384,454	(354,294)	168,651

Deferred income comprises income received before the year end for use on charitable activities during the 2025/26 financial year end. All deferred income relates to funds received in advance of the period to which the project relates and are anticipated to be recognised in full in 2025/26 or later, when the performance outcomes have been met.

21 Unrestricted funds

The following funds are the general unrestricted funds of the charity:

	At 1 December 2024	Income	Expenditure	Transfers	At 30 November 2025
	£	£	£	£	£
General funds	223,392	125,965	(224,611)	58,919	183,665

Previous year:	At 1 December 2023	Income	Expenditure	Transfers	At 30 November 2024
	£	£	£	£	£
General funds	212,538	142,501	(113,386)	(18,261)	223,392

22 Unrestricted funds - designated

These are the designated funds which have been set aside out of unrestricted funds by the Trustees for specific purposes:

	At 1 December 2024	Resources expended	Transfers	At 30 November 2025
	£	£	£	£
Designated Business Development Fund	85,000	(26,081)	(58,919)	-

Previous year:	At 1 December 2023	Resources expended	Transfers	At 30 November 2024
	£	£	£	£
Designated Business Development Fund	85,000	(24,284)	24,284	85,000

22 Unrestricted funds - designated (Continued)

Purposes of Unrestricted Designated Funds

Designated Business Development Fund

The Business Development fund represents funds previously ringfenced by the Trustees as part of the 5 year strategy, to enable the charity to invest in priority areas of the business. Such areas included staff and consultant resources to identify future complimentary funding sources and support in the initial phases of our efforts to provide more proactive engagement through development of community hubs, extension of our financial education offering and marketing of the services we provide.

The key deliverable of the investment is a greater quality of service to those who today present for assistance and reaching an increased number of individuals in partnership with our funders.

The fund was also used in previous years for temporary extraordinary payments made to staff during the cost of living and energy crisis - the organisation realises that it is not just our service users who are experiencing unprecedented challenges as a result of the crisis.

At the year end, the Trustees made the decision to release the balance on the fund to unrestricted general reserves, as reflected in the transfer at the year end, in order to focus on rebuilding the reserves of the charity.

23 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 December 2024	Incoming resources	Resources expended	Transfers	At 30 November 2025
	£	£	£	£	£
National Lottery SROI	-	5,548	(5,548)	-	-
Advice UK	-	13,333	(13,142)	-	191
ASK & ACT	-	5,798	(3,050)	-	2,748
Discretionary Fund	4,264	165	(1,460)	-	2,969
Citizens Advice Scotland	-	26,650	(26,155)	-	495
East Ayrshire Citizens Advice Bureau	-	2,000	(763)	-	1,237
Scottish Legal Aid Board - AHAP	28	128,716	(128,562)	-	182
East Ayrshire Council Anti Poverty	-	19,402	(14,884)	-	4,518
New Scots	-	1,125	(1,125)	-	-
Morgan Sindall	-	16,666	(4,971)	-	11,695
Employment Initiatives	-	12,767	(12,367)	-	400
Shared Prosperity Fund Multiply	-	46,164	(46,164)	-	-
Community Investment Fund	-	15,255	(15,255)	-	-
National Lottery	-	34,956	(33,803)	-	1,153
NAC Debt Advice	-	135,665	(135,256)	-	409
NAC Employability	-	93,491	(84,946)	-	8,545
Garfield Weston	-	35,000	(35,000)	-	-
John Mather Trust	-	9,667	(8,549)	-	1,118
Scottish Government	-	37,521	(37,521)	-	-
NAC Education	-	10,000	(9,287)	-	713
Robertson Trust	4,306	33,000	(31,696)	-	5,610
	8,598	682,889	(649,504)	-	41,983

23 Restricted funds **(Continued)**

Previous year:	At 1 December 2023	Incoming resources	Resources expended	Transfers	At 30 November 2024
	£	£	£	£	£
Discretionary Fund	6,008	4,453	(6,197)	-	4,264
Scottish Legal Aid Board - AHAP	(834)	128,149	(127,287)	-	28
Community Mental Health & Wellbeing	-	6,400	(6,400)	-	-
New Scots	-	1,500	(1,500)	-	-
Small Grants	-	2,255	(2,255)	-	-
Employment Initiatives	-	12,508	(12,508)	-	-
Shared Prosperity Fund Multiply	-	143,460	(137,437)	(6,023)	-
Community Investment Fund	-	101,534	(101,534)	-	-
National Lottery	-	5,000	(5,000)	-	-
NAC Debt Advice	-	195,000	(195,000)	-	-
NAC Employability	-	79,459	(79,459)	-	-
No-One Left Behind	-	8,000	(8,000)	-	-
John Mather Trust	-	3,333	(3,333)	-	-
NAC Education	-	3,000	(3,000)	-	-
Robertson Trust	-	5,500	(1,194)	-	4,306
	5,174	699,551	(690,104)	(6,023)	8,598

23 Restricted funds **(Continued)**

Discretionary Fund
The Discretionary Fund was created to allow CHAP to support people who need immediate financial assistance as a result of the impact that the ongoing financial crisis is having on individuals and families within the community. Funding towards the Discretionary Fund has been received from a number of sources including donations from individuals, YPI Scotland Award through Largs Academy, and The Ayrshire Community Trust (TACT) Poverty Fund in a previous year.

Scottish Legal Aid Board - AHAP

Funding received from the Scottish Legal Aid Board for a partnership arrangement with Govan Law Centre to provide the Ayrshire Homelessness and Prevention Service is recorded through this restricted fund together with the associated costs of running the service.

Community Mental Health & Wellbeing

Arran CVS provided funding in a previous year from the Communities Mental Health and Wellbeing Fund to enable CHAP to provide services based in Kilwinning Community Sports Club, namely facilitating a combination of appointment-based and drop-in services to individuals within the community, delivering an advice service and financial education group sessions. Year two funding was received in 2023 to continue providing services based in Kilwinning Sports Club and funding was also received to start outreach work in the Garnock Valley, in partnership with Bridgend Community Centre. Funding for the project ended in February 2024.

New Scots Fund

Funding was received from North Ayrshire Council to provide assistance to refugees.

Small Grants

One-off grants were received in the previous year towards costs of equipment (Access to Work) and advertising (North Ayrshire AGD Community Wealth Building Fund).

Employment Initiatives

Funding for recruitment of employees on a temporary basis has been received through a number of NAC funded employability programmes including Long Term Unemployed, Step into Business, Personal Recruitment Incentive and Parental Employment Programmes, in addition to University funded placements.

Shared Prosperity Fund Multiply Project
Funding awarded in partnership with North Ayrshire Council for the delivery of the UK Shared Prosperity Fund Multiply Project through the creation of a Multiply team to support the provision of numeracy and financial literacy programmes. A transfer was made, in the previous year, from the fund representing computer equipment, funded by the project, that was capitalised during the previous year, with depreciation charged to unrestricted funds over the life of the asset. Funding for the project ended in March 2025.

23 Restricted funds **(Continued)**

Community Investment Fund
Funding was secured through North Ayrshire Council for the provision of advice outreach services within the Three Towns area in 2023 and Irvine in 2024. Funding ended in January 2025.

National Lottery Awards for All
Funding was received from the National Lottery to allow a partnership to be formed with Children 1st so that their service users have easy access to timely and quality advice in relation to housing, welfare rights and debt issues.

NAC Debt Advice
Funding was secured from North Ayrshire Council for the provision of a debt advice service across North Ayrshire. In 2025, funding was focused on the provision of specialist housing advice and court representation for those at risk of eviction due to rent arrears.

NAC Employability
Funding was awarded from North Ayrshire Council in order to base an advisor in local employability hubs.

No-One Left Behind
In the pervious year, funding was awarded by The Ayrshire Community Trust in order to carry out a pre-employability pilot project within Greenwood Academy.

John Mather Trust

Funding was awarded during the year by the John Mather Trust to deliver housing and financial education workshops in Kilmarnock College.

NAC Education

Funding was awarded by North Ayrshire Council to support work with non attenders at school.

Robertson Trust

Funding was awarded by the Robertson Trust towards the salary costs of an education officer.

23 Restricted funds (Continued)

Advice UK
Funding was received from Advice UK to focus on those "hardest to reach" or hardest to help, including those who might never have sought debt advice before.

ASK & ACT
Funding was received from the Scottish Government to test new and effective approaches to prevent homelessness, support people to stay in their homes and will inform future guidance and regulation around these vital duties.

Citizens Advice Scotland
Funding was received from Citizens Advice Scotland to allow a partnership to be formed so that service users have easy access to timely and quality advice in relation to council tax debt issues.

East Ayrshire Council Anti Poverty
Funding was received from East Ayrshire Council to help alleviate the impact of the poverty and inequality on our local communities.

East Ayrshire Citizens Advice Bureau
Funding was received from East Ayrshire Citizens Advice Bureau to provide extra days of advice in North and South Ayrshire.

Garfield Weston
Funding was received from the Garfield Weston Foundation to extend our services and establish a new service hub at CentreStage in Kilmarnock, enhancing their community support.

Morgan Sindall
Funding was received from Morgan Sindall to deliver real-world, financial awareness workshops to secondary pupils across Scotland.

National Lottery SROI
A Strengthening Organisations grant was received from the National Lottery primarily to fund social value and SROI related training for staff.

Scottish Government
Funding was received from the Scottish Government, towards the end of the year, to support CHAP to continue to provide Welfare and Debt Advice services within North Ayrshire

24 Analysis of net assets between funds

	Unrestricted 2025 £	Designated 2025 £	Restricted 2025 £	Total 2025 £
At 30 November 2025:				
Tangible assets	6,276	-	-	6,276
Current assets/(liabilities)	177,389	-	41,983	219,372
	183,665	-	41,983	225,648

24 Analysis of net assets between funds **(Continued)**

	Unrestricted 2024 £	Designated 2024 £	Restricted 2024 £	Total 2024 £
At 30 November 2024:				
Tangible assets	12,025	-	-	12,025
Current assets/(liabilities)	211,367	85,000	8,598	304,965
	223,392	85,000	8,598	316,990

25 Related party transactions

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

26 Operating lease commitments

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

	2025 £	2024 £
Within one year	11,734	12,304
Between two and five years	-	1,350
	11,734	13,654

27 Analysis of changes in net funds

The charity had no material debt during the year.

28 Cash generated from operations

	2025 £	2024 £
(Deficit)/surpus for the year	(91,342)	14,278
Adjustments for:		
Investment income recognised in statement of financial activities	(11,444)	(21,322)
Depreciation and impairment of tangible fixed assets	6,167	7,635
Movements in working capital:		
(Increase)/decrease in stocks	-	4,230
(Increase) in debtors	(32,516)	(21,063)
Increase in creditors	5,806	10,475
Increase/(decrease) in deferred income	30,160	(54,950)
Cash absorbed by operations	(93,169)	(60,717)

The following pages do not form part of the statutory accounts