

Scottish Charity Number SC030652

C. A. B. I. A.

Counselling And Benefits In Action

Trustees Annual Report For Year Ended 31/03/2025

C.A.B.I.A (Counselling And Benefits In Action)

Scottish Charity Number SC030652

TRUSTEES ANNUAL REPORT FOR YEAR ENDED 31/03/2025

Governing Document

C.A.B.I.A is an unincorporated Scottish Charitable Organisation (Number SC030652) governed by its constitution (updated and amended) April 2013

Membership and Management

The business of the Charity is operated by a Management Group which has a committee comprising of no less than four and no more than twelve members, nominated and approved by majority vote at the Annual General Meeting to serve for one year , all being eligible for re-election . The Management Group will meet not less than six times a year.

Office Bearers will include Chairperson, Vice Chairperson, Treasurer and Secretary. The Management Group may co-opt up to three further Office Bearers if and when positions are deemed necessary to serve till next A.G.M.

Current Trustees

Chairperson-

Vice-Chairperson-

Treasurer

Secretary -

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TRUSTEES ANNUAL REPORT AND ACCOUNTS FOR YEAR ENDED 31/03/2025

Charitable Purposes

We assist members of surrounding areas and particularly local community, who may be suffering hardship whether financial or otherwise due to any physical disability, mental disability, discrimination, isolation or disadvantage of any type. We are able to offer free confidential advice, support from application to appeal including representation, counselling, information on welfare rights and entitlements and referral to any other service providers required by individual personal circumstances and needs at any particular time. We offer a Community Room, Kitchen, Lending Library and now a Community Garden for individuals to get involved in and join the CABIA Community.

Activities and Achievements

C.A.B.I.A.'s achievements over the last twelve months include the following

Benefit Advisors/Counselling

Our Advisors have assisted over 620 clients most in house within office with on- to-one appointments and the rest over telephone / internet in seeking rights and entitlements. Help in sourcing any further help and advice they require to improve their situation according to individual circumstances and needs. Supporting those in need through the very complicated new welfare reforms and keeping up to date with new regulations which seem to be forever changing as new legislation is passed. Taking full advantage of any training available to improve knowledge of welfare system, entitlements, new application policy, changes to existing benefits and new benefits launched, improving running and effectiveness of charity and gaining qualifications to be able to communicate with deaf community who seem very isolated when it comes to local advice and assistance. Our counselling service has of course been hugely impacted by the pandemic but we are slowly building that back up and we remain an approved centre for counsellors with Diploma students at Glasgow University and due to other services providing clients with our contact details we find self-referrals increasing dramatically. We still offer computer and telephone access to any who require it. This has helped many clients as most claims are now done over phone or online and many simply cannot afford lengthy phone calls or internet access at home. We also offer opportunity to be able to build and print CV and we are happy to support clients through this and improve their computer skills at same time. Many clients take opportunity to source positions available and any training or support available to them to increase their employability or qualifications. We are increasingly seeing many clients who are being isolated due to lack of income, unemployment, illness (physical or mental) or change in circumstances due to change in health or in employment status and who have been affected significantly by the

ongoing cost of living crisis we are also seeing a dramatic increase in the support needs of many simply in need of company or someone to talk to and we have set up a few groups for people to engage with others in similar circumstances that can understand the emotions that are overwhelming them. We continue to strive to increase our own knowledge of the evermore complicated Universal Credit system and now the benefits offered through the new Scottish Social Security and keep up to date with new legislation and we are taking part in the research groups for establishing the best delivery methods for the new benefits. We now have all claimants migrated to SDP under the Scottish Social Security and as from March 2025 we will see current DLA claimants being migrated to Scottish Living Allowance

Our Community Room and lending library, quiet space for those that need it when in town centre and we still offer our kitchen services for anyone who requires it. We now have a fully fitted and functioning Community Garden and a Polytunnel and we have had a successful harvest this year. Our Community Cafe will begin in May 2025 and we will continue to grow on the garden side as the volunteers increase. Monthly events are also ongoing to encourage engagement and participation and increase the CABIA COMMUNITY

Appeals Officer

The appeals service is still ongoing with the majority resulting in a positive outcome

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Finance

Grants this year include NLC VANL Peoples Postcode Lottery Bank of Scotland Foundation

Growth Pot Fund TNL Volunteering Matters

Accounts for year attached

Report approved by Trustees on 22/12/2025

Signed on behalf of Trustees

VICECHAIRPERSON

SECRETARY

Date 22/12/2025

C.A.B.I.A (Counselling And Benefits In Action)

Scottish Charity Number SC030652

Receipts and Payments Accounts for year ended 31/03/2025

C.A.B.I.A (Counselling And Benefits In Action)

Scottish Charity Number SC030652

Statement Of Balances as at 31/03/2025

Bank and cash at hand

Opening Balances 62

Surplus/Deficit 6661

Closing Balances

Held As

Cash at Bank 7007

Cash In Hand 0

Approved By Trustees of CABIA and signed on their behalf

VICECHAIRPERSON

SECRETARY

Date 22/12/2025

C.A.B.I.A (Counselling And Benefits In Action)

Scottish Charity Number SC030652

Receipts	2025	2024
	£	£
ActionEarthVolunteeringMatters	250	250
BankOfScotland	10000	
NLC	4250	3886
GrowthPotFund	2400	
NLCLOTTO	100	76
TNL	12957	12759
Donations		1300
Saltire		500
VANL	9164	
PeoplesPostcodeLottery	2707	
DrumpellierAllotmentsAssociation	300	
TotalIncome	42128	18771
Rent	3970	3970
Electricity	2500	1600
Phone/Internet	840	480
Repairs/Renovation	5500	0
Petrol	240	120
PAT Testing	120	80
Pest Control	360	240
Liability Insurance	265	265
Subscriptions	450	260
Postage	395	325
MonthlyEvents	3600	
Shredding/Disposal	400	320
Reference Books	180	125
Office Supplies	0	480
Ink/Toner	275	375
Cleaning	2222	1280
Yard Maintenance		50
Water Cooler	110	110
ChristmasGratuities for volunteers	450	450
Christmas Lunch for staff	270	140
Community Garden start up	7290	760
Flowers&MemorialPlaques	220	160
RemovalService	175	350
Decoration	215	550
Gratuities for help given(lifting,moving etc)	400	350
ElectricianLight&Sockets	0	550
Tea/Coffee/KitchenSupplies	1820	260
Sundries	200	190
VolunteerExpenses/CounsellorsGift	3000	100
CoronationEvents	0	2250
Electricity/PhoneVouchersForClients	0	1500
COLSupportForClients	0	1000

Total Payments	35467	17470
DeficitForYear	0	0
Balance of fu brought forward	62	81

StatementofBalance

Bank and cash at hand

Opening Balances	62	-19
Surplus/Deficit	6661	81
Closing Balance	6723	62
Held as		
Cash at bank	7700	62
Cash in hand	0	0

Signed by



22/12/2025

INDEPENDANT EXAMINERS REPORT TO THE TRUSTEES OF C.A.B.I.A

Scottish Charity Number SCO30652

I report on the accounts of the charity to 31/03/2025 which are set out on previous pages.

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. The charity trustees consider that the audit requirement of Regulation 10 (1) (d) of the Charities Accounts (Scotland) Regulations 2006 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 Independent Examiner's statement

My examination is carried out in accordance with Regulation 11 of the Charities Accounts (Scotland) Regulations (Scotland). 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 the seeking of 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 Examiners' 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 accounts which accord with the accounting records and comply with Regulation
9 of the 2006 Accounts regulations

Have not been met; or

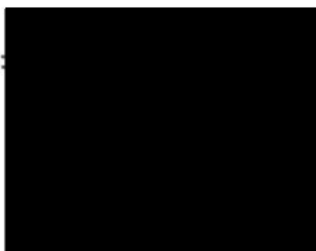
- 2) To which, in my opinion, attention should be drawn in order to enable a proper
understanding of the accounts to be reached.

Signed:



Date: 22/12/2025

Address:



Telephone Number:

Mob:

Home

