

# **Friends of Central Borders Citizens Advice Bureau**

## **Report and Financial Statements**

Period ended: 31 December 2025

Charity No. SC034708

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### **Legal and Administrative information**

#### **Trustees**

Madhuka Senanayake (Chairperson)  
Jennifer Duff (Vice Chairperson/Hon Secretary, part year)  
Gladys Purves (Hon Secretary, part year, resigned)  
Liz Copland (Hon. Treasurer)  
Alan Morton (part year, co-opted)  
Roberta McNeilage (part year, co-opted)

#### **Hon. Independent Examiner**

H Jayne Rogerson BA.CA.

#### **Bankers**

Bank of Scotland, 3 Channel Street, Galashiels TD1 1BE

## **Report of the Trustees for the period ended 31 December 2025**

The trustees present their report along with the financial statements of the Friends of Central Borders Citizens Advice Bureau for the period ended 31 December 2025. The financial statements have been prepared in accordance with the accounting policies set out on page 6 and comply with the charity's constitution and applicable law.

### **History and objectives of the Trust**

The organisation known as The Friends of Central Borders Citizens Advice Bureau (The Friends) was created under a constitution adopted at a meeting of The Friends on 29 August 2003. The Friends had previously existed as an informal association which came together on 14 April 2003. The organisation is a registered charity, No. SC034708 and was registered on 29 August 2003. In 2024, the Constitution was updated to allow Virtual and Hybrid meetings.

The objects of The Friends are to assist the charitable work of Central Borders Citizens Advice Bureau in providing advice and assistance to existing clients, former and potential clients of the Bureau and other persons who are in need of assistance or advice. The primary objective is the raising of funds towards reducing any shortfall in the Bureau's income and enabling the Bureau to carry out activities which would otherwise not be possible.

### **Management and Governance Arrangements**

The trustees who have served during the year are set out on page 1. Trustees are appointed by the membership of The Friends at the Annual General Meeting and may co-opt to their number at their discretion. The total number of trustees shall at no time exceed twelve or be less than six. The trustees are allowed to continue to operate with only 5 trustees whilst they actively recruit a minimum of a sixth trustee.

The trustees meet as required, usually about three to four times a year, The Chair of the committee provides awareness of the trust's and the trustees' responsibilities, the administrative procedures and the philosophical approach of the charity.

The trustees continually review the risks that the charity faces and currently regard these as very small.

There has been one change to our committee members and we are actively seeking to recruit a replacement for our Honorary Secretary who resigned.

### **Procedures and policy for grant making**

The Friends make grants to Central Borders Citizens Advice Bureau for specific items or for general operating expenses. Items of need are made known by the Bureau, or proposed by The Friends and grants are made after full discussion.

### **Achievements and performance of the Trust**

This year, the Friends have exercised their powers to raise funds and to make grants in accordance with their governing document. Our grants included refreshing kitchen crockery, an induction hearing loop, contribution to the window cleaning and a contribution to the refurbishment of the office and interview rooms.

### **Financial Review**

This year, an income of just over £870 was generated from fund raising activities. We are receiving a

regular monthly donation from one of our members and we also got a one off donation from another member. Our Chairperson's family did the Edinburgh Kiltwalk Big Stroll. In line with what we have done in the past, the Friends paid the registration fee for the Kiltwalk. We always have a fund raiser to coincide with Strictly Come Dancing. We also hired a local hall and held a Quiz night which was well attended by Friends and friends of Friends. Grants were awarded to pay for refreshing the crockery and storage jars in the kitchen; an induction hearing loop as part of improving the inclusivity of volunteers and clients; making a contribution towards window cleaning; and, finally, a contribution towards the refurbishment of the main office and interview rooms. The bureau was successful in bidding for funding for extensive improvements to the building as part of the Scottish Borders Community Regeneration Partnership. Total grants paid was £1804.65. The bank has changed its terms and conditions and we now pay bank charges on a monthly basis. In addition to this expense, we had costs for hiring the hall for the Quiz night and for the registration fee for the Kiltwalk. Total governance costs were £126.34. The remaining balance of £1194.88 is held within the Friends' bank account.

### **Future Plans**

We will continue to offer new volunteers and staff fleeces or equivalent and will order as and when required. We will continue to provide a contribution to the window cleaning. As before, the intention is to continue assisting the Bureau with improvements to their premises and the working environment for staff, volunteers and our clients through providing grants.

### **Trustees responsibilities in relation to the financial statements**

Charity law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the charity and its financial activities for that period. In preparing those financial statements, the trustees are required to:-

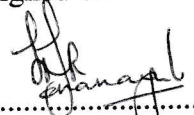
- select suitable accounting policies and then apply them consistently;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards and statements of recommended practice have been followed subject to any departures disclosed and explained in the financial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

The trustees are responsible for keeping accounting records which 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 Charities Act 1993. It is 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 Examiner**

The trustees intend to ask the current Independent Examiner to undertake the same duties with respect to the trust's accounts in the following year.

Signed on behalf of the trustees by:

  
.....  
Madhuka Senanayake, Chairperson

2026



## **Report of the Independent Examiner**

**To the members of Friends of Central Borders Citizens Advice Bureau**

I report on the accounts of the charity for the year ended 31 December 2025 which are set out on pages 5 to 7.

### **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 requirements of Regulation 10(1)(d) 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 Statement**

My examination is 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 seeks explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the accounts.

### **Independent Examiner's Statement**

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

1. which gives me reasonable cause to believe that in any material respect the requirements:

- to keep accounting records in accordance with Section 44(1)(a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations, and
- to prepare 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.

H Jayne Rogerson  
H Jayne Rogerson BA.CA., Independent Examiner

18<sup>th</sup> February 2026

## **Friends of Central Borders Citizens Advice Bureau**


### **Statement of Financial Activities for the period ended 31 December 2025**

	Notes	Unrestricted funds 2025	2024
<b>Incoming Resources</b>			
Fundraising and Donations	3	£870.81	£1,006.28
Bank Interest Received	3	£0.00	£0.00
		-----	-----
Total incoming resources		£870.81	£1,006.28
		-----	-----
<b>Resources Expended</b>			
Charitable Activities			
Grants payable	5	£1,804.65	£290.83
Governance costs	4	£126.34	£35.00
		-----	-----
Total resources expended		£1,930.99	£325.83
		-----	-----
Net incoming/outgoing resources		-£1,060.18	£680.45
Other recognised gains and losses:		£0.00	£0.00
		-----	-----
Net movement in funds		-£1,060.18	£680.45
Reconciliation of Funds:			
Total funds brought forward		£2,255.06	£1,574.61
		-----	-----
Total funds carried forward		<b><u>£1,194.88</u></b>	<b><u>£2,255.06</u></b>

### **Balance Sheet as at 31 December 2025**

	Notes	Unrestricted funds 2025	2024
<b>Current assets</b>			
Cash at bank and in hand	7	£1,194.88	£2,255.06
Debtors		£0.00	£0.00
		-----	-----
		£1,194.88	£2,255.06
Creditors		£0.00	£0.00
		-----	-----
Net current assets		£1,194.88	£2,255.06
		-----	-----
Total net assets		£1,194.88	£2,255.06
		=====	=====
Represented by:-			
Unrestricted funds	7	<b><u>£1,194.88</u></b>	<b><u>£2,255.06</u></b>

The financial statements on pages 5 to 7 were approved by the Trustees on 19/03/2026 and signed on their behalf by

  
 Madhuka Senanayake Chairperson

## **Notes forming part of the Financial Statements for the year ended 31 December 2025**

### **1. Principal Accounting Policies**

- (a) The financial statements are prepared under the historic cost convention as modified by the inclusion of investments at market value. The accounts are in accordance with applicable accounting standards and the Charities SORP 2005 (Accounting and Reporting by Charities).
- (b) Income is accounted for in the period in which the charity is entitled to receipt.
- (c) Expenditure on grants is recorded once the charity has made an unconditional offer to pay the grant and this is communicated to the beneficiary or the grant has been paid, whichever is the earlier. No grant commitments of more than one year have been made.
- (d) Other expenditure is included in the accounts as this is incurred. Irrecoverable VAT is charged to the statement of financial activities as incurred.

### **2. Taxation**

The charity is a registered charitable organisation and accordingly is exempt from taxation on its income and gains where they are applied for charitable purposes.

## Friends of Central Borders Citizens Advice Bureau

### Notes (continued)

<b>3. Analysis of income</b>	2025	2024
	£	£
General Activities 2025:		1006
Regular monthly donations	240.00	
One off donation	70.38	
Quiz Night	184.00	
Strictly Fundraiser	30.00	
Kiltwalk	330.00	
Easy Fundraising	<u>16.43</u>	
Total incoming resources	<u>870.81</u>	<u>1006</u>

### 4. Governance costs

Hire of Hall (Quiz night)	35.00	35
Publicity, postage, etc.	0.00	0
Kiltwalk registration fee	60.00	0
Bank Charges	<u>31.34</u>	<u>0</u>
Total Costs	<u>126.34</u>	<u>35.00</u>

### 5. Analysis of Grants made

The grants payable to Central Borders CAB in the year

Kitchen mugs, storage jars etc	28.71	
50% contribution to window cleaning	84.00	
Induction hearing loop part of Inclusivity of volunteers	191.94	
contribution towards bureau refurbishment	<u>1500.00</u>	
Total grants	<u>1804.65</u>	<u>290</u>

No grants were committed for payment in any year other than the year in which they were made.

### 6. Related Party transactions

None of the management committee were paid any remuneration or expenses by the charity during the year (2024 - none)

	<b>Unrestricted Funds</b>	<b>Unrestricted Funds</b>
	£	£
<b>7. Analysis of Fund Assets and Liabilities</b>		
Current Assets - Bank	1194.88	2255
Debtors	0	0
Creditors	<u>0</u>	<u>0</u>
	<u>1194.88</u>	<u>2255</u>

All funds are unrestricted and are free for use in accordance with the charitable objects of the trust.