

# Cumbernauld Poverty Action (SCIO)

Scotland · Charity number SC051570

## Details

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Status	Active
Legal form	SCIO (Scottish Charitable Incorporated Organisation)
Registered	2022-02-07
Register	<a href="#">View on the OSCR register</a>

## Contact

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Address	The Muirfield Centre 1a South Muirhead Road Cumbernauld G67 1AX
Website	<a href="http://www.cumbernauldpovertyaction.org.uk">www.cumbernauldpovertyaction.org.uk</a>

## Activities

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**Activities:** 'It carries out activities or services itself'

**Purposes:** 'the prevention or relief of poverty', 'the relief of those in need by reason of age, ill-health, disability, financial hardship or other disadvantage'

**What the charity does:** We provide advice, guidance and support to local people affected by poverty and/or disability. We carry out benefit checks to ensure people's incomes are fully maximised and help them reduce their outgoings. We help to complete applications for Social Security benefits such as Universal Credit, Adult Disability Payment and Child Disability Payment. We provide immediate crisis support to people who are struggling financially and to people who are at risk of self disconnection with their fuel. We offer volunteering opportunities to enable people to learn new skills and many have moved on to paid employment. We raise awareness of the issues affecting people and also new initiatives available to combat these.

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

**Objectives:** Purposes 4 The organisation's purposes are: 4.1 The relief of poverty, distress and hardship as a result of unemployment, disability or other social or economic circumstances among the inhabitants of North Lanarkshire. 4.2 To provide advice, support, guidance and training to local people affected by poverty and/or disability. 4.3 To promote awareness of the issues affecting people living in poverty, and the initiatives available to help tackle poverty. 4.4 Recruit, train and support local volunteers to help them gain skills and confidence to enable them to seek employment.

## Geography

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

## Finances

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Period end	Income	Expenditure	Assets	Employees
2026-03-31	£0	£0	-	4
2025-03-31	£94,341	£94,166	-	4
2024-03-31	£102,192	£86,393	-	4
2023-03-31	£118,270	£46,137	-	2

**Cumbernauld Poverty Action (SCIO)**

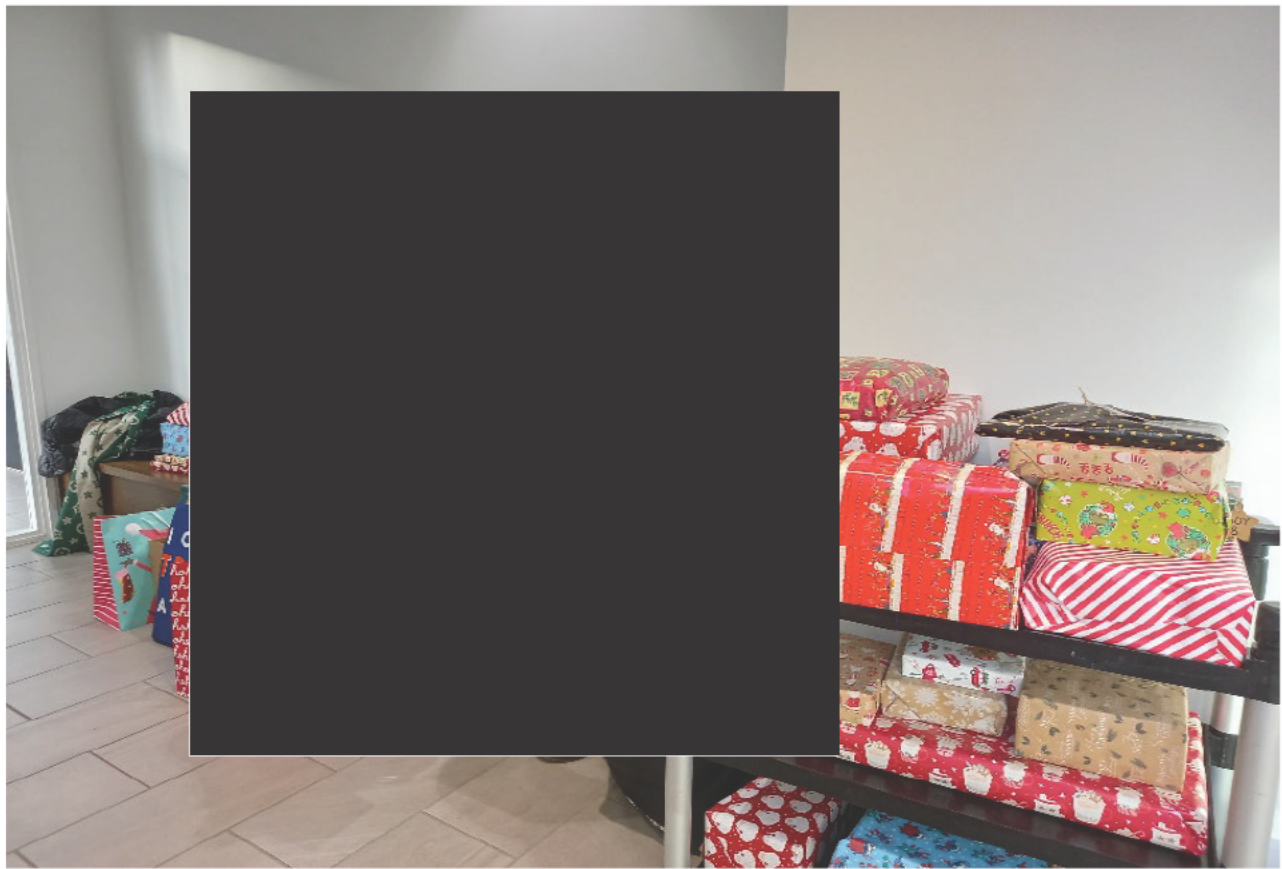
Scotland - Charity number SC051570

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# Accounts

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**CUMBERNAULD POVERTY ACTION (SCIO), SCOTTISH CHARITY NUMBER SC051570  
TRUSTEES ANNUAL REPORT AS AT 31<sup>ST</sup> MARCH 2025**



# CUMBERNAULD POVERTY ACTION (SCIO), SCOTTISH CHARITY NUMBER SC051570 TRUSTEES ANNUAL REPORT AS AT 31<sup>ST</sup> MARCH 2025

## GOVERNING DOCUMENT

Cumbernauld Poverty Action (SCIO) is an incorporated Scottish charity organisation (number SC051570), governed by its constitution. The Management Committee made the decision to apply for the charity to apply to become a Scottish Charitable Incorporated Organisation. Approval was granted by OSCR on 7th February 2022.

## APPOINTMENT OF TRUSTEES

Cumbernauld Poverty Action is directed by a Board. The maximum number of charity trustees is 9; out of that, no more than 4 shall be charity trustees who were elected/appointed under clauses 59 and 60 (or deemed to have been appointed under clause 58); and no more than 2 shall be charity trustees who were co-opted under the provisions of clauses 63 and 64.

The Board meets not less than 4 times each year. Office-bearers are appointed by the board who may co-opt up to 2 further members, where deemed necessary, to serve until the following AGM.

## MEMBERSHIP AND ADMINISTRATIVE STRUCTURE

The general structure of the organisation consists of:-

**The MEMBERS** - who have the right to attend members' meetings (including any annual general meeting) and have important powers under the constitution; in particular, the members appoint people to serve on the board and take decisions on changes to the constitution itself.

**The BOARD** - who hold regular meetings, and generally control the activities of the organisation; for example, the board is responsible for monitoring and controlling the financial position of the organisation. The people serving on the board are referred to in this constitution as CHARITY TRUSTEES.

## CURRENT TRUSTEES

NAME	POSITION
	Chairperson
	Vice Chairperson
	Secretary
	Treasurer
	Trustee            Deceased October 2024
	Trustee
	Trustee

## CUMBERNAULD POVERTY ACTION (SCIO), SCOTTISH CHARITY NUMBER SC051570 TRUSTEES ANNUAL REPORT AS AT 31<sup>ST</sup> MARCH 2025

### CONTACT ADDRESS

The Muirfield Centre  
1A South Muirhead Road  
Cumbernauld  
Lanarkshire  
G67 1AX

### CONTACT DETAILS

Website:  
[www.cumbernauldpovertyaction.org.uk](http://www.cumbernauldpovertyaction.org.uk)  
Facebook –  
facebook.com/Cumbernauldpovertyaction

### CHARITABLE PURPOSES

The relief of poverty, distress and hardship as a result of unemployment, disability or other social or economic circumstances among the residents of North Lanarkshire.

### OBJECTIVES AND AIMS

- i) To provide advice, support, guidance and training to local people affected by poverty and/or disability.
- ii) To promote awareness of the issues affecting people living in poverty, and the initiatives available to help tackle poverty.
- iii) Recruit, train and support local volunteers to help them gain skills and confidence to enable them to seek employment.

### ACTIVITIES AND ACHIEVEMENTS

In the year 2024-2025 our income maximisation service realised over £727,000 in financial gains for your clients. The main reason for the significant jump in figures from 2023-2024 is due to the investment in the new Advice Pro case management system which has provided improved monitoring and reporting, enabling more accurate measurement of client impact.

Unfortunately, we see no respite from the cost of living crisis as requests for crisis help continued to increase over the year.

We distributed 98 fuel vouchers to local people struggling to heat their homes who were at risk of self-disconnection. Through our work on the SGN Safe & Warm Scheme we provided energy advice at the same time to help people reduce their energy usage and therefore reduce their energy bills. Through our partnership working with Home Energy Scotland 8 clients were able to receive (at no cost) brand new central heating systems which will ensure their homes are warm and also more energy efficient.

We were delighted to be offered breakfast items via our local Argos (Sainsburys) and 72 packs were distributed to clients. We also (working with Cumbernauld and Carbrain Community Hub) were able to distribute food pantry vouchers to help people access free nutritious food. This gave them the opportunity to see what the food pantry had on offer and would hopefully encourage them to use it again to reduce their food costs long term.

Local companies very kindly donated Christmas gifts and Easter eggs for us to distribute to our clients – we are delighted that Emerson will once again be partnering with us to provide gifts for Christmas 2025.

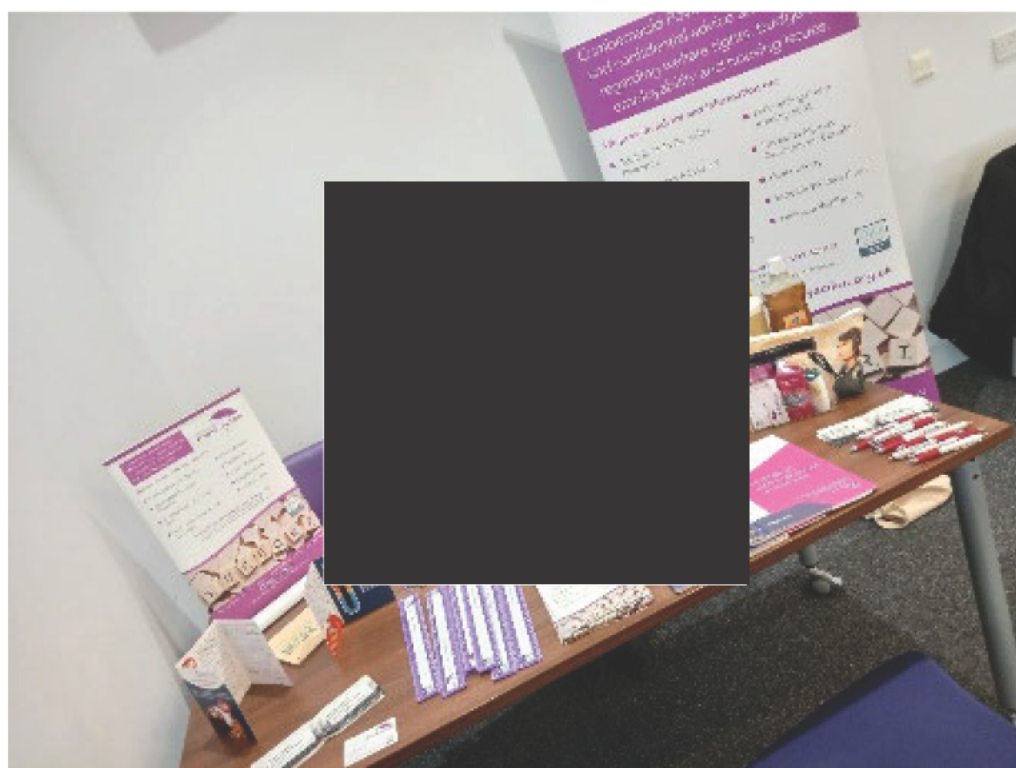
## CUMBERNAULD POVERTY ACTION (SCIO), SCOTTISH CHARITY NUMBER SC051570 TRUSTEES ANNUAL REPORT AS AT 31<sup>ST</sup> MARCH 2025

### ACTIVITIES AND ACHIEVEMENTS Continued...

We held a weekly warm space during the Winter months. We provided hot drinks and snacks and the opportunity to have a benefits check, access wifi or just enjoy some companionship for a few hours.

Unfortunately, during the course of the year one of our Trustees passed away and sadly a member of our staff team passed away after a short illness. They will be well missed by all.

Community Enterprise provided us with free assistance to prepare a business plan which will be helpful to provide information to current and potential funders and stakeholders about our future plans.



### FUTURE PLANS

Confirmed funding will enable home visits and regular outreach in Kilsyth during 2025–26, while continued support from the SGN Safe & Warm Scheme will sustain energy advice and fuel assistance in the face of rising energy prices throughout the winter months. This is particularly important given that the energy cap will rise again in October 2025.

## CUMBERNAULD POVERTY ACTION (SCIO), SCOTTISH CHARITY NUMBER SC051570 TRUSTEES ANNUAL REPORT AS AT 31<sup>ST</sup> MARCH 2025

### FINANCIAL REVIEW

During the year ended **31 March 2025**, Cumbernauld Poverty Action (SCIO) maintained a stable financial position while responding to increasing demand for support caused by the continuing cost-of-living crisis. The charity recorded a **small surplus of £174** (2024: £15,723), closing the year with **total funds of £88,107** (2024: £87,933).

### INCOME

Total income for the year was **£94,641** (2024: £102,192), with the majority derived from restricted grant funding (**£90,626**). Unrestricted income, including donations and local authority contributions, amounted to **£3,715**.

Key funding partners included:

- **The National Lottery Community Fund** — £39,992
- **SGN Safe & Warm Scheme** — £22,967
- **The Robertson Trust** — £15,000
- **North Lanarkshire Council** — £8,388 (various community funds)
- **Sainsbury's (Neighbourly), Cornerstone House Centre, VANL**, and individual donors

While total income was slightly lower than the previous year, funding remained broad and well diversified.

### EXPENDITURE

Total expenditure rose to **£94,166** (2024: £86,393), reflecting both increased service delivery and operating costs.

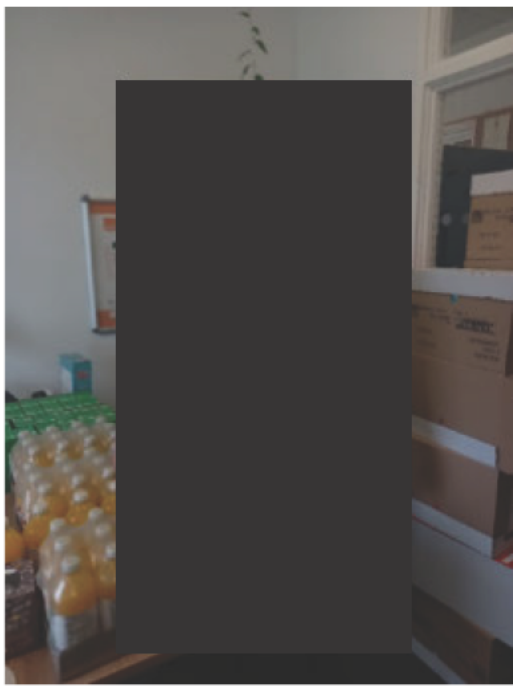
- **Staffing costs:** £60,578 (wages, HMRC, pensions)
- **Client support:** £2,012 spent on fuel vouchers and other hardship relief
- **Core operating costs:** rent, broadband, insurance, IT, printing, volunteer expenses, marketing
- **Capital investment:** £1,445 (case management system and office equipment)
- **Governance:** £1,696 (accountancy and compliance)

### RESERVES

The Board's policy is to maintain unrestricted reserves equivalent to **three months' operating costs** (approximately £49,156) to safeguard against funding interruptions and to cover staff, rent, and redundancy obligations and any other payments. At year-end, **unrestricted reserves stood at £38,406**, close to the target level, providing a prudent buffer for the year ahead. The Board recognises the importance of growing unrestricted income to strengthen long-term sustainability but is confident that reserves, partnerships, and a strong grant portfolio provide a solid foundation for the coming year.

**CUMBERNAULD POVERTY ACTION (SCIO), SCOTTISH CHARITY NUMBER SC051570  
TRUSTEES ANNUAL REPORT AS AT 31<sup>ST</sup> MARCH 2025**

	2025 Unrestricted Funds £	2025 Restricted Funds £	2025 Total Funds £
<b>CLOSING BANK (31.03.25)</b>			
Virgin Bank Current	33,402	49,702	83,104
<b>Virgin Bank Savings</b>	5,003	-	5,003
<b>CLOSING BANK (31.03.25)</b>	<b>38,406</b>	<b>49,702</b>	<b>88,107</b>



**CUMBERNAULD POVERTY ACTION (SCIO), SCOTTISH CHARITY NUMBER SC051570  
TRUSTEES ANNUAL REPORT AS AT 31<sup>ST</sup> MARCH 2025**

**RECEIPTS AND PAYMENT ACCOUNT AS AT 31ST MARCH 2025**

		2025	2025	2025	2024
		Unrestricted	Restricted	Total	Total
		Funds	Funds	Funds	Funds
		£	£	£	£
<b>RECEIPTS</b>	Notes				
Donations	4	2,437	-	2,437	3,118
Grant income	5	1,270	90,626	91,896	98,927
Other Income	6	8	-	8	71
<b>TOTAL RECEIPTS</b>		<b>3,715</b>	<b>90,626</b>	<b>94,341</b>	<b>102,116</b>
<b>PAYMENTS</b>					
Payments for Charitable Activities	7	1,669	89,358	91,026	84,898
Capital Purchase	8	-	1,445	1,445	-
Governance	9	13	1,683	1,696	1,494
<b>TOTAL PAYMENTS</b>		<b>1,681</b>	<b>92,485</b>	<b>94,166</b>	<b>86,393</b>
<b>SURPLUS/(DEFICIT)</b>		<b>2,034</b>	<b>(1,859)</b>	<b>174</b>	<b>15,723</b>
		2025	2025	2025	2024
		Unrestricted	Restricted	Total	Total
		Funds	Funds	Funds	Funds
		£	£	£	£
<b>BANK BALANCE AND CASH IN HAND</b>					
Opening Balances (31.03.24)		36,372	51,561	87,933	72,133
<b>SURPLUS/(DEFICIT) FOR THE YEAR</b>		<b>2,034</b>	<b>(1,859)</b>	<b>174</b>	<b>15,723</b>
<b>CLOSING BANK (31.03.25)</b>		<b>38,406</b>	<b>49,702</b>	<b>88,107</b>	<b>87,856</b>
Virgin Bank Current		33,402	49,702	83,104	87,933
Virgin Bank Savings		5,003	-	5,003	-
<b>CLOSING BANK (31.03.25)</b>		<b>38,406</b>	<b>49,702</b>	<b>88,107</b>	<b>87,933</b>

**CUMBERNAULD POVERTY ACTION (SCIO), SCOTTISH CHARITY NUMBER SC051570  
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**NOTES TO ACCOUNTS**

**1. BASIS OF ACCOUNTING**

These accounts have been prepared on the receipts and Payments Basis in accordance with the charities and Trustee investment (Scotland) Act 2005 and the charities Accounts (Scotland), Regulations 2006(as amended)

**2. NATURE AND PURPOSE OF FUNDS,**

Funds are made up of restricted grant income as well as restricted and unrestricted donations from Cumbernauld Poverty Action. Cumbernauld poverty action dissolved and donated funds to Cumbernauld poverty action (SCIO) funds are used for salaries, rent, operating costs and charitable activities

**3. TRUSTEE REMUNERATION**

No remuneration has been paid to any trustees in accordance with section 67 of the Charities and Trustee investment (Scotland) Act 2005. There were no other salaries paid to any connected persons during the year. There were no expenses paid to trustees or connected persons during the year. Other than out of pocket expenditure.

**RELATED PARTY TRANSACTIONS**

There were no Transactions with trustees and connected persons during the year between the charity and any charity trustee or person connected to a charity trustee during the year ended 31<sup>st</sup> March 2024.

**4. DONATIONS & FUNDRAISING**

	2025 Unrestricted Funds £	2025 Restricted Funds £	2025 Total Funds £	2024 Total Funds £
Donations	2,437	-	2,437	3,118
<b>TOTAL</b>	<b>2,437</b>	<b>-</b>	<b>2,437</b>	<b>3,118</b>

**5. GRANT INCOME**

	2025 Unrestricted Funds £	2025 Restricted Funds £	2025 Total Funds £	2024 Total Funds £
The Robertson Trust	-	15,000	15,000	-
Voluntary Action North Lanarkshire	-	3,249	3,249	-
Sainsbury's (Neighbourly)	-	1,500	1,500	-
SGN Safe & Warm Scheme	-	22,967	22,967	19,613
The National Lottery Community Fund	-	39,992	39,992	38,916
Cornerstone House Centre	-	800	800	-
Awards for all	-	-	-	10,000
North Lanarkshire Council (CGS)	-	-	-	1,000
North Lanarkshire Council	1,270	7,118	8,388	4,398
Peoples Postcode Trust	-	-	-	25,000
<b>TOTAL</b>	<b>1,270</b>	<b>90,626</b>	<b>91,896</b>	<b>98,927</b>

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**MOVEMENT OF FUNDS**

<b>FUNDER</b>	<b>Opening Balance £</b>	<b>Movement £</b>	<b>Closing balance £</b>
Restricted, SGN Safe & Warm Scheme	8,133	2,796	10,929
Restricted, Awards for All	2,515	(2,358)	157
Restricted, The Robertson Trust	-	13,925	13,925
Restricted, VANL-LAF	-	1,623	1,623
			-
Restricted, Sainsbury's (Neighbourly)	-	66	66
Restricted, NLC Micro fund Community Empowerment	-	434	434
<b>TOTAL RESTRICTED FUND</b>	<b>51,560</b>	<b>(1,710)</b>	<b>49,850</b>
<b>UNRESTRICTED GENERAL FUNDS</b>	<b>36,373</b>	<b>1,885</b>	<b>38,258</b>
<b>TOTAL FUND</b>	<b>87,933</b>	<b>174</b>	<b>88,107</b>

**6. OTHER INCOME**

	<b>2025 Unrestricted Funds £</b>	<b>2025 Restricted Funds £</b>	<b>2025 Total Funds £</b>	<b>2024 Total Funds £</b>
Bank Interest	3	-	3	-
Other Income	5	-	5	71
<b>TOTAL</b>	<b>8</b>	<b>-</b>	<b>8</b>	<b>71</b>

**7. PAYMENTS FOR CHARITABLE ACTIVITIES**

	<b>2025 Unrestricted Funds £</b>	<b>2025 Restricted Funds £</b>	<b>2025 Total Funds £</b>	<b>2024 Total Funds £</b>
Staff Costs	768	50,092	50,860	48,214
HMRC Paid	-	9,719	9,719	10,948
Staff Training	-	91	91	95
Pensions Costs	-	7,733	7,733	4,577
Subscriptions	-	5,738	5,738	205
Rent	-	6,915	6,915	6,729
Advertising & Marketing	-	612	612	-
Telephone & broadband	1	1,060	1,060	943
Volunteer Expenses	-	234	234	418
Mileage	-	43	43	90
Bank Fees	-	-	-	23
Fuel Vouchers	900	1,112	2,012	4,822
Household Hardship Fund paid	-	-	-	1,100
Insurance	-	934	934	844
Repairs & Maintenance	-	108	108	-
Office Furniture	-	251	251	-
Light, Power, Heating	-	150	150	-
Office Costs	-	1,294	1,294	1,356
Printing & Literature	-	974	974	765
IT Expenses	-	125	125	50
Tide me over	-	1,865	1,865	1,362
Events	-	86	86	302
Breakfast club supplies	-	-	-	425
Farm food vouchers	-	225	225	1,630
<b>TOTAL</b>	<b>1,669</b>	<b>89,358</b>	<b>91,026</b>	<b>84,898</b>

**CUMBERNAULD POVERTY ACTION (SCIO), SCOTTISH CHARITY NUMBER SC051570  
TRUSTEES ANNUAL REPORT AS AT 31<sup>ST</sup> MARCH 2025**

## 8 CAPITAL COSTS

	2025 Unrestricted Funds	2025 Restricted Funds	2025 Total Funds	2024 Total Funds
Capital Purchase	-	1,445	1,445	-
<b>TOTAL</b>	<b>-</b>	<b>1,445</b>	<b>1,445</b>	<b>-</b>

## 9 GOVERNANCE

	2025 Unrestricted Funds £	2025 Restricted Funds £	2025 Total Funds £	2024 Total Funds £
Digital Accounting Services	-	480	480	175
Payroll Fees	13	1,203	1,216	-
<b>TOTAL</b>	<b>13</b>	<b>1,683</b>	<b>1,696</b>	<b>175</b>

## 9 STAFF COSTS

Wages are prepared by the Scottish Council for Voluntary Organisations (SCVO).

	2025 Total £	2024 Total £
Staff Costs	50,860	48,214
HMRC Paid	9,719	10,948
<b>TOTAL</b>	<b>60,578</b>	<b>59,162</b>

There are 4 members of staff 2 full-time worker and 2 sessional workers

## 10 FIXED ASSET POLICY

Cumbernauld Poverty Action (SCIO) establishes £250 as the threshold amount before being added to Fixed asset register. All items of a capital nature are expensed in the Receipts and Payments accounts. Assets are currently valued at historic cost.

	2025 £	2024 £
All assets are valued at original cost	3,302	2,098

## 11. PREPAYMENTS

The charity has prepaid a subscription extension to housing system website for the period 1<sup>st</sup> December 2024 to 30<sup>th</sup> November 2026.

## 12 RENT AGREEMENT

This is a continuous rental agreement with NLC for Rent and Broadband charges which is invoiced annually, which has now been transferred to SCIO this is for £819 per month.

## 13. LIABILITIES

HMRC and pensions have been fully paid to date

**CUMBERNAULD POVERTY ACTION (SCIO), SCOTTISH CHARITY NUMBER SC051570  
TRUSTEES ANNUAL REPORT AS AT 31<sup>ST</sup> MARCH 2025**

There are no other liabilities for the charity at this time

The independent examiners report attached forms part of these accounts

The accounts for the year are attached and form part of this report.

The rep [redacted] stees on and signed on their behalf

Signed [redacted] .

Chairperson: [redacted]

Date..... 07 Nov 2025 (UTC)

Signed [redacted] ....

Vice Chair Person [redacted]

Date..... 07 Nov 2025 (UTC)

**CUMBERNAULD POVERTY ACTION (SCIO), SCOTTISH CHARITY NUMBER SC051570  
TRUSTEES ANNUAL REPORT AS AT 31<sup>ST</sup> MARCH 2025**

**INDEPENDENT EXAMINER’S REPORT TO THE TRUSTEES OF CUMBERNALD  
POVERTY ACTION**

I report on the accounts of the charity for the **year ended 31/03/2024**, which are set out on pages 1 to 8

**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 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 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



Finance



Professional Qualification :



Address: Voluntary Action North Lanarkshire  
90 Brandon Parade East  
Motherwell  
ML1 1LY

Date

10 Nov 2025 (UTC)