

Report of the Trustees and
Audited Financial Statements
for the Year Ended 31 March 2025
for
West Dunbartonshire Citizens Advice
Bureau

West Dunbartonshire Citizens Advice
Bureau

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

	Page
Report of the Trustees	1
Report of the Independent Auditors	8
Statement of Financial Activities	12
Balance Sheet	13
Cash Flow Statement	14
Notes to the Cash Flow Statement	15
Notes to the Financial Statements	16

West Dunbartonshire Citizens Advice
Bureau

Report of the Trustees
for the Year Ended 31 March 2025

The trustees present their report with the financial statements of the charity for the year ended 31 March 2025. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

OBJECTIVES AND ACTIVITIES

Objectives and aims

The charitable purposes are:

- the advancement of education;
- the advancement of health;
- the advancement of citizenship or community development;
- the relief of those in need by reason of age, ill health, disability, financial hardship or other disadvantage.

The organisation has been formed to benefit principally the area of West Dunbartonshire (the "area of benefit") with the following charitable objectives:

- the advancement of education through, but not limited to, providing individuals with information, clarification and understanding of legislation and their legal rights and responsibilities;
- the relief of those in need through, but not limited to, (i) assessing individuals' entitlement to welfare benefits; (ii) providing assistance in claiming benefits; and (iii) assisting individuals to appeal against refusal of benefits;
- the advancement of health through, but not limited to, providing a comprehensive advice service which seeks to address individuals' problems and thereby alleviates the injury to health, stress and anxiety caused by unsolved problems; and
- the advancement of community development through, but not limited to, recruiting, training and developing local citizens to be volunteers in and for the Bureau, who in turn assist members of the public within the area of benefit, and in doing so contribute to the development of the area of benefit.

Public benefit

The charity meets the definition of a public benefit entity under FRS 102.

Volunteers

In accordance with FRS 102 and the Charities SORP (FRS 102), the economic contribution of general volunteers is not recognised in the financial statements as this cannot be reliably measured.

West Dunbartonshire Citizens Advice
Bureau

Report of the Trustees
for the Year Ended 31 March 2025

ACHIEVEMENTS AND PERFORMANCE

Charitable activities

Review of Activities

In the year 2024-2025, West Dunbartonshire Citizens Advice Bureau advised and assisted 4,559 clients and dealt with 33,486 issues. This work generated just under £1.6 million in client financial gains (including debt write-offs). Our statistics are down marginally on the previous year, although the financial gains we secured for clients increased by £400k.

We continue to adopt a multi-channel approach with our face-to-face advice service being supplemented by digital and telephone advice and assistance (Freephone, Livechat, Email, Web enquiries). However, we are acutely aware that many people struggle with digital and remote service provision. We have been successfully operating outreach projects which will enable us to deliver advice services in the community, at accessible locations.

In keeping with our core principles, the CAB service is open to the whole community. Many of the people who use our service have had advice over the years on a range of topics. As a holistic, generalist advice service we continue to provide advice and assistance on welfare benefits, debt, housing, employment, consumer, family, travel, neighbour issues, etc. This has only been possible as a result of the terrific support the CAB service has received from West Dunbartonshire Council and its predecessors for over 50 years.

Thanks to the ongoing support of West Dunbartonshire Council funding for our core service, we are now able to complement the generalist service with some targeted work as result of our efforts to secure funding from other sources.

MoneyTalkPlus

The MoneyTalkPlus (MTP) project targets specific groups such as single parent families, families with an adult or child with health condition or disability, larger families, etc., in line with the Scottish Government's Child Poverty Strategy. This includes doing outreach work in, e.g., health settings, etc.

Safe and Warm

The Safe and Warm project, funded by SGN, focuses on energy advice, including energy safety. As with the MTP project there are specific target groups (largely as above).

Advice for All

We continue to work in partnership with Clydebank, Knowes, Dalmuir Park and now Dunbritton and Trafalgar Housing Associations. We're working with the HAs on two fronts: as well as offering a CAB referral service for tenants needing advice in relation to financial hardship, we have been working with tenants to develop workshops that might help prevent other tenants experiencing financial hardship in the future.

Advice in the Community

Our Advice in the Community initiative continues to thrive. Our work with various partners in a range of settings gives us the chance to deliver advice out in the community - moving away from sometimes inaccessible town-centre advice services to advice and assistance at the heart of the community. We offer appointments in Centre 81, Improving Lives and the four HAs in Clydebank, at our office and at the Cutty Sark Centre in Dumbarton and in Alexandria library two days per week.

Cash First

We participated in West Dunbartonshire Council's Cash First project. Our role is to offer benefit checks, advice and assistance to clients who have received financial support from the Cash First project.

Power of Attorney Project

The main referral partners in this project are Carers of West Dunbartonshire and Alzheimers Scotland, although we are seeing an increasing number of referrals direct from GP practices.

West Dunbartonshire Citizens Advice
Bureau

Report of the Trustees
for the Year Ended 31 March 2025

FINANCIAL REVIEW

Financial position

The financial statements show the overall position of the charity as at 31 March 2025, its incoming resources and the application of these resources for the year ended that date.

Income received during the year totalled £544,199 (2024 - £501,773) and expenditure totalled £509,776 (2024 - £491,257). A surplus of £34,423 was generated compared to £10,516 in 2024.

Principal funding sources

The charity is largely dependent on the local authority as a key funder. In addition to core funding, where possible the charity seeks to attract additional funding from trusts and charities. Funding is received from Citizens Advice Scotland to deliver contracts awarded by Scottish and UK Governments. However, the principal funders remain West Dunbartonshire Council, West Dunbartonshire Community Planning Partnership and Scottish Government agencies.

Reserves policy

The Trustees believe that the charity should hold financial reserves in order to ensure that the charity can continue to operate and meet the needs of clients in the event of unforeseen, and potentially damaging, financial circumstances arising. The Trustees therefore consider that the present level of reserves is sufficient to meet requirements of the charity.

The level of reserves as at 31 March 2025 totalled £213,715 (2024 - £179,292), made up of unrestricted reserves of £162,197 (2024 - £175,210) and restricted reserves of £51,518 (2024 - £4,082). Within unrestricted and restricted reserves, £12,198 (2024 - £628) and £782 (2024 - £2,057) respectively, equate to the net book value of assets which will only be distributable when the assets are disposed of. The remaining balance of restricted reserves will be distributable when the grant conditions have been met.

Going concern

The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern. There are sufficient cash resources and reserves at the year end. They have accessed all available support which has been available at local and national levels. The charity therefore continues to adopt the going concern basis in preparing its financial statements.

Risk management

The Trustees have assessed the major risks to which the charity is exposed, in particular those related to the operations and finances of the charity, and are satisfied that systems and procedures are in place to mitigate our exposure to the major risks. Risk assessments are made on a regular basis.

**West Dunbartonshire Citizens Advice
Bureau**

**Report of the Trustees
for the Year Ended 31 March 2025**

FUTURE PLANS

Funding remains a major challenge. In March 2023 we were notified of a 25% cut in our core funding for 2023/24 but avoided any cut in core funding for 2024/25. However, with our two biggest funders, West Dunbartonshire Council and Scottish Government, reporting their own financial challenges we fully anticipate a real struggle to maintain current funding levels in the coming years. Nevertheless, Trustees are committed to taking West Dunbartonshire Citizens Advice Bureau forward. Our strategic objectives are as follows:

- To further develop the CAB service in West Dunbartonshire by focussing on person-centred services as we develop accessible outreach and digital facilities.
- To further develop the CAB's human resources by increasing volunteer recruitment, and improving and broadening skill levels amongst staff and volunteers.
- To further develop robust governance and to enhance community engagement by working with the people who use our services (and those who don't).
- Improve our communications internally and externally by focussing on telling our stories and the stories of the people who depend upon the CAB service.
- To develop a diversified funding model in anticipation of continued financial uncertainty.

This has been another challenging year for WDCAB and regrettably, for the people who rely upon our services. Trustees recognise there is no room for complacency as we move forward. Although many adjustments were forced on us by circumstances, there can be no doubt that the transformation in how we operated throughout lockdown brought many benefits, including for those clients who hadn't previously been in a position to access the CAB service locally.

We will take what we learned from lockdown and from the continuing Cost of Living crisis to inform how we respond to future challenges in the short- and the long-term.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

West Dunbartonshire Citizens Advice Bureau is a Scottish charitable incorporated organisation (SCIO) and registered as a Scottish charity, charity number SC002558. The charity was formed on 13 July 2000. On 8 January 2021, this SCIO was incorporated as a result of the conversion of a charitable company (Company name: West Dunbartonshire Citizens Advice Bureau, company number: SC209080). It was formed under a Constitution which established its objects and powers.

Recruitment and appointment of new trustees

The Board of Trustees are elected annually from its membership. There are two categories of membership; member trustee and co-opted trustee. The maximum number of charity trustees is no more than 16; out of that no more than 13 shall be member trustees and no more than 3 shall be co-opted trustees. At any given time, no more than 50% of the charity trustees in office may be volunteers working for the Bureau. A person will not be eligible for appointment to the Board if they are an employee of the organisation. West Dunbartonshire Council may elect, from its members, a Councillor who is willing to so act as a charity trustee with voting rights. The minimum number of charity trustees is no less than 5.

A charity trustee, who as at the annual general meeting when he/she retires from a charity trustee has held office for a period of six years or more shall not be eligible for re-election as a charity trustee before the next AGM following retirement.

**West Dunbartonshire Citizens Advice
Bureau**

**Report of the Trustees
for the Year Ended 31 March 2025**

STRUCTURE, GOVERNANCE AND MANAGEMENT

Organisational structure

The management of the charity is the responsibility of the Trustees who are elected and co-opted under the terms of the Constitution. The Chief Executive Officer is responsible for all operational aspects of the organisation.

The Chief Executive Officer provides regular written reports to the Board of Trustees which is responsible largely for the strategic management of the organisation. The Board also focuses on policy-making and the oversight function. In the period covered by this report there were four sub-committees active within the Bureau. These were:

- the Staffing sub-committee
- the Finance sub-committee
- the Governance sub-committee
- the Development Working Group

The nature and composition of these sub-committees can change as a result of external influences and/or changing needs. The powers of Trustees are as detailed in the Constitution.

Induction and training of new trustees

It is a requirement of membership of the Board of Trustees of West Dunbartonshire Citizens Advice Bureau (CAB) that each new trustee agrees to undertake induction training. Induction training for the Trustees includes the following:

- aims and principles of the CAB service
- summary of legal responsibilities of the Board
- trustees' responsibilities
- the role of sub-committees
- responsibilities in relation to staff and volunteers
- how West Dunbartonshire Citizens Advice Bureau services are organised
- quality management issues
- responsibility for planning and finance
- compliance risk issues

Induction training is conducted in-house, with occasional supplementary training for Trustees provided by Citizens Advice Scotland.

Key management remuneration

The Board do not consider any one individual to have responsibility as key management.

Wider network

West Dunbartonshire Citizens Advice Bureau is a member of Citizens Advice Scotland and Trustees receive professional advice from K Noble, CAS Development Officer. West Dunbartonshire Citizens Advice Bureau received core funding from West Dunbartonshire Council which is entitled to be represented at Board meetings. Meetings are also attended by West Dunbartonshire Council's nominated Monitoring Officer.

Related parties

The charity has one Trustee on the Board that has been elected to West Dunbartonshire Council - the principal funders of the charity. The Trustees have put policies in place to manage any conflict of interest.

West Dunbartonshire Citizens Advice
Bureau

Report of the Trustees
for the Year Ended 31 March 2025

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Charity number

SC002558

Principal address

Bridgend House
179 High Street
Dumbarton
G82 1NW

Trustees

B Pasquire
D Mitchell
I MacDonald
A Rennie
P Traynor
P Walsh
C Shaw
D McAllister (resigned 5.9.24)
D Sansom (appointed 11.12.24)
I Gluschenko (appointed 11.12.24)

Auditors

Gillespie & Anderson
Statutory Auditors
Chartered Accountants
147 Bath Street
Glasgow
G2 4SN

Bankers

Bank of Scotland
94-102 High Street
Dumbarton
G82 1PQ

SCIO company number: CS004970

FRC number: 617484

Chief Executive Officer

Joe McCormack

Website

www.wdcab.co.uk

West Dunbartonshire Citizens Advice
Bureau

Report of the Trustees
for the Year Ended 31 March 2025

STATEMENT OF TRUSTEES' RESPONSIBILITIES

The trustees are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice). The law applicable to charities in Scotland, the Charities and Trustee Investment (Scotland) Act 2005, Charities Accounts (Scotland) Regulations 2006 (as amended) and the provisions of the charity's constitution, 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 charity for that period. In preparing those financial statements, the trustees are required to

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charity SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- 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 proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 (as amended) and the provisions of the charity's constitution. 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.

Statement as to Disclosure of Information to Auditors

So far as the Trustees are aware, there is no relevant audit information of which the charity's auditors are unaware, and each Trustee has taken all the steps that they ought to have taken as a Trustee in order to make themselves aware of any relevant audit information and to establish that the charity's auditors are aware of that information.

Approved by order of the board of trustees on 19 November 2025 and signed on its behalf by:

Signed by:

7A33E8DB51D9481...

I MacDonald - Trustee

Report of the Independent Auditors to the Trustees of
West Dunbartonshire Citizens Advice
Bureau

Opinion

We have audited the financial statements of West Dunbartonshire Citizens Advice Bureau (the 'charity') for the year ended 31 March 2025 which comprise the Statement of Financial Activities, the Balance Sheet, the Cash Flow Statement and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charity's affairs as at 31 March 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 Charities and Trustee Investment (Scotland) Act 2005 and Regulation 8 of the Charities Accounts (Scotland) Regulations 2006.

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 Auditors' responsibilities for the audit of the financial statements section of our report. We are independent of the charity 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. 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 Auditors' responsibilities for the audit of the financial statements section of our report. We are independent of both the parent charitable company and its subsidiary 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 the provisions available for small entities, in the circumstances set out in note 20 to the financial statements, 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 trustees are responsible for the other information. The other information comprises the information included in the Annual Report, other than the financial statements and our Report of the Independent Auditors thereon.

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.

In connection with our audit of the financial statements, 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 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.

Report of the Independent Auditors to the Trustees of
West Dunbartonshire Citizens Advice
Bureau

Matters on which we are required to report by exception

We have nothing to report in respect of the following matters where the Charities Accounts (Scotland) Regulations 2006 requires us to report to you if, in our opinion:

- the information given in the Report of the Trustees is inconsistent in any material respect with the financial statements; or
- proper accounting records have not been kept; or
- the financial statements are not in agreement with the accounting records and returns; or
- we have not received all the information and explanations we require for our audit.

Responsibilities of trustees

As explained more fully in the Statement of Trustees' Responsibilities, the trustees are responsible for the preparation of the financial statements which 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 charity or to cease operations, or have no realistic alternative but to do so.

Report of the Independent Auditors to the Trustees of
West Dunbartonshire Citizens Advice
Bureau

Our responsibilities for the audit of the financial statements

We have been appointed as auditors under Section 44(1)(c) of the Charities and Trustee Investment (Scotland) Act 2005 and report in accordance with the Act 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 a Report of the Independent Auditors 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.

The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

Our approach and assessment were as follows:

The engagement partner ensured that the engagement team collectively had the appropriate competence, capabilities and skills to identify or recognise non-compliance with applicable laws and regulations.

Enquire of management and review supporting documentation concerning the charity's policies and procedures relating to:

- identify, evaluate and comply with laws and regulations and their awareness of any instances of non-compliance;
- detect and respond to the risks of irregularities, fraud and their knowledge of any actual, suspected or alleged fraud;
- internal controls established to mitigate risks related to, unusual items, fraud or non-compliance with laws and regulations.

Obtain an understanding of the legal and regulatory framework that the charity operates in, focusing on those laws and regulations that had a direct effect on the financial statements or that had a fundamental effect on the operations of the charity. The key laws and regulations we considered in this context included the Charities and Trustee Investment (Scotland) Act 2005, Charities Accounts (Scotland) Regulations 2006, Scottish Charitable Incorporated Organisations Regulations 2011 and the applicable Statement of Recommended Practice (SORP) together with health and safety regulations, employment legislation and data protection legislation.

Discuss among the engagement team how and where irregularities might occur in the financial statements and potential indicators of fraud. Identify potential audit risks in relation to income recognition, authorisation of expenses and possible management override of controls.

Communicate relevant identified laws and regulations and potential irregularity risks to all engagement team members and remain alert to any indications of unusual items, fraud or non-compliance with laws and regulations throughout the audit.

Review all Minutes of Meetings of those charged with governance, reports and correspondence with HMRC and legal advisers.

Perform audit testing which covers the audit assumptions of: existence, completeness, rights and obligations, accuracy and valuation in respect of income recognition and expenditure incurred.

Evaluate the overall presentation, structure and content of the financial statements, including disclosures, by performing analytical procedures to identify any unusual or unexpected relationships that may indicate risks of material misstatement due to an irregularity or fraud. Agree financial statement disclosures to underlying documents.

Assess whether the financial statements represent the underlying transactions and events in a manner that achieves compliance with relevant laws and regulations. To address the risk of fraud through management override of controls and management bias, we: assess the rationale behind significant or unusual transactions identified through audit testing and assess where management judgement used in determining accounting estimates were indicative of potential bias.

There are inherent limitations in our audit procedures described above. The more removed that laws and regulations are from financial transactions, the less likely it is that we would become aware of non-compliance. Auditing standards also limit the audit procedures required to identify non-compliance with laws and regulations to enquiry of the trustees and other management and the inspection of regulatory and legal correspondence.

Report of the Independent Auditors to the Trustees of
West Dunbartonshire Citizens Advice
Bureau

Material misstatements that arise due to fraud can be harder to detect than those that arise from error as they may involve deliberate concealment or collusion.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at www.frc.org.uk/auditorsresponsibilities. This description forms part of our Report of the Independent Auditors.

Use of our report

This report is made solely 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 charity's 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 charity and the charity's trustees as a body, for our audit work, for this report, or for the opinions we have formed.

Signed by:

Gillespie & Anderson

3CF5269087A048D...

for and on behalf of Gillespie & Anderson

Statutory Auditors

Chartered Accountants

147 Bath Street

Glasgow

G2 4SN

19 November 2025

West Dunbartonshire Citizens Advice
Bureau

Statement of Financial Activities
for the Year Ended 31 March 2025

	Notes	Unrestricted funds £	Restricted funds £	2025 Total funds £	2024 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies	2	10	-	10	-
Charitable activities	3				
Main charitable activities		270,185	270,935	541,120	498,523
Other income	4	3,069	-	3,069	3,250
Total		<u>273,264</u>	<u>270,935</u>	<u>544,199</u>	<u>501,773</u>
EXPENDITURE ON					
Charitable activities	5				
Main charitable activities		<u>260,241</u>	<u>249,535</u>	<u>509,776</u>	<u>491,257</u>
NET INCOME		13,023	21,400	34,423	10,516
Transfers between funds	17	<u>(26,036)</u>	<u>26,036</u>	<u>-</u>	<u>-</u>
Net movement in funds		<u>(13,013)</u>	<u>47,436</u>	<u>34,423</u>	<u>10,516</u>
RECONCILIATION OF FUNDS					
Total funds brought forward		<u>175,210</u>	<u>4,082</u>	<u>179,292</u>	<u>168,776</u>
TOTAL FUNDS CARRIED FORWARD		<u><u>162,197</u></u>	<u><u>51,518</u></u>	<u><u>213,715</u></u>	<u><u>179,292</u></u>

The notes form part of these financial statements

West Dunbartonshire Citizens Advice
Bureau

Balance Sheet
31 March 2025


	Notes	2025 £	2024 £
FIXED ASSETS			
Tangible assets	12	12,980	2,685
CURRENT ASSETS			
Debtors	13	42,673	42,874
Cash at bank		202,816	159,173
		245,489	202,047
CREDITORS			
Amounts falling due within one year	14	(44,754)	(25,440)
NET CURRENT ASSETS		200,735	176,607
TOTAL ASSETS LESS CURRENT LIABILITIES		213,715	179,292
NET ASSETS		213,715	179,292
FUNDS	17		
Unrestricted funds		162,197	175,210
Restricted funds		51,518	4,082
TOTAL FUNDS		213,715	179,292

The financial statements were approved by the Board of Trustees and authorised for issue on 19 November 2025 and were signed on its behalf by:

Signed by:

7A33E8DB51D9481...

I MacDonald - Trustee

Signed by:

3C90C8F4D7C34E9...

B Pasquire - Trustee

West Dunbartonshire Citizens Advice
Bureau

Cash Flow Statement
for the Year Ended 31 March 2025

	Notes	2025 £	2024 £
Cash flows from operating activities			
Cash generated from operations	1	55,841	(3,214)
Net cash provided by/(used in) operating activities		55,841	(3,214)
Cash flows from investing activities			
Purchase of tangible fixed assets		(12,198)	(2,300)
Net cash used in investing activities		(12,198)	(2,300)
Change in cash and cash equivalents in the reporting period			
		43,643	(5,514)
Cash and cash equivalents at the beginning of the reporting period		159,173	164,687
Cash and cash equivalents at the end of the reporting period		202,816	159,173

The notes form part of these financial statements

West Dunbartonshire Citizens Advice
Bureau

Notes to the Cash Flow Statement
for the Year Ended 31 March 2025

1. RECONCILIATION OF NET INCOME TO NET CASH FLOW FROM OPERATING ACTIVITIES

	2025	2024
	£	£
Net income for the reporting period (as per the Statement of Financial Activities)	34,423	10,516
Adjustments for:		
Depreciation charges	1,903	2,093
Decrease/(increase) in debtors	201	(30,236)
Increase in creditors	19,314	14,413
	<u>55,841</u>	<u>(3,214)</u>
Net cash provided by/(used in) operations	<u>55,841</u>	<u>(3,214)</u>

2. ANALYSIS OF CHANGES IN NET FUNDS

	At 1.4.24	Cash flow	At 31.3.25
	£	£	£
Net cash			
Cash at bank	159,173	43,643	202,816
	<u>159,173</u>	<u>43,643</u>	<u>202,816</u>
Total	<u>159,173</u>	<u>43,643</u>	<u>202,816</u>

The notes form part of these financial statements

West Dunbartonshire Citizens Advice
Bureau

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

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS102) 'Accounting and reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', The Financial Reporting Standard 102 'The Financial Reporting Standard applicable in UK and Republic of Ireland', the Charities and Trustee Investment (Scotland) Act 2005 and the Scottish Charitable Incorporated Organisations Regulations 2011. The financial statements have been prepared under the historical cost convention.

Going concern

The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern. There are sufficient cash resources and reserves at the year end.

Presentation currency

The financial statements are presented in pound sterling (£), which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

Critical accounting judgements and key sources of estimation uncertainty

The Trustees have made judgements, estimates and assumptions that affect the amounts reported within the financial statements during the year. Actual results may differ from these estimates. Estimates and underlying assumptions are reviewed on an ongoing basis. The Trustees estimates, assumptions and judgements that have a significant risk of causing a material adjustment to the carrying amount of assets and liabilities within the financial statements are addressed and detail is provided in the associated notes.

Income

Donations and legacies consists of donations, grants and legacies. Donations are recognised when the charity is entitled to the income, receipt of the income is probable and the amount can be measured reliably. Income from grants is recognised when the charity is entitled to the funds, any performance conditions attached to the grants have been met, it is probable that the income will be received and the amount can be measured reliably. Legacy income is recognised when it is probable that it will be received and the amount has been quantified.

Charitable activities income is received for services offered as part of the charitable activities of the charity. Income from performance related grants is recognised when the charity has entitlement to the funds, any performance conditions attached to the grants have been met, it is probable that the income will be received and the amount can be measured reliability.

Other income consists of income received which is outwith donations, legacies, charitable activities and other trading activities.

Expenditure

Expenditure has been classified under the headings that aggregate all costs related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of the resources. Expenditure is recognised on an accrual basis when a legal liability is incurred, payment of the liability is probable and the amount can be measured reliably. The amount includes any VAT which cannot be fully recovered. VAT is reported as part of the expenditure to which it relates.

Charitable activities comprise all resources expended undertaking work to meet the charity's charitable objectives. Such costs include the direct costs of charitable activities approved by the charity and all support costs relating to these activities. Governance costs include direct resources expended in the general running of the charity and are primarily associated with constitutional and statutory requirements. These costs are allocated entirely to charitable activities.

West Dunbartonshire Citizens Advice
Bureau

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

1. ACCOUNTING POLICIES - continued

Allocation and apportionment of costs

Support costs are allocated wholly to charitable activities. Whilst the Trustees recognise that a small part of some items of expenditure included in support costs do relate to indirect governance costs, they are of the opinion that the time and costs involved in performing such an analysis outweigh the potential benefits arising from any such work.

Tangible fixed assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Improvements to property	- 20% on cost and 12.5% on cost
Fixtures and fittings	- 20% on cost
Computer equipment	- 33% on cost

All tangible fixed assets having a use by the charity greater than one year are capitalised where the individual cost of the asset is greater than £500.

Taxation

The charity is exempt from tax on its charitable activities.

Fund accounting

Funds are classified as either unrestricted fund 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 funds.

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 process, but still within the wider objects of the charity.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Hire purchase and leasing commitments

Rentals paid under operating leases are charged to the Statement of Financial Activities on a straight line basis over the period of the lease.

Pension costs and other post-retirement benefits

The charity operates a defined contribution pension scheme. Contributions payable to the charity's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

Financial instruments

The charity has no complex financial instruments but does hold basic financial instruments of; cash at bank, debtors and creditors.

Cash and cash equivalents comprise cash at bank and on hand, demand deposits with banks and other short-term highly liquid investments with original maturities of three months or less and bank overdrafts. A bank overdraft would be shown within current liabilities.

Debtors are initially recognised at fair value and subsequently measured at amortised cost using the effective interest method, less losses for bad debts except where the effect of discounting would be immaterial. In such cases, trade and other debtors are stated at cost less losses for bad debts.

Creditors are initially recognised at fair value and subsequently measured at amortised cost using the effective interest rate unless the effect of discounting would be immaterial. In such cases, trade and other creditors are stated at cost.

West Dunbartonshire Citizens Advice
Bureau

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

1. ACCOUNTING POLICIES - continued

Financial instruments

Employee benefits

The total cost of employee benefits to which employees have become entitled as a result of service rendered to the entity during the reporting period are recognised and charged to the statement of financial activities in the period to which they relate. Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment or to provide termination benefits.

Volunteers

In accordance with FRS 102 and the Charities SORP (FRS 102), the economic contribution of general volunteers is not recognised in the financial statements as this cannot be reliably measured.

Provision for liabilities

A provision is initially recognised when there is an obligation at the balance sheet date as the result of a past event, it is probable that there will be the transfer of funds in settlement and the amount of the obligation can be estimated reliably. The provision is subsequently measured by placing a charge against the provision only for expenditure for which the provision was originally recognised.

2. DONATIONS AND LEGACIES

	2025	2024
	£	£
Donations	10	-
	<u> </u>	<u> </u>

3. INCOME FROM CHARITABLE ACTIVITIES

	2025	2024
	£	£
Grants	541,120	498,523
	<u> </u>	<u> </u>

Grants received, included in the above, are as follows:

	2025	2024
	£	£
West Dunbartonshire Council	291,852	271,852
Knowes Housing Association	3,030	-
Citizens Advice Scotland	171,953	194,982
West Dunbartonshire HSCP	10,845	15,888
Aviva	-	5,161
National Lottery	42,663	10,640
The Robertson Trust	17,500	-
Clydebank Housing Association	3,277	-
	<u> </u>	<u> </u>
	541,120	498,523
	<u> </u>	<u> </u>

West Dunbartonshire Citizens Advice
Bureau

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

4. OTHER INCOME

	2025	2024
	£	£
Other income	3,069	3,250

5. CHARITABLE ACTIVITIES COSTS

	Direct Costs (see note 6) £	Support costs (see note 7) £	Totals £
Main charitable activities	322,629	187,147	509,776

6. DIRECT COSTS OF CHARITABLE ACTIVITIES

	2025	2024
	£	£
Staff costs	322,629	298,489
Energy vouchers	-	18,782
Charges	-	1,197
	322,629	318,468

7. SUPPORT COSTS

	Management £	Governance costs £	Totals £
Main charitable activities	180,035	7,112	187,147

Support costs, included in the above, are as follows:

Management

	2025	2024
	Main charitable activities £	Total activities £
Wages	95,739	88,636
Social security	7,248	6,534
Pensions	4,556	4,326
Rent	18,600	19,521
Rates and water	1,074	779
Insurance	1,447	4,129
Light and heat	6,200	2,822
Venue Hire	6,654	7,651
Post, stationery, telephone	7,207	8,480
Advertising	853	1,877
Sundries	2,395	1,947
Grant money return	2,389	-
Training & conferences	2,864	2,382
Premises expenses	1,031	995
Travel	2,272	1,112
Carried forward	160,529	151,191

West Dunbartonshire Citizens Advice
Bureau

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

7. SUPPORT COSTS - continued

Management - continued

	2025 Main charitable activities £	2024 Total activities £
Brought forward	160,529	151,191
Repairs & renewals	5,409	3,041
Equipment	3,015	2,666
Subscriptions	5,142	2,976
Professional fees	3,487	3,162
Bank charges	96	122
Computer expenses	454	418
Depreciation of tangible and heritage assets	1,903	2,093
	<u>180,035</u>	<u>165,669</u>

Governance costs

	2025 Main charitable activities £	2024 Total activities £
Auditors' remuneration	5,466	5,616
Auditors' remuneration for non audit work	1,646	1,504
	<u>7,112</u>	<u>7,120</u>

8. AUDITORS' REMUNERATION

	2025 £	2024 £
Fees payable to the charity's auditors for the audit of the charity's financial statements	5,466	5,616
Auditors' remuneration for non audit work	<u>1,646</u>	<u>1,504</u>

9. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 March 2025 nor for the year ended 31 March 2024.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 March 2025 nor for the year ended 31 March 2024.

West Dunbartonshire Citizens Advice
Bureau

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

10. STAFF COSTS

	2025	2024
	£	£
Wages and salaries	382,955	354,545
Social security costs	28,995	26,135
Other pension costs	18,222	17,305
	<u>430,172</u>	<u>397,985</u>

The average monthly number of employees during the year was as follows:

	2025	2024
Case workers	11	10
Management & administration	5	5
	<u>16</u>	<u>15</u>

No employees received emoluments in excess of £60,000.

Redundancy and termination payments of £Nil (2024: £5.6k) were made or contractually committed to during the year.

11. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted funds £	Restricted funds £	Total funds £
INCOME AND ENDOWMENTS FROM			
Charitable activities			
Main charitable activities	265,202	233,321	498,523
Other income	3,250	-	3,250
Total	<u>268,452</u>	<u>233,321</u>	<u>501,773</u>
EXPENDITURE ON			
Charitable activities			
Main charitable activities	194,083	297,174	491,257
NET INCOME/(EXPENDITURE)	74,369	(63,853)	10,516
Transfers between funds	(21,595)	21,595	-
Net movement in funds	52,774	(42,258)	10,516
RECONCILIATION OF FUNDS			
Total funds brought forward	122,436	46,340	168,776
TOTAL FUNDS CARRIED FORWARD	<u>175,210</u>	<u>4,082</u>	<u>179,292</u>

West Dunbartonshire Citizens Advice
Bureau

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

12. TANGIBLE FIXED ASSETS

	Improvements to property £	Fixtures and fittings £	Computer equipment £	Totals £
COST				
At 1 April 2024	1,765	699	12,278	14,742
Additions	9,750	-	2,448	12,198
	<hr/>	<hr/>	<hr/>	<hr/>
At 31 March 2025	11,515	699	14,726	26,940
	<hr/>	<hr/>	<hr/>	<hr/>
DEPRECIATION				
At 1 April 2024	1,765	699	9,593	12,057
Charge for year	-	-	1,903	1,903
	<hr/>	<hr/>	<hr/>	<hr/>
At 31 March 2025	1,765	699	11,496	13,960
	<hr/>	<hr/>	<hr/>	<hr/>
NET BOOK VALUE				
At 31 March 2025	9,750	-	3,230	12,980
	<hr/>	<hr/>	<hr/>	<hr/>
At 31 March 2024	-	-	2,685	2,685
	<hr/>	<hr/>	<hr/>	<hr/>

13. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2025 £	2024 £
Other debtors	1,834	124
Accrued income	30,845	36,261
Prepayments	9,994	6,489
	<hr/>	<hr/>
	42,673	42,874
	<hr/>	<hr/>

14. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2025 £	2024 £
Other creditors	44,754	25,440
	<hr/>	<hr/>
Deferred income		
	£	£
As at 1 April 2024	10,640	-
Amounts released during the year	(10,640)	-
Amount deferred in current year	23,140	10,640
	<hr/>	<hr/>
As at 31 March 2025	23,140	10,640
	<hr/>	<hr/>

Deferred income relates to funding received in the year to 31 March 2025 for projects that will be delivered in the year to 31 March 2026.

West Dunbartonshire Citizens Advice
Bureau

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

15. LEASING AGREEMENTS

Minimum lease payments under non-cancellable operating leases fall due as follows:

	2025	2024
	£	£
Within one year	21,094	24,800
Between one and five years	45,665	5,759
	<u>66,759</u>	<u>30,559</u>

16. ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Unrestricted funds £	Restricted funds £	2025 Total funds £	2024 Total funds £
Fixed assets	12,198	782	12,980	2,685
Current assets	171,462	74,027	245,489	202,047
Current liabilities	(21,463)	(23,291)	(44,754)	(25,440)
	<u>162,197</u>	<u>51,518</u>	<u>213,715</u>	<u>179,292</u>

17. MOVEMENT IN FUNDS

	At 1.4.24 £	Net movement in funds £	Transfers between funds £	At 31.3.25 £
Unrestricted funds				
Advice and Representation Services	175,210	7,027	(26,036)	156,201
Designated Pensionwise Project	-	3,259	-	3,259
Designated Gambling Support Fund	-	2,737	-	2,737
	<u>175,210</u>	<u>13,023</u>	<u>(26,036)</u>	<u>162,197</u>
Restricted funds				
Power of Attorney	-	(1,113)	1,113	-
Energy Hardship Fund	-	5,940	-	5,940
Money Talk Plus Fund	258	35,554	-	35,812
Safe Warm Fund	258	8,120	-	8,378
Food Insecurity	3,566	(2,430)	-	1,136
Advice for All Fund	-	(602)	602	-
WDC - Cash First	-	(657)	909	252
Outreach Advice in the Community service fund	-	(23,412)	23,412	-
	<u>4,082</u>	<u>21,400</u>	<u>26,036</u>	<u>51,518</u>
TOTAL FUNDS	<u>179,292</u>	<u>34,423</u>	<u>-</u>	<u>213,715</u>

West Dunbartonshire Citizens Advice
Bureau

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

17. MOVEMENT IN FUNDS - continued

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
Advice and Representation Services	267,059	(260,032)	7,027
Designated Pensionwise Project	3,446	(187)	3,259
Designated Gambling Support Fund	2,759	(22)	2,737
	<hr/>	<hr/>	<hr/>
	273,264	(260,241)	13,023
Restricted funds			
Power of Attorney	10,845	(11,958)	(1,113)
Energy Hardship Fund	5,940	-	5,940
Money Talk Plus Fund	114,153	(78,599)	35,554
Safe Warm Fund	45,655	(37,535)	8,120
Food Insecurity	-	(2,430)	(2,430)
Advice for All Fund	46,842	(47,444)	(602)
WDC - Cash First	30,000	(30,657)	(657)
Outreach Advice in the Community service fund	17,500	(40,912)	(23,412)
	<hr/>	<hr/>	<hr/>
	270,935	(249,535)	21,400
	<hr/>	<hr/>	<hr/>
TOTAL FUNDS	<hr/> <hr/> 544,199	<hr/> <hr/> (509,776)	<hr/> <hr/> 34,423

Comparatives for movement in funds

	At 1.4.23 £	Net movement in funds £	Transfers between funds £	At 31.3.24 £
Unrestricted funds				
Advice and Representation Services	122,436	74,369	(21,595)	175,210
Restricted funds				
Energy Hardship Fund	38,213	(38,213)	-	-
Gambling Support Fund	1,993	(1,993)	-	-
Money Talk Plus Fund	508	(250)	-	258
Safe Warm Fund	5,626	(5,368)	-	258
Food Insecurity	-	3,566	-	3,566
Advice for All Fund	-	(21,595)	21,595	-
	<hr/>	<hr/>	<hr/>	<hr/>
	46,340	(63,853)	21,595	4,082
	<hr/>	<hr/>	<hr/>	<hr/>
TOTAL FUNDS	<hr/> <hr/> 168,776	<hr/> <hr/> 10,516	<hr/> <hr/> -	<hr/> <hr/> 179,292

West Dunbartonshire Citizens Advice
Bureau

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

17. MOVEMENT IN FUNDS - continued

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
Advice and Representation Services	268,452	(194,083)	74,369
Restricted funds			
Pensionwise Project	3,282	(3,282)	-
Power of Attorney	15,888	(15,888)	-
Energy Hardship Fund	-	(38,213)	(38,213)
Gambling Support Fund	2,998	(4,991)	(1,993)
Money Talk Plus Fund	108,718	(108,968)	(250)
Safe Warm Fund	52,811	(58,179)	(5,368)
Aviva Project	5,161	(5,161)	-
Food Insecurity	23,823	(20,257)	3,566
Advice for All Fund	10,640	(32,235)	(21,595)
WDC - Cash First	10,000	(10,000)	-
	<u>233,321</u>	<u>(297,174)</u>	<u>(63,853)</u>
TOTAL FUNDS	<u>501,773</u>	<u>(491,257)</u>	<u>10,516</u>

A current year 12 months and prior year 12 months combined position is as follows:

	At 1.4.23 £	Net movement in funds £	Transfers between funds £	At 31.3.25 £
Unrestricted funds				
Advice and Representation Services	122,436	81,396	(47,631)	156,201
Designated Pensionwise Project	-	3,259	-	3,259
Designated Gambling Support Fund	-	2,737	-	2,737
	<u>122,436</u>	<u>87,392</u>	<u>(47,631)</u>	<u>162,197</u>
Restricted funds				
Power of Attorney	-	(1,113)	1,113	-
Energy Hardship Fund	38,213	(32,273)	-	5,940
Gambling Support Fund	1,993	(1,993)	-	-
Money Talk Plus Fund	508	35,304	-	35,812
Safe Warm Fund	5,626	2,752	-	8,378
Food Insecurity	-	1,136	-	1,136
Advice for All Fund	-	(22,197)	22,197	-
WDC - Cash First	-	(657)	909	252
Outreach Advice in the Community service fund	-	(23,412)	23,412	-
	<u>46,340</u>	<u>(42,453)</u>	<u>47,631</u>	<u>51,518</u>
TOTAL FUNDS	<u>168,776</u>	<u>44,939</u>	<u>-</u>	<u>213,715</u>

West Dunbartonshire Citizens Advice
Bureau

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

17. MOVEMENT IN FUNDS - continued

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
Advice and Representation Services	535,511	(454,115)	81,396
Designated Pensionwise Project	3,446	(187)	3,259
Designated Gambling Support Fund	2,759	(22)	2,737
	<u>541,716</u>	<u>(454,324)</u>	<u>87,392</u>
Restricted funds			
Pensionwise Project	3,282	(3,282)	-
Power of Attorney	26,733	(27,846)	(1,113)
Energy Hardship Fund	5,940	(38,213)	(32,273)
Gambling Support Fund	2,998	(4,991)	(1,993)
Money Talk Plus Fund	222,871	(187,567)	35,304
Safe Warm Fund	98,466	(95,714)	2,752
Aviva Project	5,161	(5,161)	-
Food Insecurity	23,823	(22,687)	1,136
Advice for All Fund	57,482	(79,679)	(22,197)
WDC - Cash First	40,000	(40,657)	(657)
Outreach Advice in the Community service fund	17,500	(40,912)	(23,412)
	<u>504,256</u>	<u>(546,709)</u>	<u>(42,453)</u>
TOTAL FUNDS	<u>1,045,972</u>	<u>(1,001,033)</u>	<u>44,939</u>

Unrestricted Fund

Advice & Representation Fund represents funds to operate the core objectives of the charity.

Gambling Support Service represents advice and support offered to individuals affected by gambling related harms in Scotland. The project is funded by GambleAware for a period of 3 years.

Pensionwise Project represents the provision of a free and impartial service assisting people to understand the new options introduced by the government regarding pensions.

Restricted Funds

Power of Attorney Fund represents funds received to raise awareness of the purpose and needs for a Power of Attorney to be set up.

Money Talk Plus Project represents fund received to provide benefits and debts advice on specific groups in line with the Scottish Government's child Poverty Strategy: single parent families; families with an adult or child with Health Condition/Disability; larger Families (3+ children); minority ethnic families; families with a child under 1 year old or families where the mother is under 25 years old.

Safe and Warm Project represents fund received to support advice on the energy prices to individuals, including minority ethnic families with low income affected by high energy costs during the winter months.

Aviva Project represents funds awarded to all Scottish CABs and WDCAB received a contribution towards operating costs.

West Dunbartonshire Citizens Advice
Bureau

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

17. MOVEMENT IN FUNDS - continued

Food Insecurity Fund (Citizens Advice Scotland Cash First) is an evaluation pilot project which seeks to test different ways of alleviating financial hardship through the use of cards and/or vouchers.

The Advice For All Fund project is a partnership with five local Housing Associations and seeks to support tenants experiencing financial hardship.

West Dunbartonshire Council - Cash First Fund is a partnership project which seeks to alleviate financial hardship through the award of grants to people in financial crisis.

Advice in the Community fund is an initiative that affords the opportunity for advice to be provided outwith the usual locations and allowing further reach of services.

Energy Hardship Fund represents incomes received to support advice on the energy prices to those with low income affected by high energy costs.

Transfers between funds

All transfers in the year (and the comparative year) represent unrestricted support costs allocated to the project which is funded by the unrestricted funds of the charity.

18. EMPLOYEE BENEFIT OBLIGATIONS

The charity operates a defined contribution pension scheme. The assets of the scheme are held separately from those of the charity in an independently administered fund. The pension cost charge represents contributions payable by the charity to the fund and amounted to £18,222 in the year (2024 - £17,305). As at 31 March 2025 and 2024 there were no outstanding pension contributions included in accrued charges.

19. RELATED PARTY DISCLOSURES

West Dunbartonshire Council are principal funders of the charity and one trustee holds a position in both entities. The total amount received from West Dunbartonshire Council in the year to 31 March 2025 was £280,185 (2024 - £271,852). The Trustees have full voting rights and the Board have put appropriate policies and safeguards in place to manage the conflict of interest.

There were no donations made to the Charity by Trustees during the year (2024: £nil).

20. FRC ETHICAL STANDARD - PROVISIONS AVAILABLE FOR SMALL ENTITIES

In common with many other businesses of our size and nature we use our auditors to prepare and assist with the preparation of the financial statements.