

CLACKMANNANSHIRE CITIZENS ADVICE BUREAU LIMITED

(a company limited by guarantee and registered charity)

Company number SC493971

Charity number SC001839

REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31st MARCH 2026

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CLACKMANNANSHIRE CITIZENS ADVICE BUREAU LIMITED

TRUSTEES' REPORT (INCORPORATING DIRECTORS' REPORT AS REQUIRED BY COMPANIES ACT 2006)

FOR THE YEAR ENDED 31ST MARCH 2026

The charity's trustees, who are also directors for the purposes of company law, present their annual report and financial statements for the year to 31st March 2026. These are also prepared to meet the requirements for a directors' report and accounts for Companies Act purposes.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Clackmannanshire Citizens Advice Bureau Limited is an independent charity, registered in Scotland, and has been providing advice services since 1967. It is a member of Citizens Advice Scotland (also referred to as CAS and the operating name of the Scottish Association of Citizens Advice Bureaux) which is a registered charity that provides support to member bureaux, including IT systems, training, standard policies and national project support. As a member bureau it must comply with the 12 principles and other membership conditions of the Association and undergoes triennial audits to ensure compliance with these, with annual self- assessments in the interim years. There is also ongoing audit of case recording to ensure quality of advice. CAS negotiates, manages and receives funding for a number of services, projects and campaigns which bureaux apply for in competition with each other to deliver, mainly locally. This bureau has also co-operated with other bureaux in the Forth Valley area to make joint bids for funding and services.

The charity is constituted as a company limited by guarantee and the charity's governing document is its Articles of Association. In 2025 the governance structure and Articles of Association of the company were reviewed by the Board, taking into account the additional requirements of the Charities (Regulation and Administration) (Scotland) Act 2023 the purpose of which is to increase transparency and accountability of charities in Scotland. In addition there was a change in the CAS membership conditions which no longer require there to be members in addition to those who are directors.

As a result a special resolution was put to the members at the Annual General Meeting (AGM) in November 2025 to adopt a new set of Articles, which was duly passed. The company structure still includes both members and directors who each have distinct powers and responsibilities under the Companies Act, but instead of the members appointing the directors, the Board appoints new directors who then become members on receipt by the Company of a completed signed written application.

An individual is eligible to become a director if they live, work or otherwise have an interest in the area of Clackmannanshire; and support the objects and activities of the company. The minimum number of directors is six and the maximum is ten. Employees cannot be directors but the directors ensure that the volunteers at the Bureau are represented on the Board, subject to their number not being more than 25% of the total number of directors. The Board can appoint new directors at any time during the year or at the AGM. They are required to seek to ensure (so far as reasonably practicable) that there is an appropriate blend of skills on the board and in so doing contribute to the good governance of the bureau's operation.

The maximum term for directors is five years after which they automatically vacate office but they may be re-elected for a further period of up to five years. In addition at each AGM one third of the directors retires from office, determined by those longest in office since election or re-election. They are deemed to be automatically re-elected, if they so wish and subject to the maximum term.

The directors elect a Chair and any office-bearers required from among themselves, although volunteer workers are not eligible for appointment. Office-bearers stand down at each AGM but can be re-elected up to a maximum total term of five years, with a further period of up to five years if agreed by a majority of directors. The aim is to achieve a balance between continuity of leadership and encouraging good governance through introducing new directors.

The Articles require that an AGM be held and this is also a membership condition of CAS.

Recruitment of directors is managed under the CCAB Board Recruitment & Vetting Policy and ensures that there is a robust process carried out by two experienced Directors who present their proposed candidates to the full Board for approval. This policy also sets out the vetting process for new and existing directors in line with the expectations of the Office of the Scottish Charity Regulator. Training for the Board as directors and trustees has been provided by CAS and an internal induction pack containing relevant information has been developed. The Board members are volunteers and receive no remuneration or other benefits though they may be reimbursed for out-of-pocket expenses incurred in carrying out their duties.

The Board is responsible for the strategic management and oversight of the bureau's activities but delegates the day-to-day operation and management of the Bureau to the Chief Executive who is not a Board member. The salary of the Chief Executive and any increases are decided by the Board who carry out an annual appraisal of performance against objectives set at the previous appraisal. The salaries of other key management personnel are set according to a pay scale agreed by the Board. All increases in staff salaries are considered as part of the annual staff appraisal process carried out by the line manager and overseen by the Chief Executive, using criteria approved by the Board and at least in part related to performance.

OBJECTIVES AND ACTIVITIES

The Bureau is established for the purpose of benefitting principally the community in Clackmannanshire by: the prevention of the relief of poverty and the relief of those in need; the advancement of education, health, community development and human rights, conflict resolution or reconciliation; and the promotion of equality and diversity. As part of the revision of the company's Articles the charity received OSCR's required prior consent to update the wording of its charitable objects.

The aim is to ensure that all individuals receive information, advice and assistance about their rights and responsibilities and the services that are available to them so that they are not disadvantaged through lack of knowledge or an inability to represent themselves effectively. This is achieved by providing a free independent confidential and impartial up to date advice and support service. This advice covers numerous matters including, but not limited, to benefits, debt and money advice, health, employment, housing, family and welfare matters and consumer issues. As well as providing face to face advice within the bureau premises in Alloa, advice services are also provided by telephone and email. Outreach services have been developed within local community settings and home visits are available to those unable to travel to another location. Representation services at benefit tribunals and certain court hearings are also provided.

The paid staff and volunteers provide an essential service to support the residents of Clackmannanshire, particularly some of the most vulnerable. Clackmannanshire is the smallest mainland local authority in the UK but has one of the highest levels of social deprivation in Scotland. Whilst we aim to empower and educate clients to help themselves where possible, many need significant assistance and have very limited other support. Without our services these people would be unable to manage or resolve their benefit, financial, housing, utility and employment difficulties or to access the support that is available and to which they are entitled. Ever increasing financial pressure on the support and welfare services provided by the public sector means that the bureau is the only source of assistance for many clients.

Working in partnership with local public and third sector organisations to provide advice and assistance to develop and empower the community is a key part of our approach and CAS membership conditions require us to demonstrate community engagement and accountability. In addition to engagement through various projects, we attend local community groups and events to publicise the work of the bureau, attract volunteers and network with other local organisations. Events and groups we took part in during 2025/26 included Third Sector Community Breakfasts, the Clacks Community Carnival, Challenge Poverty week, and the Tackling Poverty Partnership. Councillors are invited to attend the bi-monthly Board meetings, and the Annual General Meeting is open to the public.

It is vital to ensure that advice provided is of high quality and meets required standards. Volunteer advisers are required to meet the same standards of advice provision as paid workers. All undergo an intensive training programme, usually taking approximately 6 months to complete to become qualified to give general advice to clients. The training includes completing the online Adviser Training Programme (ATP) provided by CAS (on the CASLearn site), attendance at face-to-face sessions provided in the bureau by experienced advisers, shadowing of experienced advisers and then advising clients under close supervision (solo practice). In 2026 the online CASLearn element of the ATP became level 6 SCQF credit rated (equivalent to 'Higher' level) which means that everyone completing this stage receives formal recognition of their learning.

Qualified advisers, both voluntary and paid, are required to keep their knowledge up to date with both formal online desk training and attending training courses and informal training. This is monitored and recorded to ensure compliance with CAS and SNS requirements. Additional training of all the bureau's advisers is delivered by our specialist project workers as well as through CAS and external providers. Session supervisors provide ongoing support to all advisers.

One of the key activities to achieve the objects and aim is the recruiting, training and developing of local citizens who are engaged as volunteers in the Bureau, who can then assist members of the public within the local area, and in doing so contribute to the development of the local area. Volunteers play a vital part in the delivery of the core service as generalist advisers, receptionists and providing administrative support. Without their expertise and dedication, it would not be possible to provide our core services to the local community. There was an average of 11.8 qualified or trainee advisers (2025:14.7), and 1 worker carrying out reception or administrative duties (2024:3.5). All board members are also volunteers.

Some of our volunteers come to work at the Bureau to gain work experience and skills to either enter or return to employment. The accreditation of the ATP with the SCQF provides a valuable qualification for those who undertake adviser training. Of the 24 employees in post at 31st March 2026, 50% (2025: 46%) originally started with the bureau as volunteers.

Since August 2016 we have participated in initiatives to create work experience opportunities for those facing barriers to employment, receiving funding to cover part of the salary costs. They experience working in administrative and adviser roles, enabling them to develop skills and confidence, identify their strengths and provide valuable experience for gaining further employment. In December 2025 we received funding for salary costs under Clackmannanshire Council's No One Left Behind Job Creation Scheme to fund one individual for a 26 week placement working as a receptionist. In total four of our permanent staff employed at the end of the year were initially taken on under a Council work placement scheme.

A key requirement of the bureau is to gather insight to inform social policy. Through our social policy work we aim to exercise a responsible influence on the development of social policies and services, both locally and nationally. Advice staff provide feedback to the Citizens Advice Scotland Policy Team on local issues which come to our notice and which are of national significance. Some of our projects include an end of project social policy report which identifies issues which have arisen. In November 2025 we published an end of project report on the private rented sector. In February 2026 a report was also completed on the benefits of providing advice services within GP practices as a result of reducing stress and so improving the physical and mental well-being of patients, and reducing pressure on the practices by dealing with non-medical interventions.

The widest range of advice is provided by the core general advice service, with separately funded projects providing more specialist advice and support services on specific matters or aimed at specific sectors of the community in the Bureau's operating area. In line with the holistic approach provided by the Bureau, project workers are able to provide support on a range of issues or refer clients to the general advice service or other services and projects.

The Chief Executive, assisted by other members of the team, works to find potential sources of funding and make applications. Each of the projects delivered is the result of a separate funding application. Many require regular performance and financial reports to funders and one of the management team is responsible for coordination of these, ensuring that they are submitted as required.

General advice service

The core service provides general advice covering benefits, debt, housing, employment, consumer, relationship and immigration issues and is at the heart of services provided by the Bureau. Trained advisers assess the client's needs and suggest an agreed plan of action. In some cases a single advice session is sufficient to resolve the issue. Where more specialist advice or intensive support is needed or an issue is more complex the client may be referred to the bureau's project workers or to external agencies or professionals.

The core general advice services are partly funded by Clackmannanshire Council. Following a tender through Public Contracts Scotland in November 2018 we successfully secured funding for the core service and housing debt advice service from Clackmannanshire Council until December 2022. Grant funding at the same level continued to March 2026 and funding has been agreed for 2026-27, at the same level.

In 2025/26, Robertson Trust awarded two multi-year unrestricted grants: funding of £105,000 over 3 years towards the running costs of the Bureau; and £100,000 over 2 years was received from the Foundation Scotland Response Fund also to support the work of the Bureau. This funding helps to cover the shortfall between the Clackmannanshire Council core funding grant and the costs of delivering and supporting the core services.

General advice service delivery was managed by the deputy manager and day to day by a session supervisor, with this full-time role shared by paid advice staff working on a rota basis. The supervisor supports advisers and manages the drop-in service and email and telephone enquiries. The deputy manager, session supervisors and the most experienced staff carry out case checking and meet regularly to discuss quality assurance.

Since April 2025, following a number of years external funding, the recruitment, training and support of volunteers has been provided by the more senior staff in general services and session supervisors as part of their roles and has been resourced from unrestricted funding.

Initiatives and services delivered from within the general advice service during 2025/2026 included those funded through CAS sourced funding to improve the support provided by bureaux to clients including:

- the **Money Talk Plus service** aimed at improving the financial health of clients and tackling poverty (further details in the debt, money advice and income maximisation services section below)
- the **SPEN Fuel Poverty service** providing income maximisation, debt and energy advice (further details in debt, money advice and income maximisation services section below).
- the **Yorkshire Building Society (YBS) Referral Service** - this provides personal and quality face to face generalist advice to YBS customers within the local branch in Alloa and the wider community one day a week within the branch to members of the public who wish to make use of the service there. The bureau is one of five in Scotland delivering this service. Following its success since 2023, funding for the service has continued, with current funding due to end in October 2026.
- the **Pension Wise service** - within the general advice service the bureau provides access to and refers clients to, the specialist adviser for these services who is employed by another bureau, and also some basic advice on these services.

Funding was received through CAS for local implementation of national campaigns by promoting local awareness of social tariffs for broadband and mobile and of basic bank accounts, and also participation in the national winter campaign. This was done through social media and publicity materials.

In addition to those delivered through the general advice service, noted above, the following projects provided services to clients:

Welfare Benefits Support

Help to Claim (Universal Credit)

This project delivers a national helpline service using multi-channel access over the phone, via webchat and videochat provided on a platform by CAS. The grant agreement is with CAS acting as sub-grantor, with the principal grantor being Citizens Advice England and Wales. The service provides support to those wishing to claim Universal Credit from making a claim up to the first payment of benefit. Where a claimant's query is more complex or they require more intensive support, they are referred to their local bureau or other appropriate body. The project started in April 2019 and has now been extended for an eighth year to 31st March 2027.

Between October 2024 and December 2025 the service was expanded by another full-time adviser post to resource the additional work anticipated due to the migration of claimants on income-related Employment and Support Allowance (ESA) to Universal Credit. This brought the number of advisers working on the project to 3.1 full-time equivalents, reducing to 2.5 full-time equivalents in January 2026. In addition to the adviser posts, in January 2025 the bureau took over a part-time regional coordinator role for Forth Valley region from Stirling CAB. This role continued until March 2026.

Welfare Rights Service

This service has been continued, resourced from within core funding, since the project grant for it ended in June 2024 as it provides a much needed specialist service which supports clients with appeals against benefit decisions. This includes a tribunal representation service provided where required to clients who are most vulnerable. The specialist adviser also provides home visits to those clients who need assistance with welfare benefits and are unable to attend the bureau or outreach locations. Referrals to the service come from advisers within the Bureau, from other projects and from outside agencies.

Debt, Money Advice and Income Maximisation

Money and Welfare Benefits Advice and Support service

This service forms part of the employability programme delivered by Clacks Works, part of Clackmannanshire Council, using funding from government employment initiatives. The service has provided money and welfare benefits advice since June 2018. The project worker works closely with the team at Clacks Works who refer clients for assistance with the financial aspects of taking up employment. The initial contract to November 2020 has been extended annually with a full-time post being funded in 2025/26. The uncertainty over future external funding for Clacks Works to fund this service has meant that it has been reduced to 3 days a week in 2026/27.

Money Talk Plus service

CAS receives funding from the Scottish Government and through a sub-grant agreement with CAS this bureau delivers the service in Clackmannanshire. The purpose is to tackle poverty, especially child poverty, and address systemic inequalities by supporting clients to better manage and improve their financial circumstances and wellbeing with an inclusive, holistic and community-based approach. The service can support anyone seeking money advice but bureau should try to reach and support defined priority low-income family groups and debt clients.

The funding can be used flexibly to deliver advice in ways that best meets local needs and to complement existing funding streams such as core local authority funding. In Clackmannanshire the bureau delivers it mainly from within the general advice service as it overlaps with many of the day-to-day enquiries from clients. Advice is provided on welfare rights and benefit, debt and money, income maximisation and outgoings reduction. The funding is also used to provide supervisory and administrative support to advisers. Funding for the project has now been secured until March 2028.

In August 2025 the project was widened with additional funding provided to fund a dedicated adviser for 17.5 hours a week focussing on energy debt. For 2026/27 this element became the Energy Debt Advice Service with a separate grant agreement and funding stream.

Council Tax Debt Engagement Service

Following the participation in both stages of the successful Council Tax Debt Engagement Pilot in 2023/24 and 2024/25, specified and funded by the Scottish Government, this developed into a project covering all 32 Local Authorities in Scotland and delivered across the bureau network.

There were two main elements to the project: to engage with the Local Authority and relevant partners to implement best practice as laid out in the Collaborative Council Tax Collection Guide; and to provide advice on council tax debt as well as debt and council tax more widely. Initially funded for one year, the project has now been extended to March 2028 with the level of funding confirmed until March 2027.

Scottish Power Energy Network (SPEN) Fuel Poverty Service

This service, funded by SPEN, supports clients in SPEN distributor areas who are struggling to pay their energy bills to gain benefits through best tariff calculations, energy efficiency advice, debt advice, and income maximisation advice. The service operated initially from September 2024 to March 2025 and was then renewed for 2025/26. Funding for the bureau was received through a sub-contract agreement with CAS with a fee being paid according to the number and type of the specified benefits gained by clients. The funding was deemed to be unrestricted funding. It was delivered through the general advice service and by project workers where this was permitted under the terms of their funding. In 2025/26 the bureau achieved 2,512 client benefits and met or surpassed the monthly allocated targets and client satisfaction survey targets.

Housing Advice

Housing Debt Advice service

This service has been delivered by the Bureau since January 2017 and provides council tenants with a comprehensive debt advice service to prevent homelessness and rent arrears. It is now a part of the tendered contract with the Council for the core service.

Council tenants experiencing money problems are referred to the service by their Housing Officer. Clients are assisted to maximise their income, minimise their outgoings and gain control of their finances by taking a holistic and sustainable approach to financial management. The service assists tenants in claiming relevant benefits, arranging payment of arrears, renegotiating other debts and other debt management solutions. Those who have not engaged with the service when initially referred at an earlier stage and who are faced with imminent eviction will also be represented in court by our specialist adviser if required.

Private Housing Advice and Information Service (PHAIS)

This grant from SafeDeposits Scotland Trust funded a service for private sector housing tenants and landlords, enabling employment of a full-time housing adviser up to September 2025. It aimed to contribute to an increase in sustainable tenancies, including through the advancement of education in the sector and promoting early intervention in landlord-tenant disputes. As part of its remit the project initiated the re-creation of a local private landlord forum. The end of project social policy report highlighted the benefits of providing support to both tenants and landlords to resolve issues.

Private Tenants' Housing Advice Service

This project continues the support and advice service provided to tenants in the private rented housing sector aimed at reducing risks of eviction and subsequent homelessness. It is funded by Clackmannanshire Community Voice Fund, administered by Foundation Scotland, for two years to October 2027.

Outreach Services

Outreach services focus on vulnerable clients and those who find it difficult to access services at the Bureau. They are mainly provided face to face at partner organisation premises or through home visits within Clackmannanshire, with follow up telephone advice if required.

The outreach service in the GP practices in Alva and Tullibody has continued in 2025/26 for one day a week despite the end of specific funding for this under a previous project. The decision was taken to fund it from core and unrestricted funding as it is considered to be a valuable service to the practice and their patients.

Outreach Service (Lottery Project)

To ensure that the bureau is able to continue providing the outreach service, initially developed by funding from the Bank of Scotland Foundation, an application was made to The National Lottery Communities Fund for funding. Following a successful outcome the project started in April 2023 with funding secured for a full-time outreach worker for three years. This has since been amended by agreement with the funder to provide the service part-time (21 hours per week) until December 2026. Advice sessions have taken place at a number of community venues throughout Clackmannanshire and in people's homes.

Patient Advice and Support Service (PASS)

PASS was created by the Patient Rights (Scotland) Act 2011 to promote understanding of patient rights and responsibilities, to provide independent advice and support to those wishing to give feedback or comments or raise concerns or complaints about NHS treatment and care received, and to work with the NHS to use feedback to improve NHS service provision. It aims to support patients, their carers and families in their dealings with the NHS and in other matters affecting their health. CAS holds the national contract for the service and sub-contracts with a lead bureau in each of the health authority areas.

PASS provides a holistic approach to ensure that any additional issues are identified and either addressed, or if required referred internally or to an external organisation. Clients can also be assisted on how to access health and community services that offer additional support with health care needs.

Clackmannanshire provides this service in the Forth Valley health board area and has done since the PASS contract was first awarded to CAS in 2012. The contract has now been extended up to May 2027 and funds a full-time Patient Adviser post which is resourced by a job-share arrangement.

As part of the service provided the Patient Advisers staff a national helpline, webchat and email service on a regular basis for an agreed number of sessions, at least once a week. The helpline provides frontline advice and then refers if appropriate to the local Patient Adviser to provide additional support. Clients from the Forth Valley health authority area can also contact the Patient Adviser directly by phone or by email.

Energy Projects

The Bureau has continued to deliver energy and fuel poverty related services with funding from various sources. Each project had a different focus but they were delivered to provide the most effective service to our clients and their needs. We have developed an expertise in this particular area with staff attaining the City & Guilds Energy Awareness qualification. The projects were:

Safe and Warm Advice Service

Initially a two-year project, this CAS led project began in April 2022 and was renewed for a further two years until March 2026. It aims to develop the ability of local bureaux to work with individuals at risk of fuel poverty by providing specialist energy advice for vulnerable clients, specifically hard to reach groups, to support them to use energy efficiently, affordably and safely. CAS received funding from the Scottish Gas Network's (SGN) who fund projects aimed at supporting consumers in vulnerable situations and raise awareness of carbon monoxide (CO) safety issues.

The project workers, who share a full-time post, provide advice to individual clients and to groups of clients and frontline workers on energy billing and debt issues, help with switching and complaints, assistance with access to fuel vouchers and Warm Home Discount and information on energy efficiency measures. They also provide more general advice on access to financial support, benefit entitlements and managing household outgoings as part of a more holistic service. If required clients can be referred to other advice services within the bureau. The funding has now been extended for a further two years to March 2028.

Energy Best Deal project

For the 11th year running the Bureau participated in the CAS Energy Best Deal campaign which ran from September 2025 to March 2026. The aim of the service is to help vulnerable clients and those in or at risk of fuel poverty to be able to afford their energy bills. The project does this by providing advice and support on a variety of energy related issues, as well as assisting clients to maximise their incomes and access other support that may be available to them.

During the project 175 one-to-one energy assessments were carried out, mainly through general services, to assist clients to reduce their fuel costs by changing supplier or tariff, help them to apply for fuel grants and provide energy efficiency advice. More support was provided to 70 clients who either needed more support or assistance dealing with fuel debt, raising and investigating billing disputes, making complaints to the Energy Ombudsman or applying for help to the Extra Help Unit. Energy information and training sessions were delivered to 79 people in groups to enable them to provide basic energy saving advice.

Big Energy Saving Network 2025/26

The bureau again took part in this CAS national project which ran from September 2025 to March 2026 to deliver a programme of outreach to vulnerable consumers, focused on helping them reduce their energy costs through assisted action on tariffs, switching and energy cost reduction. The one-to-one service delivered proactive advice to 54 vulnerable consumers at risk of fuel poverty. Group sessions delivered to 25 frontline workers from other support agencies were aimed at enabling them to provide advice on energy issues to consumers they assist through their day-to-day work.

Immigration advice projects

Scotland's Migration Service

The Scottish Government contracted with CAS to deliver the part of this service which aims to support individuals who are looking to relocate to Scotland from abroad, or who have recently done so. It initially ran from March 2024 to March 2026 and has now been extended for a further year. The bureau is one of 19 CABs funded to provide advice and information to eligible individuals on range of issues to help them settle in Scotland including visas and immigration and day to day living. CAS's project management team allocate appointments booked via the Scotland's Migration website to CABs who provide the service via telephone or video call. Funding is paid per delivered appointment.

eVisa service (Home Office Transition to eVisa Grant service)

As part of the transition to electronic records of immigration (eVisa) the Home Office funded CAS for a year to August 2025 to provide practical support to vulnerable people needing assistance to make the transition from physical immigration documents to create and maintain their eVisa. A specially trained generalist adviser provides this service for clients within the local area through face to face or telephone appointments. Funding was paid per delivered appointment.

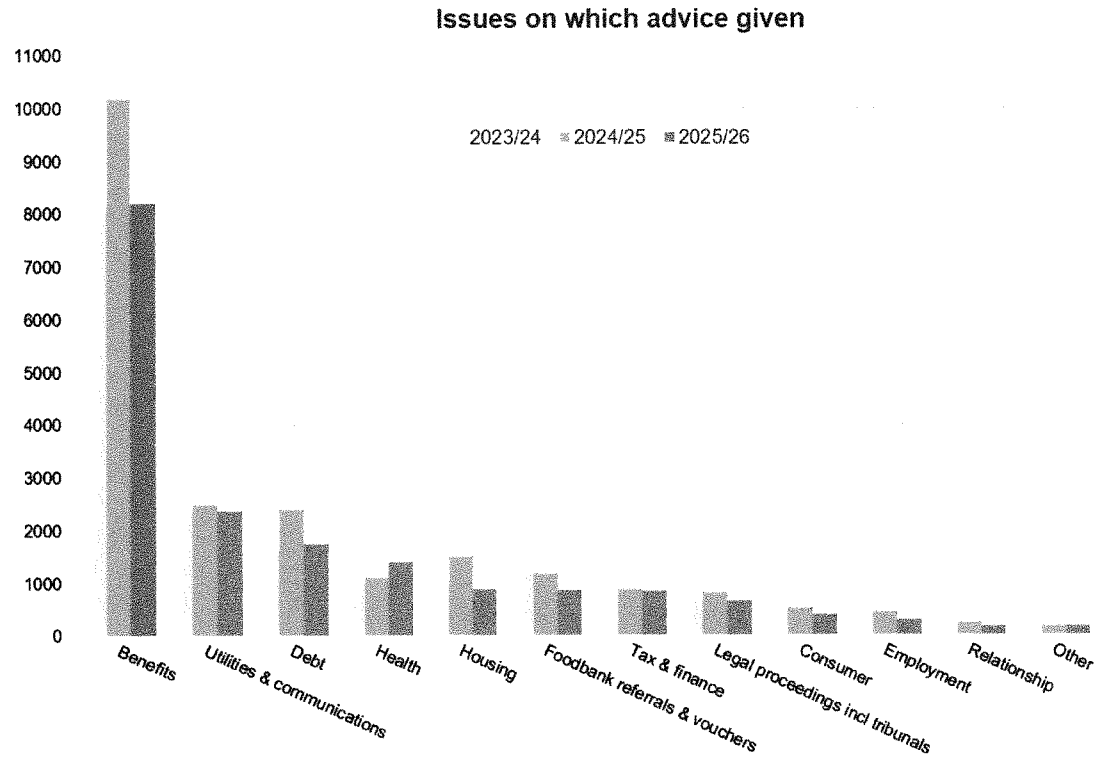
ACHIEVEMENTS AND PERFORMANCE

Over the year the Bureau's general advice service and projects assisted 4,526 clients (2025: 5,113; 2024: 5,086), gave advice on 18,802 main issues (2025: 22,005; 2024:19,394) and on 11,959 occasions (2025: 14,013; 2024: 15,013). The recorded potential financial gain to clients assisted by the Bureau was £2.63m (2025: £3.64m) of which 90% related to benefits (2025: 93%), with 31.6% of those relating to the bureau Universal Credit Help to Claim national helpline team (2025: 29%).

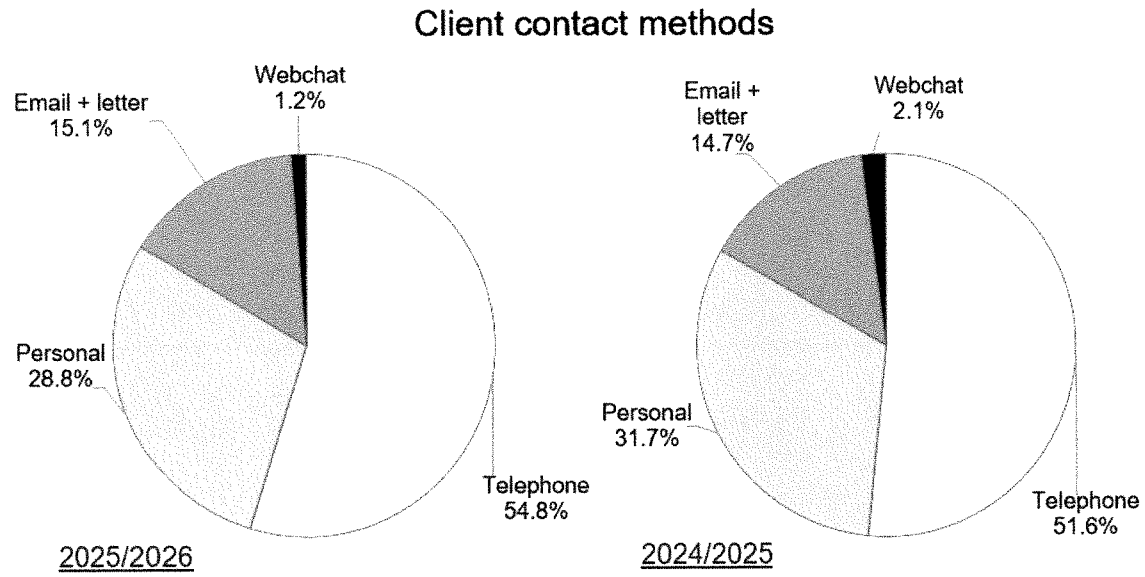
As has been the case for many years, benefits accounted for the main area on which advice was given being 45% of the total (2025: 46%; 2024: 42%). The second highest category this year, as the previous year, related to utilities (13.2%) (excluding fuel debt) which is likely due to the Bureau having a number of energy projects running throughout the year: Safe and Warm resourced by a full-time employee, as well as the SPEN service and the shorter term Energy Best Deal and Big Energy Saving Network initiatives. This was a similar level of enquires relating to debt (10.9%).

The statistics measuring activity are mainly taken from the CASTLE case recording system maintained by CAS and are determined by the data held on and the reports available from that system. They do provide an indication of the number and types of queries each year but do not measure the complexity of issues and the amount of time and work needed to resolve them. In addition only contacts with clients are recorded as statistics by the system and not contact with third parties to resolve issues. There are a number of factors affecting the variations from year to year. These include external factors such as the economic climate and changes to the welfare benefits system, and also the number and focus of the different projects which operate and the number of trained advisers each year.

The analysis of issues across the main different categories of advice indicates the relative areas of concern of the clients and of the focus of projects being delivered. The breakdown of issues by advice category over the past three financial years was:



A comparison of the different methods of contact with the Bureau's clients in Clackmannanshire is illustrated in the charts below:



These show that the way clients in Clackmannanshire have accessed the services in 2025/26 is similar to the previous year. Since 2021 there has been a change to the primary method of contact being by telephone rather than face-to-face. Many clients prefer alternative means of communication to coming into the bureau, which also enables us to assist more clients and make the services more accessible to those unable to get to the bureau, including those who are unable to visit during working hours.

To inform the development of services and demonstrate that we are supporting those most in need of help and meeting funding requirements, data regarding client profiles is recorded. This illustrates that a significant number of our clients can be considered vulnerable and in need of particular support. During the year outreach services provided weekly advice sessions at a number of locations throughout Clackmannanshire including community halls and at two GP surgeries. Together with a home visiting service these provide advice to those unable to access the main bureau. Continued communication and co-operation with partner organisations and community groups and ongoing support to existing clients by telephone, are also an essential part of this support.

Using the case recording system CASTLE we are able to monitor a number of outputs and outcomes relating to our clients, the advice provided and the quality and result of that advice. Where required, additional data specific to projects is also collected to ensure objectives and funders' requirements are met. Statistics are also gathered from our triage system including the number of clients dealt with each day by the bureau.

Resourcing the service continues to be a constant challenge given the unpredictable nature of the level of demand from day-to-day and the reliance on volunteers to provide the service. The service needs to have sufficient paid staff and voluntary workers each day to respond to enquiries in a timely manner. The structures and systems which are in place to support our staff and the services they deliver are regularly reviewed and where necessary updated in order to ensure the quality of advice and effective operation.

A group of paid advice staff and volunteers helped the CAS Volunteer Development Team to develop a new volunteer recruitment plan which the Bureau trialled in January and February 2026. As a result of the interest generated by this a new intake of eight volunteers commenced the ATP in March 2026. The aim is that they should become fully trained advisers within the next six to nine months, enabling the Bureau to increase the number of clients it can assist and reduce waiting times. There is a return to delivering the CAS learning modules in-house rather than remotely through another bureau. Procedures and structures for the recruitment, induction, supervision and development of volunteers have also been reviewed to improve retention.

It was decided that particularly with the benefit of additional unrestricted funding this year there would be a period of consolidation of existing services. As a result the number of specialist projects reduced to 16 (2025:19) following the end of some of our longer term funding streams. Two new significant projects commenced during the year: to replace funding which had come to an end a successful application was made to fund the private rented housing advice service; and specific funding was sourced for the provision of advice for unpaid carers who often attend our outreach locations. The number of projects has been reduced as unrestricted funding has been awarded which allowed us still to deliver these services without specific project funding.

The Bureau has continued to provide a high standard of advice services. We monitor this internally within the bureau by our more experienced staff carrying out regular checking of cases and undergo training on quality assurance. Regular quality assurance meetings are held to ensure consistency, review the outcomes and identify potential training needs. The CAS audit team also carry out an audit of our case records on a quarterly basis.

Membership of Citizens Advice Scotland requires compliance with membership standards. As well as the audit of case records noted above CAS also conducts an in-depth triennial organisational audit of policies, systems and other processes to verify compliance with all of the standards, with self-assessment audits being undertaken in the intervening years. In February 2026 we received confirmation that the portfolio of documentary evidence is to be submitted before the end of May 2026, with the audit taking place in July 2026 and the audit report scheduled to be presented to the Membership Standards Committee at their meeting in August 2026.

We are accredited under the Scottish Government's "Scottish National Standards for Information and Advice Providers" (SNSIAP), the accepted quality framework for not-for-profit organisations and local authorities providing advice on housing, money, debt and welfare benefits issues. We have Type iii accreditation, the highest level, for benefits, debt and money and housing advice following an audit of advice and organisational policies and procedures. This level includes representation of clients at tribunals and some court proceedings. It represents a significant achievement and demonstrates the high quality of service that the Bureau provides to the residents of the local area.

FINANCIAL REVIEW

The financial statements show a net surplus of £77,098 for the financial year to 31st March 2026 (2025: deficit £31,289) and income of £822,433 (2025: £704,686). Under the accounting rules which govern the preparation of charity accounts, income has to be included when there is entitlement to the funds, rather than in the financial year when the associated expenditure is incurred. This means that income has been included in a different year prior to that when the related expenditure is reported. If income were to be accounted for in the same year as the related expenditure, the income relating to the services delivered during the year would be £839,376 (2025: £733,130) and the surplus would be £94,040 (2025: deficit £2,845).

The principal sources of funding were grants for the core service and specific projects and services. These activities and how they help deliver the Bureau's objectives have been outlined above. The funding came from:

	2025/2026	2024/2025	2023/2024
Citizens Advice Scotland (CAS)	60.8%	60.1%	53.9%
Clackmannanshire Council:			
Core funding	14.3%	16.7%	15.4%
Other services	8.0%	10.3%	9.6%
Trusts and foundations	12.7%	11.8%	20.9%
Other public sector	1.7%	-	-
Other sources	2.5%	1.1%	0.2%

CAS receives funding from other organisations, including the Scottish and UK governments, to provide particular advice services through projects and other initiatives. Individual Citizens Advice bureaux submit an application to provide the services and if successful receive the funding from CAS in accordance with the grant terms.

Funding from Clackmannanshire Council for the core general advice service has been at the same level as we have received since 2017/2018 as funding challenges have had an adverse impact on the third sector organisations the Council supports through grants. As shown above, it contributed £1 in £7 of all funding. The funding is essential for the continued operation of the general advice service but is not sufficient to cover the full costs of providing the core service. In particular it has only been possible to develop outreach services as a result of funding from other sources. The contribution from funding received for other projects in sharing overhead and support costs, where allowed, continues to be important to the ongoing operation of the Bureau. In 2025/26 the additional unrestricted grants from the Robertson Trust and Foundation Scotland as well as the funding from the SPEN project have contributed significantly to the costs of operating the Bureau and the increase in unrestricted reserves.

RESERVES

The total funds held at the end of the reporting period were £607,965 (2025: £530,867) of which £32,290 were restricted (2025: £48,445).

The Board have reviewed the Reserves Policy. After taking into account the current economic uncertainty, inflation rates, salary increases and forecast outturn for the year it was decided that an appropriate level of available reserves to hold which will enable the service to continue to operate for approximately six months. This should also cover funding income not being received as anticipated, funding being received in arrears, to provide a contingency against unexpected costs and to enable other key activities to continue where there is a short-term gap in funding.

The available reserves at the balance sheet date in unrestricted income funds were £574,272, excluding fixed assets (2025: £479,786), which represents approximately nine months of current expenditure as forecast for 2026/2027. The Board is considering how the additional reserves can be applied to benefit the charity's activities and further its objectives. It is intended to ringfence a proportion of the unrestricted reserves for the development/refurbishment of the existing property, subject to a lease being signed, which would then increase the ongoing costs relating to premises maintenance.

RISK MANAGEMENT

The trustees have a duty to identify and review the risks to which the charity bureau is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error.

As part of the review of governance in 2025, the Board developed a new risk register. This identifies and assesses the issues which affect the Bureau's exposure to risk and the measure to mitigate them. These are grouped under the categories Finance, People, Service, Governance and Policy. At the bi-monthly board meetings the trustees review the register and agree any required changes.

The main risk to the Bureau's continued operation is ensuring that sufficient funding to enable continuation of current services is secured, either as continuation from existing or from new sources. To reduce the risk of reliance on individual funders, management aim to diversify funding sources. The Board regularly reviews the risks associated with losing one or more of the main funders and considers how to manage this.

A record of funding and projects is maintained and a report given to the Board bi-monthly which highlights via a RAG system when funding is due to end, particularly within the following nine months. In order to replace income from projects as they finish and further develop services provided the Bureau actively seeks funding from other sources.

Reports are also prepared and considered for each Board meeting which cover funding, staffing, health and safety, financial performance and forecasts. Trustees are consulted on and involved in significant issues which need to be dealt with in between meetings.

Expenditure is kept under review and best value for money sought or costs further reduced where possible. Continued relatively high rates of inflation have affected the Bureau's operating costs so increased attention has been given to keeping control of expenditure. A balance is sought between remunerating employees, so as to reward performance and help retain and recruit them, and the pressure this puts on running costs and the need to secure funding.

The reserves policy takes into account the risks and uncertainties facing the Bureau. In building up the level of free reserves over the past seven years to the current level the Bureau would now be able to manage financially during short term funding gaps and with increases in operating costs.

PLANS FOR FUTURE PERIODS

The Board formally approved a new three-year Business Plan in July 2026 which sets the strategic direction of the Bureau for the period 2026 to 2029. The plan reflects the continuing need for accessible, high-quality advice services within Clackmannanshire and recognises the increasing complexity of the issues experienced by many clients, particularly in relation to welfare benefits, debt, housing, energy costs and financial hardship. It also acknowledges the continuing pressure on public services and the important role the Bureau plays in supporting vulnerable individuals and communities.

The Bureau's primary objective remains to ensure that people across Clackmannanshire are able to access free, independent, confidential and impartial advice when they need it. In the coming year we will continue to deliver our core general advice service alongside specialist projects addressing welfare benefits, debt, housing, energy, health and immigration issues. Particular emphasis will be placed on supporting residents affected by changes to the welfare benefits system, maintaining outreach services for those unable to access the main bureau and ensuring that clients receive holistic support which addresses the full range of issues affecting their circumstances.

Maintaining the quality of advice and support provided by the Bureau will remain a key priority. During 2026/27 we will continue to invest in staff and volunteer development, quality assurance arrangements and continuous improvement processes. We will seek to maintain compliance with Citizens Advice Scotland membership standards and Level 3 accreditation under the Scottish National Standards for Information and Advice Providers, ensuring that clients continue to receive advice and representation services of the highest standard. We will also explore opportunities to use technology, including artificial intelligence, where appropriate to improve efficiency and reduce administrative burdens, allowing advisers to spend more time supporting clients.

Volunteers remain essential to the delivery of Bureau services. Building on the successful recruitment activity undertaken during 2025/26, we will continue to recruit, train, develop and retain volunteers from across the local community. In parallel, the Bureau will review its staffing structure to ensure that it has the capacity, specialist knowledge and resilience required to respond to changing client needs and funding opportunities.

The Bureau will continue to use evidence gathered through advice work to inform social policy activity. We will strengthen arrangements for identifying emerging issues affecting local residents and for sharing evidence with Citizens Advice Scotland, elected representatives and other decision-makers. By doing so, we aim to contribute to improvements in public policy, service design and outcomes for the communities we serve.

Ensuring the long-term sustainability of the Bureau remains a significant priority. The Board will continue to seek to diversify income sources, secure replacement funding where existing grants come to an end and reduce the gap between the cost of delivering core services and the funding available to support them. Reserves will be maintained at a level sufficient to support financial stability while enabling the Bureau to invest in organisational development, workforce capacity and service improvements where these will further the charity's objectives and benefit local residents.

The Bureau also intends to build further on its partnership working within Clackmannanshire and across the wider Forth Valley area. Through collaboration with local authorities, health services, third sector organisations and other advice providers, we aim to maximise the impact of available resources, reduce duplication and ensure that people are able to access the right support at the right time.

REFERENCE AND ADMINISTRATIVE DETAILS

Company number:	SC493971	
Registered charity number:	SC001839	
Registered and principal office address:	Glebe Hall Burgh Mews Alloa FK10 1HS	
Trustees/Directors:	Laura Ferguson	(Chair)
	Lia Oyman	
	Robert Smith-Vaughan	
	Douglas Stalker	
	Ikem Odikanekwu	(appointed 23rd July 2025)
	Eileen Ashford	(appointed 24th September 2025)
	Catriona Hay	(appointed 13th March 2026)
	Dorothy Carson	Volunteer representative (appointed 27th May 2026)
	Valerie McInroy	(appointed 27th May 2026)
	Brian Fairgrieve	(resigned 16th May 2025)
	Sue Bytheway	(volunteer representative) (resigned 12th February 2026)
Chief Executive	Jonny Miller	
Banks	TSB Bank plc (to September 2026) 30 Drysdale Street Alloa FK10 1JL	CAF Bank (from August 2026) 25 Kings Hill Avenue Kings Hill West Malling ME19 4TA
Auditors	bk Plus Audit Limited Registered Auditors 20 Barnton Street Stirling FK8 1NE	

TRUSTEES' RESPONSIBILITIES

The trustees (who are also directors for the purposes of company law) are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the trustees to prepare financial statements for each financial year, which give a true and fair view of the state of affairs of the charitable company and of the incoming resources, including the income and expenditure, of the charitable company for the year. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on a going concern basis unless it is inappropriate to presume that the charitable company will continue in operation.

The trustees are responsible for keeping adequate accounting records that disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006, the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended). They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

In so far as the trustees are aware:

- there is no relevant audit information of which the charitable company's auditor is unaware; and
- the trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditor is aware of that information.

DECLARATION

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees/directors

Laura Ferguson (Chair) 2nd November 2026

REPORT OF THE AUDITOR TO THE TRUSTEES AND MEMBERS FOR THE YEAR ENDED 31st MARCH 2026

Opinion

We have audited the financial statements of Clackmannanshire Citizens Advice Bureau Limited (the 'charitable company') for the year ended 31st March 2026 which comprise Statement of Financial Activities, Balance Sheet, Statement of Cash Flows 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, including Financial Reporting Standard 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31st March 2026, and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006, the Charities and Trustee Investment (Scotland) Act 2005 and regulation 8 of the Charities Accounts (Scotland) Regulations 2006.

Basis for opinion

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

Conclusions relating to going concern

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

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charitable company'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 trustees' report, other than the financial statements and our auditor's report 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 there is a material misstatement in the financial statements or a material misstatement of the other information. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006
In our opinion, based on the work undertaken in the course of the audit:

- the information given in the trustees' report for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the trustees' report has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception
In the light of our knowledge and understanding of the charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the trustees' report.
We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 and the Charities Accounts (Scotland) Regulations 2006 require us to report to you if, in our opinion:

- adequate and proper accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit.

Responsibilities of trustees
As explained more fully in the statement of trustees' responsibilities, the trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charitable company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements
We have been appointed as auditor under section 44(1)(c) of the Charities and Trustee Investment (Scotland) Act 2005 and under the Companies Act 2006 and report in accordance with regulations made under those Acts.

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

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

- Inquired of management, and those charged with governance, about their own identification and assessment of the risks of irregularities, including any known actual, suspected or alleged instances of fraud;
- The audit engagement team identified the risk of management override of controls as the area where the financial statements were most susceptible to material misstatement due to fraud. Audit procedures performed included but were not limited to testing manual journal entries and other adjustments, evaluating the business rationale in relation to any significant unusual transactions and challenging judgements and estimates;
- Reviewing minutes of meetings held by management and those charged with governance to identify any matters including actual or attempted fraud, litigation and noncompliance with laws and regulations;
- Inspecting expenditure incurred in the year while making sure this has been appropriately categorised in the accounts. This included agreeing a sample from the nominal ledger to purchase invoice while also reviewing post year end transactions and invoices to confirm the completeness of the expenditure was disclosed.

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

As part of an audit in accordance with ISAs (UK), we exercise professional judgement and maintain professional scepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.

- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the charitable company's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the trustees.
- Conclude on the appropriateness of the trustees' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the charitable company's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the charitable company to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

Use of our report

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



Robert Taylor

For and on behalf of bk Plus Audit Limited, Statutory Auditors,
20 Barnton Street, Stirling. FK8 1NE.

2nd November 2026

CLACKMANNANSHIRE CITIZENS ADVICE BUREAU LIMITED

STATEMENT OF FINANCIAL ACTIVITIES (INCORPORATING AN INCOME AND EXPENDITURE ACCOUNT)

FOR THE YEAR ENDED 31st MARCH 2026

		2026			2025		
		Unrestricted funds	Restricted funds	Total funds 2026	Unrestricted funds	Restricted funds	Total funds 2025
	Note	£	£	£	£	£	£
Income from:							
Donations	4.1	92,871	24,321	117,192	11,076	95,919	106,995
Charitable activities	4.2	228,288	456,665	684,953	213,479	378,377	591,856
Investments		18,588	-	18,588	3,930	-	3,930
Other		1,700	-	1,700	1,905	-	1,905
Total income		341,447	480,986	822,433	230,390	474,296	704,686
Expenditure on:							
Charitable activities	5	216,825	528,510	745,335	170,547	565,428	735,975
Total expenditure		216,825	528,510	745,335	170,547	565,428	735,975
Net income/ (expenditure)	6	124,622	(47,524)	77,098	59,843	(91,132)	(31,289)
Transfers between funds	14	(31,369)	31,369	-	(60,899)	60,899	-
Net movement in funds		93,253	(16,155)	77,098	(1,056)	(30,233)	(31,289)
Reconciliation of funds:							
Total funds brought forward		482,422	48,445	530,867	483,478	78,678	562,156
Total funds carried forward		575,675	32,290	607,965	482,422	48,445	530,867

There have been no recognised gains or losses, other than the results for the period and all profits or losses have been accounted for on an historical cost basis.

The notes on pages 27 to 38 form part of these financial statements

CLACKMANNANSHIRE CITIZENS ADVICE BUREAU LIMITED

(Company no. SC493971)

BALANCE SHEET

AS AT 31st MARCH 2026

	Note	2026 £	2025 £
Fixed assets			
Tangible fixed assets	11	1,403	2,636
Current assets:			
Debtors	12	98,118	101,582
Investments	13	170,000	-
Cash at bank and in hand		369,655	452,546
Total current assets		637,773	554,128
Liabilities:			
Creditors falling due within one year	14	(31,211)	(25,897)
Net current assets		606,562	528,231
Net assets		607,965	530,867
Funds of the charity:	15		
Unrestricted income funds		575,675	482,422
Restricted income funds		32,290	48,445
Total funds		607,965	530,867

The financial statements have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

These financial statements were approved by the Board on 2nd November 2026 and are signed on their behalf by:



Laura Ferguson (Chair)

The notes on pages 27 to 38 form part of these financial statements.

CLACKMANNANSHIRE CITIZENS ADVICE BUREAU LIMITED

STATEMENT OF CASH FLOWS

FOR THE YEAR ENDED 31st MARCH 2026

	2026	2025
	£	£
Cash flows from operating activities		
Net income/(expenditure) for the reporting period (as per the statement of financial activities)	77,098	(31,289)
Adjustments for:		
Depreciation charges	1,233	7,229
Disposal of fixed asset	-	766
Decrease/(increase) in debtors	3,464	(7,815)
Increase in creditors	5,314	5,252
Net cash provided by operating activities	87,109	(25,857)
Cash flows from investing activities		
Purchase of fixed assets	-	(2,285)
Investment in cash equivalent term deposits	(170,000)	-
Net cash used by investing activities	(170,000)	(2,285)
Net (decrease) in cash and cash equivalents in year	(82,891)	(28,142)
Cash and cash equivalents at beginning of year	452,546	480,688
Cash and cash equivalents at end of year	369,655	452,546
Analysis of cash and cash equivalents		
Cash in hand	369,655	282,546
Term deposits (less than 3 months maturity)	-	170,000
	369,655	452,546

The notes on pages 27 to 38 form part of these financial statements

1. BASIS OF PREPARATION

a. Basis of accounting

These financial statements have been prepared on the basis of historic cost with items recognised at cost or transaction value and in compliance with:

i) Financial Reporting Standard (FRS102);
ii) Accounting and Reporting by Charities: Statement of Recommended Practice (FRS102);
iii) Companies Act 2006; and
iv) Charities Accounts (Scotland) Regulations 2006 (as amended).

b. Going concern

The trustees consider that there are no material uncertainties about the charitable company's ability to continue and therefore these financial statements have been prepared on the basis of a going concern. This assessment covers at least the 12 month period after the date of signing of these financial statements.

c. Public benefit entity

The charitable company constitutes a public benefit entity under FRS 102.

2. ACCOUNTING POLICIES

a. Income

Income is included in the Statement of Financial Activities (SoFA) when the charity becomes entitled to the income, its receipt is probable, i.e. more likely than not, and the monetary value can be measured reliably. Amounts received in advance of this are treated as deferred income.

The following policies are also applied to particular categories of income:

i) Income from donations and legacies includes grants which are not related to performance or delivery of specific services. It is included in full when receivable and any conditions affecting entitlement have been met or it is probable that any conditions in the charity's control will be met.
ii) Income from charitable activities includes grants and other income specifically for the provision of services to beneficiaries where the services to be delivered and/or the performance level are specified. It is only recognised when any performance or other conditions affecting entitlement which are outside the control of the charity have been met. Amounts received in advance of this are deferred and can include grants where the time period over which they can be utilised is in a future reporting period.

The company has received government grants in the reporting period (details in note 4). These are accounted for as above.

b. Donated services

The value of services provided by volunteers is not included in the accounts but is described in the report of the trustees.

c. Expenditure

All expenditure is recognised on an accruals basis and is inclusive of VAT as the charity is not required to register for VAT. It is recognised when there is a legal or constructive obligation to make payment, when it is probable that settlement will be required and the amount of the obligation can be measured reliably.

d. Determination of full cost of activities

Expenditure is allocated to an activity when it relates directly to that activity. Shared costs such as premises, office and other operational costs, which contribute directly to more than one activity, are apportioned between those activities based on the number of staff hours spent on those activities.

Support costs are for those central functions which assist but do not directly deliver the charitable activities. They include the finance function and general management. Also included are governance costs which are those costs associated with meeting statutory and constitutional requirements such as audit fees, staff time supporting the Board and AGM expenses. These costs are also apportioned to activities on the basis of the number of staff hours spent on those activities.

e. Operating leases

Rental charges are charged on a straight line basis over the term of the lease.

f. Fund accounting

Unrestricted funds are those available for use for any purpose at the discretion of the trustees. Restricted funds are those which must be spent on the particular purpose or activity which is narrower than the general purposes within the objects of the charity. Where a restricted fund is in deficit at the end of a financial period and it is unlikely that this will be covered by future income a transfer is made from the unrestricted funds to cover that deficit.

g. Fixed assets and depreciation

Assets for use by charity are capitalised at cost if they can be used for more than one year, and cost at least £1,000; if not they are treated as expenditure. They are depreciated over their estimated useful economic lives on a straight line basis as follows:

Office equipment	over 3-5 years
Other equipment	over 3 years

h. Debtors

Debtors, including grants invoiced in advance and other debtors, are recognised at the settlement amount due. Prepayments are valued at the amount prepaid net of any trade discounts due.

i. Current asset investments

Cash equivalents held on deposit are basic financial assets with a maturity date of no more than one year which are held for investment purposes, but are not intended to be held as an investment for more than one year after the end of financial year.

j. Cash at bank and in hand

Cash at bank and in hand are basic financial assets which are short-term, highly liquid cash and cash equivalents held to meet short-term cash commitments. This includes cash held in bank current accounts and in bank deposit accounts with less than 3 months notice or a maturity date of less than three months.

k. Creditors and provisions

Creditors and provisions for liabilities and charges are recognised where there is a present legal or constructive obligation from a past event that will probably result in the charity paying out resources and the amount can be measured or estimated reliably. Creditors and provisions are recognised at their settlement amount after allowing for any trade discounts due.

3. LEGAL STATUS

The charity is constituted as a company limited by guarantee, incorporated in the United Kingdom and registered in Scotland. The address of the registered office is Glebe Hall, Burgh Mews, Alloa, FK10 1HS. The company does not have any share capital. The liability of each of the members in the event of winding up is limited to £1.

4. INCOME

4.1 Donations and legacies

2026	Unrestricted funds	Restricted funds	**Total 2026**
	£	£	£
Donations	1,384	-	1,384
Core and general funding	85,000	-	85,000
Grants for projects primarily relating to:			-
Development of staff and volunteers	6,487	-	6,487
Housing advice	-	19,321	19,321
Scams research and awareness	-	5,000	5,000
Total	92,871	24,321	117,192

2025	Unrestricted funds	Restricted funds	**Total 2025**
	£	£	£
Donations	1,476	-	1,476
Grants for projects primarily relating to:			
Development of staff and volunteers	9,600	5,000	14,600
Outreach services	-	51,806	51,806
Housing advice	-	39,113	39,113
Total	11,076	95,919	106,995

Included in income from donations were grants to which the Bureau was entitled but which were for projects to be delivered, and therefore expenditure incurred, in the following financial year.

Grants received included the following from government:

Funding of £6,487 (2025: £9,600) as an employer under Clackmannanshire Council's employment schemes.

4.2 Income from charitable activities

2026	Unrestricted funds £	Restricted funds £	Total 2026 £
Income for services primarily relating to:			
Generalist advice	121,426	11,406	132,832
Welfare benefits support	-	132,067	132,067
Debt, money advice and income maximisation	106,862	161,857	268,719
Housing related advice	-	17,000	17,000
Energy advice	-	91,963	91,963
Patient Advice and Support Service (PASS)	-	35,976	35,976
Immigration advice	-	6,396	6,396
Total	228,288	456,665	684,953

2025	Unrestricted funds £	Restricted funds £	Total 2025 £
Income for services primarily relating to:			
Generalist advice	124,304	36,411	160,715
Welfare benefits support	-	91,288	91,288
Debt, money advice and income maximisation	89,175	109,281	198,456
Housing related advice	-	17,000	17,000
Energy advice	-	82,111	82,111
Patient Advice and Support Service (PASS)	-	38,304	38,304
Immigration advice	-	3,982	3,982
Total	213,479	378,377	591,856

Clackmannanshire Council provided funding of £176,333 for general advice, financial education and housing services (2025: £180,333).

Citizens Advice Scotland (CAS) receives funding from other organisations, including the Scottish and UK governments, to provide particular advice services through projects and other initiatives. Individual Citizens Advice bureaux make an application to provide the services and if this is approved the funding is distributed through CAS in accordance with the terms of the funding.

The general advice service provided by the Bureau is dependent on the contribution made by volunteers working as generalist advisers and providing reception and administration services.

5. EXPENDITURE ON CHARITABLE ACTIVITIES

2026	Salary & other staff costs	Premises costs	Commun-ication costs	Other service costs	Support costs	Total 2026
	£	£	£	£	£	£
General advice service	155,914	12,768	2,045	3,798	40,201	214,726
Welfare benefits support projects	112,389	9,022	860	2,911	28,404	153,586
Debt, money advice and income maximisation projects	138,952	10,657	1,050	3,030	33,553	187,242
Outreach projects	28,981	2,058	315	1,117	6,478	38,949
Housing related projects	36,559	2,506	324	719	7,890	47,998
Energy projects	32,682	2,822	264	795	8,886	45,449
PASS	41,198	2,638	442	783	8,305	53,366
Immigration projects	2,948	237	22	67	747	4,021
Total	549,622	42,708	5,322	13,219	134,464	745,335

2025	Salary & other staff costs	Premises costs	Commun-ication costs	Other service costs	Support costs	Total 2025
	£	£	£	£	£	£
General advice service	151,646	13,338	1,646	4,850	37,210	208,690
Welfare benefits support projects	88,530	7,758	865	2,821	21,642	121,616
Debt, money advice and income maximisation projects	111,631	9,769	1,021	3,413	27,247	153,081
Outreach projects	52,685	4,159	704	1,960	11,600	71,108
Housing related projects	54,225	4,186	438	1,602	11,677	72,128
Energy projects	41,822	3,098	325	1,083	8,642	54,970
PASS	39,475	2,791	540	975	7,785	51,566
Immigration projects	1,986	196	21	68	545	2,816
Total	542,000	45,295	5,560	16,772	126,348	735,975

All services and projects provide a holistic approach and can offer advice on all areas, therefore the analysis of activities indicates their primary focus.

	2026	2025
Support costs comprise:	£	£
Strategic and general management	34,988	29,981
Central support functions	77,963	80,128
Governance	21,513	16,239
	134,464	126,348

6. NET INCOME/(EXPENDITURE)

This is stated after charging:	2026	2025
	£	£
Depreciation of tangible fixed assets	1,233	7,229
Operating lease rentals	2,074	2,074
Audit fee (no other services were provided)	4,000	3,600

7. STAFF COSTS AND NUMBERS

7.1 Staff costs	2026	2025
	£	£
Wages and salaries	586,785	588,910
Employer National Insurance	58,776	43,217
Employer pension costs	20,276	18,905
Other employee benefits	1,278	1,337
	667,115	652,369

Pension costs are the employer's contributions to the personal pensions of employees under pension automatic enrolment. These are paid at 5% of pensionable pay.

No employees received employee benefits (excluding employer pension costs) of more than £60,000 pa (2025: nil).

Key management personnel comprised the Chief Executive and deputy manager. Their total employee benefits (salary, pension contributions and benefits) were £99,825 (2025: £95,280). They received no other benefits.

7.2 Number of staff employed

The average number of staff (full and part-time) employed during the year was 25.5 (2025: 27.4).

The average number of full-time equivalent employees during the period was 20.8 (2025: 20.9)

	2026	2025
	No.	No.
Management and administration	4.6	4.6
Charitable activities	16.2	16.3
	20.8	20.9

8. TRUSTEES' REMUNERATION AND EXPENSES

None of the trustees have been paid remuneration or received any other benefits for employment with the charity or for services provided (2025: £nil).

Under the terms of the memorandum and articles of association trustees may receive payment for expenses incurred in fulfilling their duties as trustees. In 2026 expenses of £25 (2025: £75) for the costs of a basic disclosure check were reimbursed to a trustee.

9. RELATED PARTY TRANSACTIONS

There were no related party transactions during the year which require disclosure (2025: nil).

10. TAXATION

As a charity, Clackmannanshire Citizens Advice Bureau Limited has been granted exemption from tax on income and gains falling within section 478 of the Corporation Tax Act 2010 or s256 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects. No tax charges have arisen in the charitable company.

11. FIXED ASSETS

	Office equipment	Other equipment	Total
COST	£		
At beginning and end of year	19,068	10,097	29,165
Additions	-	-	-
Disposals	-	-	-
At end of year	19,068	10,097	29,165
DEPRECIATION			
At beginning of year	16,432	10,097	26,529
On disposals	-	-	-
Charge for year	1,233	-	1,233
At end of year	17,665	10,097	27,762
NET BOOK VALUE			
At beginning of year	2,636	-	2,636
At end of year	1,403	-	1,403

12. DEBTORS

	2026	2025
	£	£
Debtors for funding income	63,135	46,023
Other debtors	-	170
Prepayments	4,830	4,399
Accrued income	30,153	50,990
	98,118	101,582

13. CURRENT ASSET INVESTMENTS

	2026	2025
	£	£
Cash equivalents on deposit	170,000	-

14. CREDITORS FALLING DUE WITHIN ONE YEAR

	2026	2025
	£	£
Creditors	2,427	1,949
Taxation and social security	19,893	10,884
Other creditors	3,836	8,113
Accruals	5,055	4,951
	31,211	25,897

15. MOVEMENT IN FUNDS

2026	At 1 Apr 2025	Income	Expenditure	Transfers	At 31 Mar 2026
	£	£	£	£	£
Restricted income funds for:					
PASS	-	39,262	(53,366)	14,104	-
Energy Best Deal service	-	34,727	(8,394)	(26,333)	-
Housing Debt Advice service	-	17,000	(21,772)	4,772	-
Money & Welfare Benefits Advice & Support service	-	42,000	(42,943)	943	-
Big Energy Saving Network	-	6,271	(2,230)	(4,041)	-
Help to Claim service	-	132,067	(153,585)	21,518	-
Safe and Warm Advice Service	2,740	47,679	(34,824)		15,595
Money Talk Plus	-	71,341	(78,585)	7,244	-
Outreach Service	34,758	-	(38,949)	-	(4,191)
Private Housing Information & Advice Service	3,822	-	(19,664)	15,842	-
Council Tax Debt Engagement Project	-	34,552	(37,442)	2,890	-
Yorkshire Building Society Referral Service	6,036	11,406	(9,315)	-	8,127
Scotland's Migration Service	-	6,298	(4,021)	(2,277)	-
Unpaid Carers' Welfare Rights Service	-	13,964	(14,010)	46	-
Private Tenants' Housing Advice Service	-	19,321	(6,562)	-	12,759
Scams Research & Awareness Project		5,000	(2,848)	(2,152)	-
eVisa Service	1,089	98	-	(1,187)	-
Total restricted funds	48,445	480,986	(528,510)	31,369	32,290
Unrestricted income funds:					
General funds	482,422	341,447	(216,825)	(31,369)	575,675
Total funds	530,867	822,433	(745,335)	-	607,965

MOVEMENT IN FUNDS

2025	At 1 Apr 2024 £	Income £	Expenditure £	Transfers £	At 31 Mar 2025 £
Restricted income funds for:					
PASS	-	38,304	(51,566)	13,262	-
Energy Best Deal service	-	33,132	(10,754)	(22,378)	-
Volunteer Development project	7,278	-	(22,622)	15,344	-
Housing Debt Advice service	-	17,000	(23,051)	6,051	-
Welfare Rights service	-	-	(14,259)	14,259	-
Money & Welfare Benefits Advice & Support service	-	46,000	(50,192)	4,192	-
Big Energy Saving Network	-	3,570	(1,547)	(2,023)	-
Help to Claim service	-	91,288	(107,357)	16,069	-
Safe and Warm Advice Service	-	45,409	(42,669)	-	2,740
Money Talk Plus	-	52,377	(58,312)	5,935	-
Outreach Service	39,520	44,337	(49,099)	-	34,758
SGN Outreach Energy & Income Maximisation and Advice	9,431	-	(12,097)	2,666	-
Private Housing Information & Advice Service	13,786	39,113	(49,077)	-	3,822
Council Tax Debt Engagement Pilot	-	10,904	(13,931)	3,027	-
Aviva Service	-	26,137	(26,672)	535	-
Yorkshire Building Society Referral Service	4,745	10,274	(8,983)	-	6,036
Scotland's Migration Service	-	1,917	(1,840)	(77)	-
Home Visiting Service	-	7,469	(9,912)	2,443	-
Volunteer Support Workers	-	5,000	(7,244)	2,244	-
eVisa Service	-	2,065	(976)	-	1,089
Ebike Grant	3,918	-	(3,268)	(650)	-
Total restricted funds	78,678	474,296	(565,428)	60,899	48,445
Unrestricted income funds:					
General funds	483,478	230,390	(170,547)	(60,899)	482,422
Total funds	562,156	704,686	(735,975)	-	530,867

Transfers to or from other unrestricted funds were made to clear the deficit or surplus (where permitted) on restricted income funds where these projects or the funding period had ended.

Transfers were also made from unrestricted to restricted funds where it is unlikely that future income will be sufficient to cover a deficit at the year end.

During the reporting year restricted income funds were held in respect of:

PASS - funding from Citizens Advice Scotland (CAS) for the provision of advice and support services to users of NHS services in Forth Valley Health Authority.

Energy Best Deal service – a grant from CAS, funded by energy suppliers, to provide a service to help vulnerable clients and those in or at risk of fuel poverty to be able to afford their energy bills. This included providing advice and support on a variety of energy related issues, as well as assisting clients to maximise their incomes and access other support that may be available to them

Housing Debt Advice service - funding from Clackmannanshire Council for the provision of an advice and assistance service on housing debt and related issues to the authority's tenants.

Money and Welfare Benefits Advice and Support service - funding from Clackmannanshire Council to support participants on the Council's employability programmes by improving their knowledge, skills and understanding of how to manage their money and avoid debt.

Big Energy Saving Network – funding from CAS for the provision of the Big Energy Saving Network (the "BESN"), an assisted action project aimed at vulnerable consumers to reduce their energy costs.

Help to Claim services – funding from CAS (principal grantor Citizens Advice England and Wales) to participate in the delivery of a national multi-channel service which supports those claiming Universal Credit, starting from making an application for the benefit up to the first payment.

Safe and Warm Advice Service –funding from CAS funded by a grant from Scottish Gas Network (SGN) to develop the ability of the CAB Network to work with individuals at risk of fuel poverty by providing specialist energy advice for vulnerable clients, specifically hard to reach groups, to support them to use energy efficiently, affordably and safely.

Money Talk Plus – a grant from CAS to provide advice on welfare rights and benefits, debt (including energy debt) and money advice, income maximisation and outgoings reduction. CAS receives the funding from the Scottish Government to meet their objectives on tackling poverty, particularly child poverty in priority low-income family groups across Scotland.

Outreach Service – a grant from The National Lottery Community Fund - Medium Grants Scotland: Improving Lives programme to provide an outreach service for three years from April 2023 for clients unable to access the bureau in Alloa.

Private Housing Information and Advice Service – a grant from SafeDeposits Scotland Charitable Trust to provide advice services to tenants and landlords in the private rented housing sector, and to contribute to an increase in sustainable tenancies, including through the advancement of education in the sector and promoting early intervention in landlord-tenant disputes.

Council Tax Debt Engagement Project – a grant from CAS, funded by the Scottish Government to inform the improvement of council tax debt collection practices and debt advice through giving targeted advice on Council Tax debt and working with the local council to trial initiatives and resources to encourage and support implementation of the best practice principles of Council Tax debt collection.

Yorkshire Building Society Referral Service – a grant from CAS, funded by Yorkshire Building Society, to provide a general advice service to their customers and the wider public, from within a branch.

Scotland's Migration Service – a grant from CAS, funded by the Scottish Government, to deliver advice and provide information on visas and day to day living to eligible clients who wish to relocate to Scotland.

Unpaid Carers' Welfare Rights Service – a grant from the Clackmannanshire & Stirling Health and Social Care Partnership, to deliver a service jointly with Stirling CAB through one to one support to carers which contributes to reducing loneliness and isolation and provides support to maximise their income.

Private Tenants' Housing Advice Service – a grant from the Clackmannanshire Community Voice Fund, administered by Foundation Scotland, to contribute towards housing support advice services for private rental tenants over a period of two years, with the aim of reducing risks of eviction and subsequent homelessness.

Scams Research and Awareness project – a Local Impact Grant from CAS to identify the impact of scams on the local community, and to see how best to raise awareness and protect the community.

eVisa service (Home Office Transition to eVisa Grant service) – a grant from CAS, funded by the Home Office, to support vulnerable people needing assistance to create their eVisa (an electronic record of immigration) and maintain it.

In the prior year restricted income funds were also held in respect of:

Volunteer Development project - a grant from the Robertson Trust to help fund the employment of a Training and Volunteer Development Co-ordinator.

Welfare Rights service - a grant from the Henry Smith Charity to fund a Welfare Officer to provide specialist support for those in need of advice on welfare, debt, and other issues. In particular it supports a tribunal representation service to vulnerable clients in Clackmannanshire appealing benefits decisions.

SGN Outreach Energy and Income Maximisation Advice – grant from CAS, funded by Scottish Gas Networks (SGN) to develop services to deliver holistic energy and income maximisation advice at community hubs and outreaches, particularly to those at risk of fuel poverty.

Aviva Service– a grant from CAS, funded by Aviva, to provide a generalist advice to clients to improve their financial situation and help support and build the financial resilience of people in the face of a deepening cost-of-living crisis.

Home Visiting Service (Financial Health) – a grant from CAS Financial Health small grants fund, to provide a home visiting service to those who are housebound in rural Clackmannanshire, in particular those referred by a GP practice.

Volunteer Support Workers – a grant from CAS small grants fund to contribute to the costs of additional session supervision for trainee generalist advisers to reduce the amount of time taken to complete the Adviser Training Programme.

E-bike grant – funding from the Energy Saving Trust (on behalf of Transport Scotland) to purchase four electric bikes to provide sustainable modes of travel and contribute to inclusivity, health and wellbeing.

16. SUMMARY OF ASSETS AND LIABILITIES

	Unrestricted funds	Restricted funds	2026	Unrestricted funds	Restricted funds	2025
	£	£	£	£	£	£
Tangible fixed assets	1,403	-	1,403	2,235	401	2,636
Current assets	224,290	43,828	268,118	64,998	36,584	101,582
Cash at bank and in hand	370,148	(493)	369,655	429,614	22,932	452,546
Current liabilities	(20,166)	(11,045)	(31,211)	(14,425)	(11,472)	(25,897)
Total net assets	575,675	32,290	607,965	482,422	48,445	530,867

17. OPERATING LEASES

At the year end there was a total of minimum future commitments under non-cancellable operating leases for office equipment of:

	2026	2025
	£	£
In one year	2,074	2,074
In two to five years	-	2,073
	2,074	4,147