Company registration number: SC410203
Charity registration number: SC019489

NORTH AND WEST SUTHERLAND CITIZENS ADVICE BUREAU
TRUSTEES' REPORT AND
UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2026

North And West Sutherland Citizens Advice Bureau
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North And West Sutherland Citizens Advice Bureau
Company No. SC410203
Trustees' Report For The Year Ended 31 March 2026

The trustees present their report and the financial statements for the year ended 31 March 2026.

Objectives and Activities

Aims and Objectives

The company's objects are to promote any charitable purposes for the public benefit in North and West Sutherland and surrounding districts ("the area of
local benefit") and elsewhere, by:

(i) The advancement of education by providing clients with information, clarification and understanding of legislation and their legal rights and responsibilities.

(ii) The relief of those in need by assessing clients entitlement to welfare benefits, by providing assistance in claiming benefits and by assisting them to appeal against refusal to benefits and by doing so ensure they do not suffer from poverty.

(iii) The advancement of civil and human rights by ensuring that people do not suffer through ignorance of their civil and human rights and by taking such actions as are intended to redress the situation and redress wrongs and restore justice.

(iv) Advancement of health by providing a comprehensive advice service which deals with all aspects of clients problems and alleviates the injury, stress and anxiety caused by unsolved problems.

(v) Advancement of community development by recruiting, training and developing local citizens to be volunteers in and for the Citizens Advice Bureau who in tum assist members of the
public in their community and in doing so contribute to the development of their community.

Where the objects are being promoted out with the defined area of local benefit the Company may work with organisations with similar aims but shall at all times adhere to the agreed principles for the operation of Citizens Advice Bureau set out from time to time by the Scottish Association of Citizens Advice Bureau.

Achievements and Performance

Main Achievements

2025/26 was a year of progress, investment and preparation for the future. Despite the challenges of delivering services across a large and remote rural area, our staff and volunteers continued to provide free, confidential, impartial and independent advice to people across North and West Sutherland. We strengthened our team, expanded our reach, invested in our services and put plans in place for a sustainable future.

Strengthened our team

- Recruited a new Trainee Adviser, increasing our capacity to support local people and strengthening our longer-term workforce.
- Continued to invest in staff training and professional development, including benefits, money advice, energy, mental health, cyber security, financial capability and sustainability.
- Began a planned leadership transition, with Denise MacDonald taking on increased management responsibilities alongside Joan Mackay to support continuity and succession.

Reached more communities

- Continued regular outreach in Lochinver, Tongue and Bettyhill, with additional outreach support provided elsewhere across North and West Sutherland.
- Delivered information sessions on Pension Credit, Energy Best Deal, Council Tax Reduction and benefit uptake, helping raise awareness of financial support available locally.
- Strengthened our ability to deliver outreach by purchasing a dedicated Bureau vehicle.

Secured investment and funding

- Continued to secure funding through Foundation Scotland and Citizens Advice Scotland programmes, supporting the sustainability of local advice services.
- Secured continued funding for key advice programmes, including Money Talk Plus and Energy Best Deal.
- Invested in new laptops, mobile phones, office equipment, furniture, marketing materials and building improvements to support effective service delivery.

...CONTINUED

Main Achievements - continued

Strengthened the organisation

- Welcomed Ivor Forsyth to the Board, adding to the Bureau's governance capacity.
- Began work towards modernising the Bureau's governance structure, including discussions around moving from a two-tier to a single-tier model.
- Continued to focus on succession planning and strengthening the Board for the future.

Charitable Activities

The board receives reports from the manager at least quarterly which cover general management and administration of the bureau, uptake by clients and any specific areas of concern, staffing and training issues and meetings attended. The treasurer provides reports on income and expenditure at least quarterly and budgets are set annually by the Directors. Quality assurance measures that are in place or being put in place in the bureau include:

- a case management system
- staff appraisals
- a competencies programme for new advisers
- statistical analysis of client usage and reports
- quarterly performance reports to Highland Council on client numbers, issues raised, volunteers recruited and trained, additional training and other activities related to the service contract
- complaints and client feedback procedures
- social policy

The bureau is audited by Citizens Advice Scotland every three years and was successfully audited in February 2024. A desktop audit is undertaken in the intervening years.

Financial Review

Financial Position

The charity aims to keep a three month reserve in its account. During the year to 31st March 2026 the charity was left with a surplus of £56,170 (2025: Deficit £428). The charity has unrestricted reserves of £176,568 (2025: £129,566) and restricted reserves of £16,959 (2025: £7,791).

A sucessful tender bid was made by Highland Bureaux to the Highland Council for the Advice and Information Contract through to March 2026 which has now been extended to March 2028.

Going Concern

The financial statements have been prepared on a going concern basis. Further detail is included in note 1.3 to these financial statements.

Plans for Future Periods

The bureau has set the following key objectives for the next three years:

- To recruit, train and retain a minimum of two new volunteer advisers by the end of 2028, one for the west coast and one for the north coast.
- To recruit at least two new members onto the existing board by April 2028.
- To bid for future welfare reform funds.
- To replace our current office premises and secure funding through various grants.

Structure, Governance and Management

Governing Document

The Bureau is managed by the Directors, currently consisting of six. The board is comprised of representatives of local groups and members of the public and will include one volunteer, as and when volunteer recruitment is successful. Vacancies are advertised prior to the AGM and agencies are contacted, by letter and personal contact, to encourage them to join the board.

The board meets at least four times per year, plus the AGM. Formal agendas are produced and minutes taken and the manager and treasurer provide progress and financial reports to every meeting. These reports cover the day to day business of the Bureau and future plans are regularly discussed. The office bearers are chair, treasurer and secretary.

Day to day management is delegated to the manager, who in turn manages the paid staff and, once they are recruited, volunteers. There are four employees, one full-time and three part-time funded through the grants received from The Highland Council and Citizens Advice Scotland.

The Bureau is a member of the Citizens Advice Scotland and one of their Development Officers conducts the induction and training of new trustees.

Reference and Administrative Details

Trustees

Mrs S Munro (resigned 14/11/2025)
Mrs F Gunn
Mrs S Frazer
Mrs M Hutchison
Ms L Munro
Mrs A Mackay
Mr I Forsyth (appointed 06/02/2026)

Charity Number

SC019489

Company Number

SC410203

Principal Address

The Advice & Information Centre, The Harbour
Kinlochbervie
By Lairg
Sutherland
IV27 4RR

Registered Office

The Advice & Information Centre
The Harbour
Kinlochbervie
Sutherland
IV27 4RR

Independent Examiner

Mr Calum Stewart CA
Goldwells Tain
10 Knockbreck Street
Tain
IV19 1BJ

Small Company Rules

This report has been prepared in accordance with the special provisions relating to companies subject to the small companies regime within Part 15 of the Companies Act 2006.

The trustees' report was approved by the board of trustees and signed on its behalf by:



Ms L Munro

Trustee
02/11/2026

North And West Sutherland Citizens Advice Bureau
Independent Examiner's Report to the Trustees of North And West Sutherland Citizens Advice Bureau
For The Year Ended 31 March 2026

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 March 2026.

Responsibilities and Basis of Report

As the charity trustees of the Company (and also its directors for the purposes of company law), you are responsible for the preparation of the accounts in accordance with the terms of the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended). The charity trustees consider that the audit requirement of Regulation 10(1) (a) to (c) of the 2006 Accounts Regulations does not apply. It is my responsibility to examine the accounts as required under section 44(1) (c) of the Act and to state whether particular matters have come to my attention.

My examination is carried out in accordance with Regulation 11 of the 2006 Accounts Regulations. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeks explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the accounts.

Independent Examiner's Statement

Since the Charity has prepared its accounts on an accruals basis and is registered in Scotland your examiner must be a member of a body listed in Regulation 11(2) of the Charities Accounts (Scotland) Regulations 2006 (as amended). I confirm that I am qualified to undertake the examination because I am a member of The Institute of Chartered Accountants of Scotland, which is one of the listed bodies.

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

- which gives me reasonable cause to believe that in any material respect the requirements:
    - to keep accounting records in accordance with Section 44(1) (a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations
    - to prepare accounts which accord with the accounting records and comply with Regulation 8 of the 2006 Accounts Regulations

have not been met, or

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

Calum Stewart

Mr Calum Stewart CA

02/11/2026
10 Knockbreck Street
Tain
IV19 1BJ

North And West Sutherland Citizens Advice Bureau
Statement of Financial Activities (including Income and Expenditure Account)
For The Year Ended 31 March 2026

	Notes	Unrestricted funds	Restricted funds	2026 Total funds	2025 Total funds
		£	£	£	£
INCOME AND ENDOWMENTS FROM:					
Donations and legacies	**3**	134,595	15,000	149,595	70,767
Other trading activities	**4**	100	-	100	302
Investments	**5**	5,602	-	5,602	6,231
		140,297	15,000	155,297	77,300
EXPENDITURE ON:					
Raising funds	**7**	2	(5,832)	(5,830)	(4,167)
Charitable activities:	**7**				
Citizens Advice		(93,297)	-	(93,297)	(73,561)
		(93,295)	(5,832)	(99,127)	(77,728)
NET INCOME/(EXPENDITURE)		47,002	9,168	56,170	(428)
NET MOVEMENT IN FUNDS		47,002	9,168	56,170	(428)
RECONCILIATION OF FUNDS:					
Total funds brought forward		129,566	7,791	137,357	137,785
TOTAL FUNDS CARRIED FORWARD	**16**	176,568	16,959	193,527	137,357

The notes on pages 9 to 14 form part of these financial statements.

North And West Sutherland Citizens Advice Bureau
Comparative Statement of Financial Activities (including Income and Expenditure Account)
For The Year Ended 31 March 2026

	Notes	Unrestricted funds	Restricted funds	2025 Total funds
		£	£	£
INCOME AND ENDOWMENTS FROM:				
Donations and legacies	**3**	69,048	1,719	70,767
Other trading activities	**4**	302	-	302
Investments	**5**	6,231	-	6,231
		75,581	1,719	77,300
EXPENDITURE ON:				
Raising funds	**7**	-	(4,167)	(4,167)
Charitable activities:	**7**			
Citizens Advice		(73,561)	-	(73,561)
		(73,561)	(4,167)	(77,728)
NET EXPENDITURE		2,020	(2,448)	(428)
NET MOVEMENT IN FUNDS		2,020	(2,448)	(428)
RECONCILIATION OF FUNDS:				
Total funds brought forward		127,546	10,239	137,785
TOTAL FUNDS CARRIED FORWARD	**16**	129,566	7,791	137,357

The notes on pages 9 to 14 form part of these financial statements.

North And West Sutherland Citizens Advice Bureau
Balance Sheet
As At 31 March 2026

	Notes	Unrestricted funds	Restricted funds	2026 Total funds	2025 Total funds
		£	£	£	£
FIXED ASSETS					
Tangible Assets	**11**	20,910	-	20,910	484
		20,910	-	20,910	484
CURRENT ASSETS					
Debtors	**12**	605	-	605	-
Cash at bank and in hand		166,940	19,960	183,900	138,416
		167,545	19,960	184,505	138,416
Creditors: Amounts Falling Due Within One Year	**13**	(11,887)	(3,001)	(11,888)	(1,543)
NET CURRENT ASSETS (LIABILITIES)		155,658	16,959	172,617	136,873
TOTAL ASSETS LESS CURRENT LIABILITIES		176,568	16,959	193,527	137,357
NET ASSETS		176,568	16,959	193,527	137,357
FUNDS OF THE CHARITY					
Restricted Funds				16,959	7,791
Unrestricted Funds				176,568	129,566
TOTAL FUNDS	**16**			193,527	137,357

For the year ending 31 March 2026 the charitable company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

The members have not required the company to obtain an audit in accordance with section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts.

These accounts have been prepared in accordance with the provisions applicable to companies subject to the small companies regime.

On behalf of the board

Ms L Munro

Trustee
02/11/2026

The notes on pages 9 to 14 form part of these financial statements.

1. General Information

North And West Sutherland Citizens Advice Bureau is a company limited by guarantee, incorporated in Scotland, registered number SC410203 and registered charity number SC019489 . The registered office is The Advice & Information Centre, The Harbour, Kinlochbervie, Sutherland, IV27 4RR.

2. Accounting Policies

2.1. Basis of Preparation of Financial Statements

The financial statements have been prepared in accordance with the Charities SORP (FRS 102) "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)", Financial Reporting Standard 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" and the Companies Act 2006.

The charitable company is a Public Benefit Entity as defined by FRS 102.

2.2. Fund Accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Designated funds comprise unrestricted funds that have been set aside by the trustees for a specific purpose.

Restricted funds are to be used for specific purposes as laid down by the donor.

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

2.3. Incoming Resources

All income is recognised in the Statement of Financial Activities once the Charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

2.4. Resources Expended

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the Charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

2.5. Tangible Fixed Assets and Depreciation

Tangible fixed assets are measured at cost less accumulated depreciation and any accumulated impairment losses. Depreciation is provided at rates calculated to write off the cost of the fixed assets, less their estimated residual value, over their expected useful lives on the following bases:

Motor Vehicles	20% RB
Computer Equipment	Over 3 years

2.6. Cash and Cash Equivalents

Cash and cash equivalents are basic financial assets and include cash in hand and deposits held at call with banks, other short-term highly liquid investments that mature in no more than three months from the date of acquisition and are readily convertible to a known amount of cash with insignificant risk of change in value, and bank overdrafts.

2.7. Taxation

The charity is exempt from tax as all its income is charitable and applied for charitable purposes.

2.8. Pensions

The charitable company operates a defined contribution pension scheme. Contributions are charged to the Statement of Financial Activities as they become payable in accordance with the rules of the scheme.

3. Income from Donations and Legacies

	Unrestricted funds £	Restricted funds £	2026 Total funds £
Grants	134,595	15,000	149,595

	Unrestricted funds £	Restricted funds £	2025 Total funds £
Grants	69,048	1,719	70,767

The following grants are included within the total income from donations and legacies above:

	Unrestricted funds £	Restricted funds £	2026 Total funds £
Highland Council	40,046	-	40,046
Citizen Advice Scotland	34,071	-	34,071
Highland Bureaux	-	-	-
Other grants	476	15,000	15,476
Foundation Scotland	50,000	-	50,000
Westminster Fund	10,000	-	10,000
	134,593	15,000	149,593

	Unrestricted funds £	Restricted funds £	2025 Total funds £
Highland Council	35,858	-	35,858
Citizen Advice Scotland	31,346	-	31,346
Highland Bureaux	1,843	-	1,843
Other grants	1,720	-	1,720
Foundation Scotland	-	-	-
Westminster Fund	-	-	-
	70,767	-	70,767

4. **Income from Other Trading Activities**

	2026 Unrestricted funds £	2025 Unrestricted funds £
Other Income	100	302

5. **Investment Income**

	2026 Unrestricted funds £	2025 Unrestricted funds £
Bank interest receivable	3,402	4,031
Rents received from investment properties	2,200	2,200
	5,602	6,231

6. **Net Income/(Expenditure)**

The net income/(expenditure) is stated after charging/(crediting):

	2026 £	2025 £
Depreciation of tangible fixed assets - owned	5,754	276

7. **Analysis of Expenditure**

	Activities undertaken directly £	Support costs (see note 8) £	2026 Total £
Raising funds	5,830	-	5,830
Citizens Advice	84,921	8,376	93,297
	90,751	8,376	99,127

	Activities undertaken directly £	Support costs (see note 8) £	2025 Total £
Raising funds	4,167	-	4,167
Citizens Advice	65,443	8,118	73,561
	69,610	8,118	77,728

8. **Support Costs**

	2026 Citizens Advice £
Governance costs	8,376

	2025 Citizens Advice
	£
Governance costs	8,118

9. Staff Costs

Staff costs were as follows:

	2026	2025
	£	£
Wages and salaries	67,202	56,822
Other pension costs	3,985	2,592
	71,187	59,414

No employees received employee benefits (excluding employer pension costs) for the reporting period of more than £60,000.

10. Average Number of Employees

Average number of employees during the year was as follows:

	2026	2025
Administration	4	3
	4	3

11. Tangible Assets

	Motor Vehicles	Computer Equipment	Total
	£	£	£
Cost			
As at 1 April 2025	-	5,610	5,610
Additions	24,104	2,075	26,179
As at 31 March 2026	24,104	7,685	31,789
Depreciation			
As at 1 April 2025	-	5,126	5,126
Provided during the period	4,821	932	5,753
As at 31 March 2026	4,821	6,058	10,879
Net Book Value			
As at 31 March 2026	19,283	1,627	20,910
As at 1 April 2025	-	484	484

12. Debtors

	2026	2025
	£	£
Due within one year		
Other debtors	605	-

13. **Creditors: Amounts Falling Due Within One Year**

	2026	2025
	£	£
Other creditors	934	673
Accruals and deferred income	10,954	870
	11,888	1,543

14. **Deferred Income**

Deferred income movements in the year were as follows:

	2026	2025
	£	£
Balance at the start of the period	-	-
Income deferred in the current period	10,012	-
Balance at the end of the period	10,012	-

15. **Pension Commitments**

The charitable company operates a defined contribution pension scheme. The assets of the scheme are held separately from those of the charitable company in an independently administered fund.

During the year the charge to the statement of financial activities in respect of defined contribution schemes was £3,985 (2025: £2,592).

At the balance sheet date contributions of £NIL were due to the fund and are included in creditors.

16. **Movement in Funds**

	As at 1 April 2025	Income	Expenditure	As at 31 March 2026
	£	£	£	£
Unrestricted funds				
General:				
General unrestricted fund	129,566	140,297	(93,295)	176,568
Restricted funds				
Fund Finder	7,791	15,000	(5,832)	16,959
Total funds	137,357	155,297	(99,127)	193,527

	As at 1 April 2024	Income	Expenditure	As at 31 March 2025
	£	£	£	£
Unrestricted funds				
General:				
General unrestricted fund	127,546	75,581	(73,561)	129,566
Restricted funds				
Fund Finder	10,239	1,719	(4,167)	7,791
Total funds	137,785	77,300	(77,728)	137,357

17. **Transactions with Trustees**

None of the trustees received any remuneration or any other benefits from an employment with the charity or a related entity during the current or previous year.

During the year the expenses reimbursed to the trustees or paid directly to third parties were as follows:

	2026	2025
	£	£
Travel	92	-

18. **Related Party Disclosures**

There have been no related party transactions in the reporting period that require disclosure, except for those disclosed in the Transactions with Trustees note.

19. **Company limited by guarantee**

The company is limited by guarantee and has no share capital.

Every member of the company undertakes to contribute to the assets of the company, in the event of a winding up, such an amount as may be required not exceeding £1.

North And West Sutherland Citizens Advice Bureau
Detailed Statement of Financial Activities (including Income and Expenditure Account)
For The Year Ended 31 March 2026

	2026 Total funds £	2025 Total funds £
INCOME AND ENDOWMENTS FROM:		
Donations and legacies		
Grants	149,595	70,767
	149,595	70,767
Other trading activities		
Other Income	100	302
	100	302
Investments		
Rental income from investment property	2,200	2,200
Bank interest receivable	3,402	4,031
	5,602	6,231
	155,297	77,300
EXPENDITURE ON:		
Raising funds		
Donations - Fund Finder Exp	(5,830)	(4,167)
	(5,830)	(4,167)
Charitable Activities:		
Citizens Advice		
Advertising, marketing, direct mail and publicity	(800)	-
Wages and salaries	(67,202)	(56,822)
Employers pensions - defined contribution schemes	(3,985)	(2,592)
Staff trainings	-	(100)
Staff exp	(1,533)	(1,234)
Legal & Professional	(1,236)	(1,271)
Insurance	(1,036)	(985)
Data and telecommunications costs	(1,281)	(1,032)
Books & Information	(1,084)	(490)
Printing, postage and stationery	(745)	(412)
Sundries	(265)	(229)
Depreciation of motor vehicles	(4,821)	-
Depreciation of computer equipment	(933)	(276)
Accountancy fees	(1,158)	(900)
Other Establishment Expenses	(7,218)	(7,218)
	(93,297)	(73,561)
	(99,127)	(77,728)
NET INCOME/(EXPENDITURE)	56,170	(428)