

THE BORDERS CITIZENS ADVICE CONSORTIUM

Trustees' Report and Accounts

For the year ended 31 March 2026

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Trustees' Report

The trustees of the charity, who are the directors of the company for the purposes of company law, present their report and accounts for the year ended 31 March 2026.

OBJECTIVES AND ACTIVITIES

The charity's objects are to promote any charitable purposes for the public benefit in The Scottish Borders ("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 appeal against refusal to benefits and by doing so to 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 restores 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 turn 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 outside 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 Bureaux set out from time to time by Citizens Advice Scotland (CAS).

To achieve these objects, the charity entered into agreements with three Citizens Advice Bureaux who operate an advice service from six sites in Peebles, Galashiels, Hawick, Kelso, Duns and Eyemouth.

ACHIEVEMENTS AND PERFORMANCE

During the year the three bureaux had 20,404 contacts (2025: 18,084) with clients.

The confirmed client financial gains in the period amount to £3,906,159 (2025: £4,196,507).

The bureaux handled 194 debt cases (2025: 249) totalling £839,091 (2025: £1,579,277).

FINANCIAL REVIEW

Scottish Borders Council – Contract Grant

The level of grant from Scottish Borders Council (SBC) was fixed until 31 March 2026 at £240,600 (2024-24 - £240,000). The consortium is very grateful to SBC for its continued funding which is essential for the maintenance of the core services provided the bureaux.

The funding allocation out to the three bureaux remained the same as the previous year: 52% to Roxburgh and Berwickshire, 30% Central Borders and 18% Peebles and District.

Scottish Government Poverty Action Fund (paid via Scottish Borders Council)

In 2025- 2026 the Consortium also received funding from the Scottish Government's Poverty Action Fund provided to support outreach advice work throughout the Scottish Borders. This funding applies to the full financial year and is for a total of £50,000 (£12,500 for the financial year 2024/5) plus a management fee of £1,500 paid directly to CBCAB in 2024/5. The funding allocation to the three bureaux was as follows: 40% to Roxburgh and Berwickshire, 40% to Central Borders and 20% to Peebles and District.

Reserves Policy

The trustees have considered the nature of the operation of the charity which is to negotiate a funding agreement with Scottish Borders Council and then transmit an appropriate percentage of the funding to each of the three bureaux. They see no need to set a target for reserves. The Consortium is currently using the CBCAB's current account at the Bank of Scotland for all income and expenditure transactions.

PLANS FOR THE FUTURE

The Consortium will continue to work positively with the council on the provision of a quality service to the Borders community, and seek to develop our relationships to address anti-poverty approaches.

The member bureaux will continue to work in partnership to ensure equitable standards of service and, where appropriate, to deliver services across individual bureau boundaries.

The Consortium is keenly focused on monitoring the impact of its current funding streams while ensuring the effective distribution of resources to meet the needs of the community. Alongside this, steps are being taken to refine operational strategies and to foster greater transparency in reporting and communication. By aligning its goals with the evolving challenges faced by the community, the Consortium aims to enhance the sustainability and efficiency of its services.

The Consortium will also work to strengthen relationships with other organizations and enhance outreach efforts, ensuring that vital advice services reach even the most remote communities. By leveraging new technologies and innovative practices, the Consortium aims to improve accessibility and streamline its processes, making it easier for those in need to benefit from its expertise and support.

The Consortium will continue to pursue new funding possibilities to ensure the future of our services.

STRUCTURE, MANAGEMENT AND GOVERNANCE

The Borders Citizens Advice Consortium is a charity and a company limited by guarantee (Charity number SC043253, Company number SC420486). It was incorporated on 27 March 2012 and is governed by its Articles of Association, which were revised in 2021.

The Consortium has three members:

Central Borders Citizens Advice Bureau (Charity number SC000983, Company number SC217973)

Peebles and District Citizens Advice Bureau (Charity number SC004900, Company number SC397950)

Roxburgh and Berwickshire Citizens Advice Bureau (Charity number SC010123, Company number SC400899).

These members are the Citizens Advice Bureaux operating in the Scottish Borders.

Appointment of trustees

Each of the three members may appoint two trustees, and the trustees may co-opt up to three additional trustees. The trustees use their powers of co-option to appoint a Chair independent of the members. A new independent Chair was appointed in March 2026.

Organisational structure

Day to day operations are administered by the three bureaux under agreements with the Consortium, which are monitored by the trustees who meet regularly.

Risk management

The trustees exercise control of the charitable company through regular meetings. They regularly meet with Scottish Borders Council to ensure the long-term funding of the bureaux, and risks associated with changes to funding. The trustees have taken out appropriate insurance to minimise their operational risk.

REFERENCE AND ADMINISTRATIVE INFORMATION

Trustees

The trustees are the directors of the company for the purposes of company law.

The trustees who held office during the period from the start of the year reported on until the date of approval of this report are listed below. They held office during the whole of that period, except where stated otherwise opposite their names.

Sarah Mathieson ¹	Independent Chair Co-opted March 2026
Calum Kerr ¹	Resigned 2 March 2026
Marshall Wilson ⁴	
Andrew Crawley ³	Resigned 2 March 2026
David Brownlee ²	
John Offord ²	Resigned 1 June 2025
Heather Anderson ⁴	
James Cleland ³	
Kathryn Peden ²	Secretary
Anngela Poplawski ²	Treasurer. Appointed 1 June 2025

¹Co-opted under article 38

²Appointed by Central Borders Citizens Advice Bureau

³Appointed by Peebles and District Citizens Advice Bureau

⁴Appointed by Roxburgh and Berwickshire Citizens Advice Bureau

Company Secretary	Kathryn Peden
Charity number	SC043253
Company number	SC0420486
Registered Office	111 High Street Galashiels TD1 1RZ
Independent Examiner	Andrew Wayness CA

This report has been prepared in accordance with the provisions of the Companies Act 2006 applicable to small companies.

This report was approved by the trustees on 25th May 2026 and signed on their behalf by



Sarah Mathieson

Chair

Date..... 25 May 2026.

Independent Examiner's Report to the Trustees of The Borders Citizens Advice Consortium

I report on the accounts of The Borders Citizens Advice Consortium ("the charity") for the year ended 31 March 2026 which are set out on pages 8 to 12.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts in accordance with the terms of the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended). The charity trustees consider that the audit requirement of Regulation 10(1)(a)-(c) of the 2006 Regulations of the Charities Accounts (Scotland) Regulations 2026 does not apply.

It is my responsibility to examine the accounts as required under section 44(1)(c) of the Charities and Trustee Investment (Scotland) Act 2005 and to state whether particular matters have come to my attention.

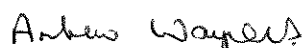
Basis of independent examiner's statement

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

Independent examiner's statement

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

- 1 which gives me reasonable cause to believe that in any material respect the requirements
 - (a) to keep accounting records in accordance with Section 44(1)(a) of the Charities and Trustee Investment (Scotland) Act 2005 and Regulation 4 of the Charities Accounts (Scotland) Regulation 2006, and
 - (b) to prepare accounts which accord with the accounting records and comply with Regulation 8 of the Charities Accounts (Scotland) Regulations 2006have not been met, or
- 2 to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



Andrew Wayness

The Institute of Chartered Accountants of Scotland
JRW Hogg and Thorburn
Chartered Accountants
Riverside House
Ladhope Vale
Galashiels
TD1 1BT

Date.....8TH JUL 2026

Statement of Financial Activities
(incorporating an Income and Expenditure Account)

	Note	2025-26 Total £	2024-25 Total £
Income from:			
Donations	2	1,438	600
Charitable activities	3	290,600	254,598
Total income		292,038	255,198
 Expenditure on:			
Charitable activities	4	291,648	255,659
Total expenditure		291,648	255,659
 Net movement of funds		390	(461)
 Reconciliation of funds:			
Total funds at start of year		(356)	105
Total funds at end of year		34	(356)

All funds are unrestricted.

All income and expenditure derive from continuing activities.

The Notes on pages 10 to 12 form part of these accounts.

Notes to the accounts

1. Accounting policies

Charity information

The Borders Citizens Advice Consortium is a private company limited by guarantee incorporated in Scotland. The registered office is 111 High Street, Galashiels TD1 1RZ.

- (a) **Basis of accounting.** The accounts have been prepared in accordance with the charity's governing document, the Companies Act 2006 the Charities and Trustees Investment (Scotland) act 2005, the Charities Accounts (Scotland) regulations 2006, FRS 102 "The Financial Reporting Standard applicable in the UK and the Republic of Ireland" and the Charities SORP "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 (FRS102)". The charity is a public benefit entity as defined in FRS 102. The charity has taken advantage of provisions in the SORP for charities not prepared a statement of cash flows. The accounts are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these accounts are rounded to the nearest £.
- (b) **Going concern**
The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern.
- (c) **Fund accounting.** All funds are unrestricted, that is they are available for use at the discretion of the trustees in furtherance of any of the objectives of the charity.
- (d) **Income.** Income is recognised when receivable, which is when the charity becomes entitled to the resource and provided conditions for receipt have been satisfied.
- (e) **Expenditure.** Expenditure is shown on an accruals basis, and is recognised when there is a legal or constructive obligation to make payment.
- (f) **Governance costs.** Governance costs are allocated to charitable activities and are included in Note 4.
- (g) **Fixed assets.** The charity has no fixed assets.
- (h) **Debtors and creditors.** Debtors and creditors, all of which are classified as falling due within one year, are recognised at settlement value.
- (i) **Taxation.** The charity is exempt from corporation tax on its charitable activities.
- (j) **VAT.** The charity is not registered for VAT, and accordingly all expenditure is shown gross of irrecoverable VAT.

2. Income from donations.

The income from donations comprises contributions from the members of the charity towards its running costs amounting to £1,425 (2025 - £600) and a donation from J. Boyd of £13.

Balance Sheet

	Note	31/03/26 Total £	31/03/25 Total £
Current assets:			
Cash at bank (including CBCAB's BOS account) and in hand		313	305
Other debtors	9	4,367	400
Total current assets		4,680	705
Current Liabilities:	10		
Creditors and accruals: amounts falling due within one year		(4,646)	(1,061)
Total Current Liabilities		(4,646)	(1,061)
Total Net Assets/(Liabilities)		34	(356)
The funds of the charity:			
Unrestricted funds		34	(356)
Total charity funds		34	(356)

The company is entitled to exemption from audit requirement under section 477 of the Companies Act 2006, for the year ended 31 March 2026.

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

The trustees, who are the directors of the company for the purposes of company law, acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of accounts.

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

These accounts were approved by the trustees on 25th May 2026.



Angela Poplawski
Trustee

Date... 8 July 2026

The Notes on pages 10 to 12 form part of these accounts.

3. Income from charitable activities.

	2025-26 Total £	2024-25 Total £
Grant towards the provision of bureau services from Scottish Borders Council	240,600	240,600
Grant from Scottish Government Poverty Action Fund (paid via Scottish Borders Council)	50,000	13,998
Total grants:	290,600	254,598

4. Expenditure on charitable activities.

	2025-26 Total £	2024-25 Total £
Grants towards the provision of services		
Central Borders CAB	92,180	78,678
Peebles and District CAB	53,308	45,808
Roxburgh and Berwickshire CAB	145,112	130,112
Total grants	290,600	254,598
Governance costs		
Insurance	568	568
Independent Examiner's Fee	480	480
Companies House – filing fee	-	13
Total governance costs	1,048	1,061
Total	291,648	255,659

5. Staff numbers and costs.

There are no employees (2025: none).

6. Trustees and related parties.

No trustee received remuneration or expenses during the year (2025: nil).

A principal activity of the charity is to receive grants towards the provision of Citizens Advice Bureau services in the Scottish Borders, and to distribute these grants to the three members of the charity that are the Citizens Advice Bureaux that provide these services. The grants to the members are shown in Note 4.

No other payments to related parties were made during the year (2025: nil).

7. Persons with significant control.

The three members of the charity are relevant legal entities because they each control one third of the voting rights at General Meetings. They are:

Central Borders Citizens Advice Bureau (Charity number SC000983, Company number SC217973)

Peebles and District Citizens Advice Bureau (Charity number SC004900, Company number SC397950)

Roxburgh and Berwickshire Citizens Advice Bureau (Charity number SC010123, Company number SC400899)

8. Funds held by agent.

Central Borders Citizens Advice Bureau (CBCAB) acts as agent of the charity in respect of the grants received from Scottish Borders Council: it receives the grants in its bank account and then distributes them in accordance with the directions of the charity. CBCAB's bank account has also been used to receive donations towards running costs from the Member bureaux and also to use those donations to pay those running costs.

At the year-end date there was one outstanding payment of £4,166.66 due from Scottish Borders Council in respect of the Child Poverty Action Fund (2025: £0).

The balance held by it as agent at the end of the year was £208.38 (2025: £200).

9. Debtors

Debtors:

Peebles and District Citizens Advice Bureau donation (due March 2025)	£200
Child Poverty Action Fund – March 2026 instalment	£4,166.66

10. Current Liabilities

Creditors:

Peebles and District Citizens Advice Bureau 33 (in respect of the March instalment of the Child Poverty Action Fund) - £833.33

Central Borders Citizens Advice Bureau (in respect of the March instalment of the Child Poverty Action Fund) - £1,666.66

Central Borders Citizens Advice Bureau (in respect of the March instalment of the Child Poverty Action Fund) - £1,666.67

Accruals:

The Independent Examiner, Andrew Wayness of JRW Hogg and Thorburn CA in respect of independent inspection fee - £480