Company Number: SC194707

EAST AYRSHIRE CITIZENS ADVICE BUREAU

DIRECTORS' REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2026

Scottish Charity No. : SC028817

EAST AYRSHIRE CITIZENS ADVICE BUREAU

CHARITY INFORMATION

Directors/Trustees	David Fraser Fiona Robson Bradley Johnstone Nicki Beveridge Evelyn Bowman Martina Lamond Patrick Feechan Morgan Kingston
Company Secretary	David Fraser
Company number	SC194707
Scottish charity number	SC028817
Independent Auditor	Henry Brown & Co 26 Portland Road Kilmarnock KA1 2EB
Business address	66 Portland Street Kilmarnock KA1 1JG
Registered office	66 Portland Street Kilmarnock KA1 1JG
Bankers	Royal Bank of Scotland 96 John Finnie Street Kilmarnock KA1 1NY

EAST AYRSHIRE CITIZENS ADVICE BUREAU

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EAST AYRSHIRE CITIZENS ADVICE BUREAU

DIRECTORS' REPORT
FOR THE YEAR ENDED 31 MARCH 2026

The trustees, who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 March 2026. The comparative figures were prepared for the 6-month period to 31 March 2025. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019). The financial statements comply with the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 (as amended), the Companies Act 2006, the Memorandum and Articles of Association, and 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).

Chairperson's Statement

It gives me great pleasure to present the Annual Report and Financial Statements of East Ayrshire Citizens Advice Bureau for the year ended 31 March 2026.

This has been an important year of transition and renewal for the Bureau. Following a period of significant change, we have focused on stabilising the organisation, strengthening our foundations and beginning to shape our future direction. While there is still much work to do, I believe we have made considerable progress and are well placed to build on that momentum in the years ahead.

A significant milestone during the year was the appointment of our new Chief Executive, Yvonne Stevenson, in June 2025. Yvonne joined East Ayrshire CAB after many years of service with Citizens Advice Scotland and has brought a wealth of knowledge, experience and enthusiasm to the role. Since her appointment, there has been a renewed focus on organisational development, staff engagement, governance and long-term sustainability.

Looking beyond the reporting period, the Board has recognised the importance of developing a new long-term strategic direction for the Bureau. Work to develop our next Strategic Plan has commenced, and is currently ongoing, with engagement taking place with staff, volunteers, trustees and key stakeholders to help shape our future priorities. It is anticipated that the new strategy will be approved by the Board towards the end of 2026 and formally launched in early 2027, providing a clear framework to guide the Bureau's development and ensure we continue to respond effectively to the changing needs of the communities we serve.

I continue to be immensely proud of the dedication shown by our staff and volunteers. The demand for advice services across East Ayrshire remains high, with many individuals and families facing financial hardship, debt, housing difficulties and increasing uncertainty. Throughout these challenges, our team has remained committed to delivering high-quality advice, practical assistance and representation to those who need us most.

The Bureau has also benefited greatly from being fully established in our office locations in both Kilmarnock and Cumnock. These premises now provide us with excellent facilities from which to deliver our services and support our staff and volunteers. Alongside this, we have continued to strengthen our digital infrastructure and improve our operational systems to ensure that we remain accessible and responsive to the needs of our clients.

As an organisation, we recognise that our people are our greatest asset. Recruiting and developing staff, rebuilding our volunteer base and ensuring that everyone has the support they need to thrive will continue to be key priorities for the future. We know that the strength of our organisation depends on the commitment and wellbeing of the people who work and volunteer within it.

The Board has also continued to focus on strengthening governance and ensuring the long-term sustainability of the Bureau. While the financial environment remains challenging and competition for funding continues to increase across the third sector, we remain in a stable position and are actively exploring opportunities to diversify our income and develop new partnerships that will support our ambitions.

None of our achievements this year would have been possible without the dedication and commitment of our staff and volunteers. On behalf of the Board, I would like to express my sincere thanks to each and every one of them for their hard work, professionalism and unwavering commitment to our clients and communities.

I would also like to thank our funders, partners and supporters, including East Ayrshire Council, Citizens Advice Scotland and the many organisations we work alongside throughout East Ayrshire. Their support and collaboration remain invaluable to the success of the Bureau.

Finally, I would like to thank my fellow trustees for their time, commitment and leadership throughout another challenging year. Their support and dedication to the organisation are greatly appreciated.

Chairperson's Statement (continued)

As we look to the future, we do so with optimism and confidence. We have a committed Board, a dedicated staff team and strong foundations upon which to build. The work undertaken during this reporting period has positioned East Ayrshire Citizens Advice Bureau well for the next stage of its development, and I look forward to seeing the organisation continue to grow and make a positive difference to the lives of people across East Ayrshire.

Objectives

The company works within a framework of Equality of Opportunity to provide an effective information, advice, practical assistance and representation service to the citizens of East Ayrshire, tackling poverty, promoting social inclusion and increasing employability of individuals.

Aims

The company works within the Aims and Principles of the CAB service.

To ensure individuals do not suffer through lack of knowledge of their rights and responsibilities, or of the services available to them, or through an inability to express their needs effectively.

And equally;

To exercise responsible influence over the development of social policies, both locally and nationally.

Objectives for the Period

- To stabilise and strengthen organisational leadership following the appointment of a new Chief Executive in June 2025.
- To develop and progress a new strategic vision for the Bureau through engagement with trustees, staff, volunteers and key stakeholders.
- To increase operational capacity and improve resilience in service delivery across both Kilmarnock and Cumnock offices.
- To continue enhancing the CASTLE case management system and improve the quality, consistency and use of data across the service.
- To strengthen digital infrastructure, and cyber security.
- To rebuild and expand the volunteer adviser base following a period of reduced recruitment activity.
- To review and strengthen governance arrangements to support long-term sustainability and compliance with regulatory requirements.
- To explore opportunities for funding diversification and new partnerships to support future growth and service development.

Significant Activities

- Appointment of a new Chief Executive in June 2025, marking a key milestone in organisational renewal and development.
- Commencement of a strategic planning process, including engagement with staff, volunteers, trustees and external stakeholders to shape the Bureau's future direction.
- Continued delivery of core advice services across East Ayrshire, supporting high levels of demand from individuals and families experiencing financial hardship, debt, housing, energy and welfare issues.
- Provision of advice, information, assistance and representation across a wide range of issues, including welfare benefits, debt, housing, employment and relationship matters.
- Maintenance and development of hybrid service delivery models, combining face-to-face, telephone and digital channels to improve accessibility.
- Full utilisation and development of established office bases in Kilmarnock and Cumnock, supporting improved service delivery and client access.
- Ongoing strengthening of IT systems, including improvements to infrastructure, connectivity and cyber security arrangements.
- Continued use and development of the CASTLE case recording system to support accurate case recording and reporting.

Significant Activities (continued)

- Delivery of specialist services including Money and Debt Advice, PASS (Patient Advice and Support Service), Pension wise, Veterans Support, Energy Advice, and representation at social security tribunals (both telephone and face-to-face hearings where required).
- Maintenance of referral pathways and partner "warm hand-off" arrangements through the bureau's referral gateway.
- Continued support for clients through priority debt interventions and intensive casework support.
- Delivery of advice to approximately 3,300 clients, including around 1800 new clients to the service during the reporting period.
- Support provided across approximately 9500 advice issues spanning benefits, debt, housing, employment, legal and relationship matters.
- Achievement of estimated client financial gains in the region of £3 million.
- Work undertaken to rebuild volunteer recruitment, training and retention pipelines following a temporary pause linked to accommodation and operational constraints.
- Continued collaboration with key partners, including East Ayrshire Council, Citizens Advice Scotland and local third sector organisations to support service delivery and community impact.

Structure, Governance and Management

Recruitment and Appointment of Trustees
Trustees are appointed in line with the company's Articles and Memorandum of Association. Appointments are ratified at the AGM.

Induction and Training of Trustees
All Trustees receive induction training on the roles and responsibilities of directors. Individual Trustees have attended training on: role of the company secretary, charity law, employment legislation, recruitment and selection of staff and health and safety issues. All Trustees are given access to the Citizens Advice Scotland Online "Learning Management System" and are encouraged to access the system on a regular basis to update their knowledge and skills in respect of trustee roles and responsibilities.

Organisational Structure
The Board of Directors is responsible for policy decisions and ensuring that the company operates within its constitution. Regular Board meetings are held to effect policy decisions. Directors are Trustees in law for the charity and have a fiduciary responsibility over its assets and finances.

The Chief Executive oversees all operational matters, supported by a dedicated team of staff covering a broad range of advice areas. Our advisers and support staff provide expert help with money and debt advice, welfare reform, energy, housing, veterans Support, the Patient Advice and Support Service (PASS), and outreach work. We also benefited from the experience and guidance of our Pension Wise specialists until 31 March 2026 and staff who manage referrals, triage, and general administrative support.

In addition to our paid team, we are fortunate to have a group of long-standing and committed volunteers who continue to play a vital role in delivering advice services, during the year an additional 10 volunteers commenced training with us. Rebuilding our volunteer base has been a key priority for 2025–26. With improved office facilities and new staff coming on board, we now have the right environment to welcome and support a new generation of volunteers.

The charity operates a hierarchical management structure in line with Board policy requirements.

The key management personnel during the period were:

Chief Executive – Yvonne Stevenson
Operations Manager – Gillian Moore
Volunteer Development Manager – Rob Noble
Offices Manager – Rhona Ferrier

Pay Policy for Senior Staff
The pay of senior staff is reviewed annually by the Board with reference to pay scales for similar organisations within the sector.

Related Parties
There were no transactions during the period between the charity and a related party of any Trustee.

Risk Management

The Board recognises that one of the key risks to the organisation is the continued uncertainty of long-term funding. While we remain in active discussions with existing funders, we are also exploring alternative sources of income to ensure the sustainability of our services.

Encouragingly, the Board is confident that our current budget will enable us to continue delivering core services and potentially create new roles to enhance capacity and support future development.

Staff retention is another area of focus. The loss of experienced staff can affect the overall quality of service delivery and place additional pressure on remaining team members, which may impact morale and wellbeing. The board seeks to mitigate this through promoting a positive working environment, supporting staff wellbeing access to regular training and development opportunities to broaden staff expertise and resilience, and ensuring that salaries remain as competitive as possible within available funding constraints. and ensures access to regular training and development opportunities to broaden staff expertise and resilience.

Similarly, the reduction in volunteer adviser numbers presents an ongoing risk to our service delivery and to the volunteer-led ethos at the heart of our organisation. To address this, the Board is committed to providing robust support structures for volunteers, including opportunities to discuss and meet their training needs. Regular skills updates and planned volunteer recruitment campaigns will help us rebuild and maintain a strong and effective volunteer team.

Recognising our increasing reliance on digital tools for service delivery, the Board has previously established a dedicated IT and Communications Development Fund. Continued investment in digital infrastructure remains a priority. We are also fully committed to maintaining compliance with data protection and cyber security standards as outlined by Citizens Advice Scotland, ensuring the safety and integrity of our systems and client information.

Financial Review

Principal Funding Sources
East Ayrshire Council (EAC) and Citizens Advice Scotland (CAS) are the principal funders of the charitable company.

Review of Financial Period
The net excess of income over expenditure for the year was £41,882 (31.03.25: £5,018). Total funds carried forward at 31 March 2026 were £669,970 (31.03.25: £628,088) including £8,500 net book value of fixed assets, which is designated into a separate capital fund. The notes to the financial statements contain a detailed statement of financial activities that further analyses the restricted and unrestricted funds and sources of related income.

Reserves Policy and Going Concern
The designated premises fund was reduced to £150,000 during the previous period, reflecting the settlement of significant lease dilapidation costs in those financial statements.

In addition, we have specific funds in respect of IT/Communications Development which had a spend of £8,469 during the year reducing this balance to £41,531 at the year-end. We also have a general Bureau Development which was increased to £200,000 during the previous period. These funds reflect future working practices, as well as the impact of future property dilapidations.

A designated contingency fund of £200,000 is also held specifically for emergencies and there are non-designated unrestricted general funds, totalling £69,939 representing the charity's working capital. The overall unrestricted funds at 31 March 2026, including designated cash funds but excluding the designated capital fund, were £661,470 (31.03.25: £622,018).

The Board feels this is a reasonable level of overall reserves taking all relevant factors into consideration and our going concern assessment has concluded that there are no known reasons why the charity will not continue to operate for the next twelve months.

Investment Policy and Objectives
All reserves are currently held as cash funds.

Future Plans

All future plans are dependent on successful funding negotiations with the principal funding bodies. Any reduction in funding would mean cuts in service provision.

The following strategic aims continue to be key to the continued success of the bureau operation:

- To collaborate with staff, volunteers, Trustees and partners to develop a new ambitious three-year strategy.
- To put in place a long-term income generation strategy to ensure the long-term sustainability of the East Ayrshire Citizens Advice Bureau service for the people of East Ayrshire
- To recruit and train new volunteers.
- To provide right time, right place access to quality information, advice and representation for the people of East Ayrshire.
- To continue to work in partnership with East Ayrshire Council, Citizens Advice Scotland, the wider third sector, and private sector to benefit East Ayrshire communities, families and individuals.
- To take-action on the issues faced by the citizens and consumers of East Ayrshire.

There are further 5 strategic priorities that we plan to take forward with our new strategy:

1. Advice That Changes Lives - Deliver high quality advice and improve client outcomes.
2. Stronger Communities - Increase our visibility and accessibility across East Ayrshire.
3. People Make The Difference - Invest in staff, volunteers and trustees.
4. Influence and Leadership - Use evidence and experience to influence change.
5. Sustainability and Growth - Strengthen governance, funding and organisational resilience.

Legal and Administrative Information

Company Information
The Scottish charity reference, company contact information and other administrative details are shown on the foregoing company information schedule.

Constitution
The company is limited by guarantee and is a registered Scottish charity. A copy of the company's Memorandum and Articles of Association, which deal with the appointment and termination of directors, restrictions imposed on the company and powers of investment, among other matters, is available from the directors at the registered office.

Board of Directors
Directors, who are also the Trustees of the charity, can be appointed or removed in accordance with the company's articles. We operate a single-tier governance structure which means that the Directors are the only members of the company.

The following directors served throughout the financial period unless otherwise noted:

Bradley Johnstone	Chairperson from 5 January 2026
David Fraser	Chairperson until 5 January 2026
Fiona Robson	
Nicki Beveridge	(appointed 23 April 2025)
Evelyn Bowman	(appointed 3 July 2025)
Marylin Clarke	(resigned 9 April 2025)
Graham Michie	(resigned 7 April 2025)

Martina Lamond, Patrick Feechan and Morgan Kingston have all been appointed after the period end.

All directors are required to stand down, and may seek re-election if appropriate, at the AGM. All the above current directors have agreed to stand for re-election.

The company's primary funding body, East Ayrshire Council, may be represented on an advisory capacity at Board meetings and has access to minutes of meetings and related information.

DIRECTORS' REPORT
FOR THE YEAR ENDED 31 MARCH 2026

Independent Auditor

Gregor D.B. Orr BAcc (Hons) CA of Henry Brown & Co. was appointed as auditor for these financial statements at the AGM on 3 September, 2025.

Annual Report

The company prepares an additional annual report containing more detailed information on the Bureau's operational activities, considered by the directors to be out with the scope of the statutory directors' report. However, this annual report is publicly available at the company's AGM. In addition, the company has a 3-year business and development plan, which is continually reviewed by the Board of Directors.

Statement of Directors'/Trustees' Responsibilities

The trustees (who are also directors of East Ayrshire Citizens Advice Bureau 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, 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 the going concern basis unless it is inappropriate to presume that the charitable company will continue in operation.

The trustees have taken advantage of the small companies' exemption in preparing the directors' report and from the requirement to prepare a strategic report.

The trustees are responsible for keeping proper 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.

Approved by the Board on 3 September 2026 and signed on its behalf by:

Bradley Johnstone
Bradley Johnstone (Sep 3, 2026 12:34:30 GMT+1)

Bradley Johnstone
Director/Chairperson

EAST AYRSHIRE CITIZENS ADVICE BUREAU

INDEPENDENT AUDITOR'S REPORT TO THE TRUSTEES AND MEMBERS OF EAST AYRSHIRE CITIZENS ADVICE BUREAU

Opinion

We have audited the financial statements of East Ayrshire Citizens Advice Bureau (the 'charitable company') for the year ended 31 March 2026 which comprise the Statement of Financial Activities, the Statement of Financial Position, the 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 (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 31 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 Auditors' 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 Annual Report, other than the financial statements and our Report of the Independent Auditors thereon.

Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

INDEPENDENT AUDITOR'S REPORT TO THE TRUSTEES AND MEMBERS OF EAST AYRSHIRE CITIZENS ADVICE BUREAU

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 Report of the Trustees for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the Report of the Trustees has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception
In the light of the 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 Report of the Trustees.

We have nothing to report in respect of the following matters where the Companies Act 2006 and the Charities Accounts (Scotland) Regulations 2006 (as amended) requires 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; or
- the trustees were not entitled to take advantage of the small companies exemption from the requirement to prepare a Strategic Report or in preparing the Report of the Trustees.

Responsibilities of trustees
As explained more fully in the Statement of Trustees' Responsibilities, the trustees 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.

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

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

- identifying, evaluating and complying with laws and regulations.
- whether they were aware of any instances of non-compliance.

As with all audits performed under ISAs (UK), all procedures were designed and performed in such a way as to take account of the overall control environment, management's attitude toward those controls and the ever present risk that controls may be overridden by management.

We obtained an understanding of the legal and regulatory frameworks in which the Charitable Company operates, focussing on those laws which had a direct effect on the material balances and disclosures in the Charitable Company's financial statements. Key laws & regulations considered in this context are:

- Companies Act 2006
- The Financial Reporting Standards applicable in the UK and Republic of Ireland (FRS 102)
- Charities Accounts (Scotland) Regulations 2006

In addition, we considered other laws & regulations that do not have a direct effect on the financial statements, but compliance is necessary for the continued operations of the Charitable Company, or to avoid a material penalty. Laws & regulations considered in this context are:

- Employment law
- Health & safety regulations
- General Data Protection Regulations
- Anti Money Laundering Regulations

Our procedures to respond to the risks identified included the following:

- Reviewing the financial statement disclosures, and testing to supporting documentation.
- Enquiring of management concerning any actual or potential litigation or claims.
- Reviewing minutes of meetings of those charged with governance, and correspondence with HMRC and OSCR.
- Reviewing correspondence with the company solicitors, and receiving confirmation from same, in respect of any instances of noncompliance.

In the assessment of the risk of fraud through management override of controls, we have made enquiries of management on their assessment of the susceptibility of the financial statements to fraud (and any known, suspected, or alleged instances in the year), reviewed of large and unusual transactions, tested the appropriateness of journal entries, assessed whether the judgements made in the Charitable Company making accounting estimates are indicative of a potential management bias, and evaluated the business rationale of any significant transactions that are outside the normal course of business. entity that were contrary to applicable laws and regulations, including fraud. In addition we carried out analytical procedures to identify unusual or unexpected relationships and designed and performed tests to identify undisclosed related party transactions.

In response to the presumed significant risk associated with the recognition of income we designed and performed tests, including the testing of income completeness and cut off.

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

INDEPENDENT AUDITOR'S REPORT TO THE TRUSTEES AND MEMBERS OF EAST AYRSHIRE CITIZENS ADVICE BUREAU

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 the trustees those matters we are required to state to them in an auditors' report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and the charitable company's members as a body, for our audit work, for this report, or for the opinions we have formed.



Gregor D.B. Orr BAcc (Hons) CA (Senior Statutory Auditor)
for and on behalf of Henry Brown & Co
Chartered Accountants & Registered Auditors
Eligible to act as an auditor in terms of Section 1212 of the Companies Act 2006
26 Portland Road
Kilmarnock
Ayrshire
KA1 2EB

Date: 3 September 2026

EAST AYRSHIRE CITIZENS ADVICE BUREAU

STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 MARCH 2026

	Restricted Funds £	Unrestricted Funds £	Designated Funds £	Total Funds 31.03.26 £ (12 months)	Restricted Funds £	Unrestricted Funds £	Designated Funds £	Total Funds 31.03.25 £ (6 months)
Income from:								
Donations and contributions	489,575	60,830	-	550,405	192,170	-	-	192,170
Charitable activities	-	420,541	-	420,541	-	204,671	-	204,671
Investments	-	7,612	-	7,612	-	4,795	-	4,795
Other	-	-	-	-	-	-	-	-
Total	489,575	488,983	-	978,558	192,170	209,466	-	401,636
Expenditure on:								
Raising funds	-	-	-	-	-	-	-	-
Charitable activities	444,827	485,820	6,029	936,676	146,977	248,715	926	396,618
Other	-	-	-	-	-	-	-	-
Total	444,827	485,820	6,029	936,676	146,977	248,715	926	396,618
Net Income/(Expenditure)	44,748	3,163	(6,029)	41,882	45,193	(39,249)	(926)	5,018
Transfers between funds	(44,748)	44,758	(10)	-	(74,401)	24,401	50,000	-
Other recognised gains/(losses)	-	-	-	-	-	-	-	-
Net movement in funds	-	47,921	(6,039)	41,882	(29,208)	(14,848)	49,074	5,018
Reconciliation of funds								
Total funds brought forward	-	22,018	606,070	628,088	29,208	36,866	556,996	623,070
Totals funds carried forward	**-**	**69,939**	**600,031**	**669,970**	**-**	**22,018**	**606,070**	**628,088**

The Statement of Financial Activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing activities.

An analysis of income and expenditure is included at Notes 14 & 15 to the financial statements.

Expenditure is allocated to the above cost categories on the basis of the accounting policy disclosed at Note 1 (e) to the financial statements.

BALANCE SHEET
AS AT 31 MARCH 2026

	Notes	31.03.26 £	31.03.26 £	31.03.25 £	31.03.25 £
Fixed assets					
Tangible assets	7		8,500		6,070
Current assets					
Debtors and prepayments	8	116,023		14,745	
Cash at bank and in hand	9	596,077		714,501	
Total current assets		712,100		729,246	
Liabilities					
Creditors: amounts falling due within one year	10	(50,630)		(107,228)	
Net current assets			661,470		622,018
Total assets less current liabilities			**669,970**		**628,088**
The funds of the charity					
Restricted income funds	13/14		-		-
Unrestricted funds:					
Unrestricted general funds	13/14	69,939		22,018	
Designated funds	13/14	600,031		606,070	
Total unrestricted funds			669,970		628,088
Total charity funds			**669,970**		**628,088**

The financial statements have been prepared in accordance with the Charities and Trustees Investment (Scotland) Act 2005 and the special provisions of Part 15 of the Companies Act 2006 relating to small companies. These constitute the annual accounts required by the Companes Act 2006 and are for circulation to the members of the company.

The financial statements were approved by the Board on 3 September 2026
and signed on its behalf by:

Bradley Johnstone
Bradley Johnstone (Sep 3, 2026 12:34:30 GMT+1)

Bradley Johnstone
Trustee/Chairperson

EAST AYRSHIRE CITIZENS ADVICE BUREAU

STATEMENT OF CASHFLOWS
FOR THE YEAR ENDED 31 MARCH 2026

	Notes	Total Funds 31.03.26 £ (12 months)	Total Funds 31.03.25 £ (6 months)
Net cash used in operating activities	**16**	**(117,577)**	**17,716**
Cashflows from investing activities:			
Interest and dividends		7,612	4,795
Purchase of fixed assets	**7**	(8,459)	-
Other net cash movements		-	-
Net cash provided by investing activities		**(847)**	**4,795**
Cashflows from financing activities:			
Repayment of borrowings		-	-
Net cash provided by financing activities		**-**	**-**
Total cashflows in year	**18**	(118,424)	22,511
Change in cash and cash equivalents in the year			
Cash and cash equivalents brought forward		714,501	691,990
Cash and cash equivalents carried forward	**9/17**	**596,077**	**714,501**

1 Accounting policies

The principal accounting policies are summarised below. The accounting policies have been applied consistently throughout the year and the prior year.

(a) Basis of preparation

The financial statements are presented in sterling (£) and have been prepared in accordance with 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) - (Charities SORP (FRS 102), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102), the Companies Act 2006, the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended). East Ayrshire Citizens Advice Bureau meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note(s).

(b) Preparation of accounts on a going concern basis

The financial statements have been prepared on a going concern basis which assumes that the charity will continue to operate for a period of 12 months from the date of approval by the Board. The charity is reliant on external grant funding and, while the directors have no reason to believe that adequate funding will not continue, the charity's ability to continue in business is dependent on being successful in attracting such funding. We feel that current reserves are both appropriate and necessary taking into consideration the foregoing matters. The Board acknowledges that the level of reserves should be appropriate to our current circumstances and known future plans. We have significant property commitments and, since the balance sheet date, we have undergone a period of reorganisation within our management structure. In addition, there is considerable global uncertainty which impacts on the UK economic situation and ultimately the charity. We are satisfied that the level of reserves held, in conjunction with the changes we have recently made, will enable the charity to operate for the forseeable future.

(c) Fund accounting

Unrestricted funds are available for use at the discretion of the trustees in furtherance of the general objectives of the charity.

Designated funds are unrestricted funds which have been set aside at the discretion of the trustees for specific purposes.

Restricted funds are subject to restrictions on their expenditure imposed by the donor or grantor.

Transfers between funds are made at the discretion of the trustees taking into consideration any restrictions imposed on funds.

(d) Income

All income is included in the statement of financial activities when the charity is entitled to the income, the amount can be quantified with reasonable accuracy and it is probable that the income will be received. The following specific policies are applied to particular categories of income:

Income from donations & legacies is received by way of grants, donations and gifts and is included in full in the Statement of Financial Activities when receivable. Grants, where entitlement is not conditional on the delivery of a special performance by the charity, are recognised when the charity becomes unconditionally entitled to the grant.

Donated services and facilities are included at the value to the charity where this can be quantified. The value of services provided by volunteers has not been included in these accounts.

Investment income is included when received.

Income from grants, where related to performance and specific deliverables, are accounted for as the charity earns the right to consideration by its performance.

(e) Expenditure

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.

Governance costs includes those costs associated with meeting the constitutional and statutory requirements of the charity and include the auditor's fees and costs linked to the strategic management of the charity which are voluntary other than trustees' travelling expenses reimbursed. Although disclosed separately at note 14 governance costs now form part of charitable expenditure (page 4) under the current SORP.

1 Accounting policies (continued)

(f) Fixed assets

Fixed assets (excluding investments) are stated at cost less accumulated depreciation. Minor additions costing below £500 are not capitalised.

Depreciation is provided at the following annual rates calculated to write off the cost, less residual value, of each asset over its expected useful life.

- Computer and office equipment — over 4 years on a straight line basis

(g) Hire purchase and leasing commitments

Rentals paid under operating leases are charged to the profit and loss account on a straight line basis over the period of the lease.

(h) Pension costs and other post-retirement benefits

The company operates a defined contribution scheme for the benefit of its employees. The cost of contributions are charged to the Income & Expenditure account when incurred.

(i) Other basic financial instruments

The charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value.

(j) Cash at bank and in hand

Cash at bank and cash in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

(k) Debtors

Short term debtors are measured at transaction price, less any impairment.

(l) Creditors and provisions

Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

(m) Deferred income

Grants received in advance of the associated work being carried out are deferred only when the donor has imposed preconditions on the expenditure of resources.

(o) Impairments

Assets not measured at fair value are reviewed for any indication that the asset may be impaired at each balance sheet date. If such indication exists, the recoverable amount of the asset, or the asset's cash generating unit, is estimated and compared to the carrying amount. Where the carrying amount exceeds its recoverable amount, an impairment loss is recognised in profit or loss unless the asset is carried at a revalued amount where the impairment loss is a revaluation decrease.

(p) Judgements and key accounting estimates

The charity considers on an annual basis the judgements that are made by management when applying accounting policies and also any key estimates that would have the most significant effect on amounts that are recognised in the financial statements. The Board considers there are no such significant judgements or accounting estimates.

2 Staff costs and numbers

	31.03.26 £ (12 months)	31.03.25 £ (6 months)
Wages and salaries	589,875	236,773
National insurance	74,134	21,320
Pension costs	26,803	11,031
	690,812	269,124

The number of employees during the period, calculated on the basis of headcount, was as follows:

	31.03.26 (12 months)	31.03.25 (6 months)
Management	4	3
Direct	25	16
Clerical	2	2
	31	21

No employee received emoluments in excess of £60,000 (on an annualised basis).

The key management personnel are detailed in the Directors' Report. The total employee benefits of the key management personnel of the charity for the year were £131,869 (31.03.25: £81,515 for 6 month period).

3 Net Income	31.03.26	31.03.25
	£	£
Net income is stated after charging:		
- Depreciation (owned assets)	6,029	926
- Auditor's remuneration (note 5)	6,600	-
- Pension costs (note 11)	26,803	11,031
	39,432	**11,957**

4 Directors Remuneration and Related Party Transactions

Directors are not remunerated but are entitled to receive appropriate expenses. No expenses were paid during the period or prior year. No director or key management personnel had any personal interest in any contract or transaction entered into by the charity during the year.

5 Auditor's Remuneration

The auditor's remuneration for the year was £6,600 (2025: Nil) in respect of audit services

6 Taxation

The company is a Scottish registered charity and no corporation tax liability arises. The company is not VAT registered and irrecoverable VAT is allocated to the relevant category of expenditure.

7 Tangible fixed assets	Computer & Office Equipment	Total
	£	£
Cost		
At 1 April 2025	176,201	176,201
Additions	8,459	8,459
Disposals	-	-
At 31 March 2026	184,660	184,660
Depreciation		
At 1 April 2025	170,131	170,131
Charge for the year	6,029	6,029
Disposals	-	-
At 31 March 2026	176,160	176,160
Net book value		
At 31 March 2026	**8,500**	**8,500**
At 31 March 2025	**6,070**	**6,070**

8 Debtors and prepayments	31.03.26	31.03.25
	£	£
Trade debtors	3,000	3,000
Accrued grant income	108,632	7,809
Prepaid charges	4,391	3,936
	116,023	**14,745**

9 Bank and cash balances

	31.03.26	31.03.25
	£	£
Bank accounts	596,077	714,501
	596,077	**714,501**

10 Creditors : amounts falling due within one year

	31.03.26	31.03.25
	£	£
Supplier balances	14,888	27,755
Taxation and social security	18,593	17,004
Credit card	-	30
Other creditors	8,149	3,940
Accrued charges	9,000	58,499
	50,630	**107,228**

11 Pension commitments

The charity's staging date for auto-enrolment (workplace pensions legislation) was 1 August 2016 and currently operates a qualifying scheme in respect of eligible employees who choose not to opt out of the scheme. The charity had fulfilled its pensions obligations by 1 August 2016. Employees who opt out may still be eligible for pension contributions. These are non-contributary defined contribution arrangements.

12 Financial commitments

A 10 year lease for the new Kilmarnock premises commenced effective 1 January 2024 at an annual cost of £25,000, increasing to £30,000 over a 5 year period (these figures exclude VAT). Both parties, on giving 6 months notice, may break the lease after 5 years.

A 10 year lease for the new Cumnock premises commenced effective 1 November 2023 at an annual cost of £26,000 (excluding VAT). There is a break option, subject to the lease terms, at the fifth anniversary of the commencement date. The lease is subject to a rent review every five years.

The foregoing lease costs are currently subject to irrecoverable VAT as the charity is not VAT registered

At 31 March 2026 the company had the following total minimum future commitments under non-cancellable leases:

	Land and buildings	Other	Land and buildings	Other
	31.03.26	31.03.26	31.03.25	31.03.25
Expiry date:	£	£	£	£
In less than one year	-	-	-	-
Between one and two years	-	-	-	-
Between two and five years	147,792	-	201,292	-
In more than five years	-	-	-	-
	147,792	**-**	**201,292**	**-**

13 Analysis of Net Assets Between Funds

	Total Restricted Funds £	Unrestricted Designated Funds £	Unrestricted General Funds £	Total Funds £
Fixed Assets	-	8,500	-	8,500
Current Assets	-	591,531	120,569	712,100
Current Liabilities	-	-	(50,630)	(50,630)
Net Assets As At 31.03.26	**-**	**600,031**	**69,939**	**669,970**

Details of Significant Funds and Gross Transfers

Restricted Funds

a) Citizens Advice Scotland - CAS funds a number of activities - Money Talks project, energy projects, council tax debt project and the Pensionwise project.

b) Patient Advice & Support Service (PASS) - this is funded by NHS (paid via CAS) and provides independent, free, confidential information, advice and support to anyone who uses the NHS in Scotland.

c) Veterans Support - this is funded by CAS and East Ayrshire Council for the provision of support to current and former members of the Armed Services.

Unrestricted Funds

a) Core Activities - this includes main funding and additional housing advice income provided by East Ayrshire Council.

b) Unrestricted General Funds - these are unrestricted funds excluding the core activities funding provided by the charity's principal funder.

c) Designated Contingency Fund - this represents the charity's reserves (other than the general unrestricted fund balance which is viewed as working capital) and represents approximately 3 months running costs at current levels.

d) Other Designated Funds - these are explained in the Directors' Report

e) Designated Capital Fund - this represents the net book value of fixed assets in order to distinguish these from cash funds.

Transfers

Capital expenditure, where applicable, is allocated against the relevant funder but is then transferred into a separate designated capital fund which reconciles to the net book value of fixed assets per the balance sheet. A number of CAS funded projects were not fully spent at the balance sheet date. The remaining balances have been transferred to unrestricted funds with the permission of the funder. This has enabled our designated funds to be increased (refer to note 14).

14a Analysis of Statement of Financial Activities

	RESTRICTED FUNDS										
	PASS Project £	CAS Money Talks + £	Pensionwise Project £	Council Tax Debt £	Foundations South Ayrshire £	Foundations North Ayrshire £	Veterans Support £	Energy Best Deal £	Other Restricted Funds £	Total Restricted Funds 31.03.26 £ (12 months)	Total Restricted Funds 31.03.25 £ (6 months)
Income											
Grants and contributions											
CAS PASS	39,262	-	-	-	-	-	-	-	-	39,262	22,435
CAS Pensionwise	-	-	106,462	-	-	-	-	-	-	106,462	48,035
CAS Pan Ayrshire Financial Health Checks/Money Talk	-	168,015	-	-	-	-	-	-	-	168,015	75,732
CAS - Interim CEO Support	-	-	-	-	-	-	-	-	5,000	5,000	-
CAS - Council Tax Debt	-	-	-	78,167	-	-	-	-	-	78,167	-
CAS - Foundations South Ayrshire	-	-	-	-	10,000	-	-	-	-	10,000	-
CAS - Foundations North Ayrshire	-	-	-	-	-	10,000	-	-	-	10,000	-
CAS - Veterans Support	-	-	-	-	-	-	10,000	-	-	10,000	-
Energy Best Deal	-	-	-	-	-	-	-	23,210	-	23,210	-
Renfrewshire CAB	-	-	-	-	-	-	-	-	2,740	2,740	-
Foundation Scotland	-	-	-	-	-	-	-	-	-	-	-
The Scottish Association PW	-	-	-	-	-	-	-	-	-	-	-
East Ayrshire Council - Veterans Support	-	-	-	-	-	-	-	-	1,703	1,703	-
CAS Poppy Scotland	-	-	-	-	-	-	35,016	-	-	35,016	16,046
CAS - Safe and Warm Advice	-	-	-	-	-	-	-	-	-	-	22,704
CAS - Gambling Support	-	-	-	-	-	-	-	-	-	-	1,498
CAS - YBS Referral	-	-	-	-	-	-	-	-	-	-	5,137
CAS - Other	-	-	-	-	-	-	-	-	-	-	583
Employment Allowance	-	-	-	-	-	-	-	-	-	-	-
Sundry income	-	-	-	-	-	-	-	-	-	-	-
	39,262	168,015	106,462	78,167	10,000	10,000	45,016	23,210	9,443	489,575	192,170
Charitable activities											
East Ayrshire Council - Service Level Agreements	-	-	-	-	-	-	-	-	-	-	-
East Ayrshire Council - Independent Housing	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-
Investments											
Bank Interest	-	-	-	-	-	-		-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-
Total	**39,262**	**168,015**	**106,462**	**78,167**	**10,000**	**10,000**	**45,016**	**23,210**	**9,443**	**489,575**	**192,170**
Expenditure											
Raising funds	-	-	-	-	-	-	-	-	-	-	-
Charitable expenditure:											
Charitable activities	27,643	178,137	130,286	8,437	6,000	47,319	11,698	35,307	-	444,827	146,977
Support costs	-	-	-	-	-	-	-	-	-	-	-
Grants repaid	-	-	-	-	-	-	-	-	-	-	-
Governance costs	-	-	-	-	-	-	-	-	-	-	-
	27,643	178,137	130,286	8,437	6,000	47,319	11,698	35,307	-	444,827	146,977
Other	-	-	-	-	-	-	-	-	-	-	-
Total	**27,643**	**178,137**	**130,286**	**8,437**	**6,000**	**47,319**	**11,698**	**35,307**	**-**	**444,827**	**146,977**
Net Income/(Expenditure)	11,619	(10,122)	(23,824)	69,730	4,000	(37,319)	33,318	(12,097)	9,443	44,748	45,193
Transfers between funds	(11,619)	10,122	23,824	(69,730)	(4,000)	37,319	(33,318)	12,097	(9,443)	(44,748)	(74,401)
Other recognised gains/(losses)	-	-	-	-	-	-	-	-	-	-	-
Net Movement in Funds	-	-	-	-	-	-	-	-	-	-	(29,208)
Reconciliation of funds											
Total funds brought forward	-	-	-	-	-	-	-	-	-	-	29,208
Total funds carried forward	-	-	-	-	-	-	-	-	-	-	-

14b Analysis of Statement of Financial Activities

	UNRESTRICTED FUNDS				DESIGNATED FUNDS							TOTAL FUNDS	
	Unrestricted Core Activities Fund £	Unrestricted General Fund £	Total Unrestricted Funds 31.03.26 £ (12 months)	Total Unrestricted Funds 31.03.25 £ (6 months)	Unrestricted Designated Capital Fund £	Unrestricted Designated Contingency Fund £	Unrestricted Designated Premises Fund £	Unrestricted Designated Bureau Development Fund £	Unrestricted Designated IT/Communications Development Fund £	Total Designated Funds 31.03.26 £ (12 months)	Total Designated Funds 31.03.25 £ (6 months)	Total Funds 31.03.26 £ (12 months)	Total Funds 31.03.25 £ (6 months)
Income													
Grants and contributions													
Citizens Advice Scotland	-	-	-	-	-	-	-	-	-	-	-	39,262	22,435
CAS Pensionwise	-	-	-	-	-	-	-	-	-	-	-	106,462	48,035
CAS Pan Ayrshire Financial Health Checks/Money Talk	-	-	-	-	-	-	-	-	-	-	-	168,015	75,732
CAS - Interim CEO Support	-	-	-	-	-	-	-	-	-	-	-	5,000	-
CAS - Council Tax Debt	-	-	-	-	-	-	-	-	-	-	-	78,167	-
CAS - Foundations South Ayrshire	-	-	-	-	-	-	-	-	-	-	-	10,000	-
CAS - Foundations North Ayrshire	-	-	-	-	-	-	-	-	-	-	-	10,000	-
CAS - Veterans Support	-	-	-	-	-	-	-	-	-	-	-	10,000	-
Energy Best Deal	-	-	-	-	-	-	-	-	-	-	-	23,210	-
Renfrewshire CAB	-	-	-	-	-	-	-	-	-	-	-	2,740	-
Foundation Scotland	50,000	-	50,000	-	-	-	-	-	-	-	-	50,000	-
The Scottish Association PW	-	-	-	-	-	-	-	-	-	-	-	-	-
East Ayrshire Council - Veteran Support	-	-	-	-	-	-	-	-	-	-	-	1,703	-
CAS - Poppy Scotland	-	-	-	-	-	-	-	-	-	-	-	35,016	16,046
CAS - Safe and Warm Advice	-	-	-	-	-	-	-	-	-	-	-	-	22,704
CAS - Gambling Support	-	-	-	-	-	-	-	-	-	-	-	-	1,498
CAS - YBS Referral	-	-	-	-	-	-	-	-	-	-	-	-	5,137
CAS - Other	-	-	-	-	-	-	-	-	-	-	-	-	583
Employment Allowance	-	10,500	10,500	-	-	-	-	-	-	-	-	10,500	-
Sundry income	330	-	330	-	-	-	-	-	-	-	-	330	-
	50,330	10,500	60,830	-	-	-	-	-	-	-	-	550,405	192,170
Charitable activities													
East Ayrshire Council - Service Level Agreements	384,541	-	384,541	186,671	-	-	-	-	-	-	-	384,541	186,671
East Ayrshire Council - Independent Housing	36,000	-	36,000	18,000	-	-	-	-	-	-	-	36,000	18,000
	420,541	-	420,541	204,671	-	-	-	-	-	-	-	420,541	204,671
Investments													
Bank Interest	-	7,612	7,612	4,795	-	-	-	-	-	-	-	7,612	4,795
	-	7,612	7,612	4,795	-	-	-	-	-	-	-	7,612	4,795
Total	**470,871**	**18,112**	**488,983**	**209,466**	-	-	-	-	-	-	-	**978,558**	**401,636**
Expenditure													
Raising funds	-	-	-	-	-	-	-	-	-	-	-	-	-
Charitable expenditure:													
Charitable activities	441,107	-	441,107	229,509	-	-	-	-	-	-	-	885,934	376,486
Support costs	36,313	-	36,313	16,206	6,029	-	-	-	-	6,029	926	42,342	17,132
Grants repaid	-	-	-	-	-	-	-	-	-	-	-	-	-
Governance costs	8,400	-	8,400	3,000	-	-	-	-	-	-	-	8,400	3,000
	485,820	-	485,820	248,715	6,029	-	-	-	-	6,029	926	936,676	396,618
Other	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	**485,820**	-	**485,820**	**248,715**	**6,029**	-	-	-	-	**6,029**	**926**	**936,676**	**396,618**
Net Income/(Expenditure)	(14,949)	18,112	3,163	(39,249)	(6,029)	-	-	-	-	(6,029)	(926)	41,882	5,018
Transfers between funds	14,949	29,809	44,758	24,401	8,459	-	-	-	(8,469)	(10)	50,000	-	-
Other recognised gains/(losses)	-	-	-	-	-	-	-	-	-	-	-	-	-
Net Movement In Funds	-	47,921	47,921	(14,848)	2,430	-	-	-	(8,469)	(6,039)	49,074	41,882	5,018
Reconciliation of funds													
Total funds brought forward	-	22,018	22,018	36,866	6,070	200,000	150,000	200,000	50,000	606,070	556,996	628,088	623,070
Total funds carried forward	-	**69,939**	**69,939**	**22,018**	**8,500**	**200,000**	**150,000**	**200,000**	**41,531**	**600,031**	**606,070**	**669,970**	**628,088**

15 Analysis of Expenditure

	Raising funds	Charitable activities	Support costs	Governance costs	Other costs	Total 31.03.26	Total 31.03.25
	£	£	£	£		£	£
Restricted Funds							
Staff costs	-	389,048	-	-	-	389,048	126,394
Community Housing - Foundations South Ayrshire	-	4,000	-	-	-	4,000	-
Renfrewshire CAB - Foundations South Ayrshire	-	4,000	-	-	-	4,000	-
Community Housing - Foundations North Ayrshire	-	2,000	-	-	-	2,000	-
Renfrewshire CAB - Foundations North Ayrshire	-	2,000	-	-	-	2,000	-
Other costs recharged	-	43,779	-	-	-	43,779	20,583
	-	444,827	-	-	-	444,827	146,977
Unrestricted Funds							
Staff costs	-	301,764	-	-	-	301,764	142,730
Compensation costs	-	10,019	-	-	-	10,019	40,981
Rent	-	61,694	-	-	-	61,694	29,058
Water and sewerage costs	-	3,880	-	-	-	3,880	455
Insurance	-	3,475	-	-	-	3,475	2,048
Heat and light	-	52,959	-	-	-	52,959	6,891
Cleaning expenses	-	4,964	-	-	-	4,964	4,079
Repairs and maintenance	-	4,980	-	-	-	4,980	1,380
Stationery, office supplies and postage	-	4,993	-	-	-	4,993	1,638
Advertising and publicity	-	1,000	-	-	-	1,000	-
Information and membership	-	12,923	-	-	-	12,923	12,660
Telephone	-	5,792	-	-	-	5,792	3,209
IT support costs	-	1,840	-	-	-	1,840	167
Equipment leases and contracts	-	2,979	-	-	-	2,979	1,538
Training and travel	-	11,624	-	-	-	11,624	3,258
Payroll bureau	-	-	1,866	-	-	1,866	1,296
Accountancy support services	-	-	3,060	-	-	3,060	2,400
Statutory accounts fees	-	-	-	1,800	-	1,800	1,800
Independent examiner's fees	-	-	-	-	-	-	1,200
Auditor's fees	-	-	-	6,600	-	6,600	-
Consultancy fees	-	-	21,727	-	-	21,727	11,021
Legal and professional fees	-	-	1,449	-	-	1,449	540
Bank charges and interest	-	-	964	-	-	964	317
Sundry expenses	-	-	6,127	-	-	6,127	56
Subscriptions and licences	-	-	1,120	-	-	1,120	576
Other costs recharged	-	(43,779)	-	-	-	(43,779)	(20,583)
	-	441,107	36,313	8,400	-	485,820	248,715
Designated Funds							
Depreciation	-	-	6,029	-	-	6,029	926
	-	-	6,029	-	-	6,029	926
Total	**-**	**885,934**	**42,342**	**8,400**	**-**	**936,676**	**396,618**

Other costs recharged represent agreed full cost recovery of 125% in relation to the Pensionwise project.

16 Reconciliation of net movement in funds to net cash flow from operating activities

	31.03.26 £ (12 months)	31.03.25 £ (6 months)
Net movement in funds	41,882	5,018
Add back depreciation charge	6,029	926
Add back movement in deferred income	-	-
Deduct interest income	(7,612)	(4,795)
Deduct gains / Add back losses on investments	-	-
(Increase)/Decrease in debtors	(101,278)	20,981
Increase/(Decrease) in creditors	(56,598)	(4,414)
Net cash used in operating activities	**(117,577)**	**17,716**

17 Analysis of cash and cash equivalents

	31.03.26 £	31.03.25 £
Cash in hand	-	-
Cash at bank	596,077	714,501
Overdraft facility repayble on demand	-	-
Total cash and cash equivalents	**596,077**	**714,501**

18 Analysis of changes in net debt

	At 01.04.25	Cashflows	Debt Ageing	At 31.03.26
Cash in hand	-	-	-	-
Cash at bank	714,501	22,511	-	737,012
Overdraft facility payable on demand	-	-	-	-
	714,501	**22,511**	**-**	**737,012**
Loans falling due within one year	-	-	-	-
Loans falling due after more than one year	-		-	-
Finance lease obligations	-	-		-
	-	-	-	-

19 Income and expenditure account

	Notes	31.03.26 (12 months) £	£	31.03.25 (6 months) £	£
Income					
East Ayrshire Council - Main Funding		384,541		186,671	
East Ayrshire Council - Independent Housing		36,000		18,000	
East Ayrshire Council - Veterans Support		35,016		-	
CAS - PASS		39,262		22,435	
CAS - Pension Wise		106,462		48,035	
CAS - Pan Ayrshire Money Talks Plus		168,015		75,732	
CAS - Interim CEO Support		5,000		-	
CAS - Council Tax Debt		78,167		-	
CAS - Foundations South Ayrshire		10,000		-	
CAS - Foundations North Ayrshire		10,000		-	
CAS - Veterans Support		10,000		-	
Energy Best Deal		23,210		-	
Renfrewshire CAB		2,740		-	
Foundation Scotland		50,000		-	
The Scottish Association PW		1,703		-	
CAS - Poppy Scotland		-		16,046	
CAS - Safe and Warm Advice		-		22,704	
CAS - Gambling Support		-		1,498	
CAS - YBS Referral		-		5,137	
CAS - Other		-		583	
Employment Allowance		10,500		-	
Other Income		330		-	
Bank Interest		7,612		4,795	
	15		978,558		401,636
Expenditure					
Staff costs	**2**	690,812		269,124	
Compensation costs		10,019		40,981	
Rent	**12**	61,694		29,058	
Water and sewerage costs		3,880		455	
Insurance		3,475		2,048	
Heat and light		52,959		6,891	
Cleaning expenses		4,964		4,079	
Repairs and maintenance		4,980		1,380	
Stationery, office supplies and postage		4,993		1,638	
Advertising and publicity		1,000		-	
Information and membership		12,923		12,660	
Telephone		5,792		3,209	
IT support costs		1,840		167	
Equipment leases and contracts		2,979		1,538	
Training and travel	**4**	11,624		3,258	
Payroll bureau	**5**	1,866		1,296	
Accountancy support services	**5**	3,060		2,400	
Statutory accounts fees	**5**	1,800		1,800	
Independent examiner's fees		-		1,200	
Auditor's fees	**5**	6,600		-	
Consultancy fees		21,727		11,021	
Legal and professional fees		1,449		540	
Bank charges and interest		964		317	
Sundry expenses		6,127		56	
Subscriptions and Licences		1,120		576	
Community Housing - Foundations South Ayrshire		4,000		-	
Renfrewshire CAB - Foundations South Ayrshire		4,000		-	
Community Housing - Foundations North Ayrshire		2,000		-	
Renfrewshire CAB - Foundations North Ayrshire		2,000		-	
Depreciation	**7**	6,029		926	
			936,676		396,618
Excess Income/(Expenditure) for year			**41,882**		**5,018**