Company No SC148330

FALKIRK CITIZENS' ADVICE BUREAU LIMITED

FINANCIAL STATEMENTS

For the Year ended 31 March 2026

Charity No SC006183

WHITELAW WELLS
Statutory Auditors
9 Ainslie Place
Edinburgh
EH3 6AT

FALKIRK CITIZENS' ADVICE BUREAU LIMITED

FINANCIAL STATEMENTS

Year ended 31 March 2026

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FALKIRK CITIZENS' ADVICE BUREAU LIMITED

DIRECTORS' REPORT

For the year ended 31 March 2026

The Directors, who are also trustees for the purposes of charity law, are pleased to present their report and accounts for the year ended 31 March 2026.

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) (effective 1 January 2019).

Objectives and Activities

The objectives of the company are to benefit the Falkirk Community by advancing the education of the public in matters relating to mental, physical and social welfare, and by relieving poverty and in pursuance of these objectives.

- to provide a centre or bureau for the supply of information, advice and such practical assistance as may be required and is available and appropriate to ensure that individuals do not suffer through ignorance of their rights or of the responsibilities of the services available or through an inability to express their needs effectively: and
- to exercise a responsible influence on development of social policies and services, both locally and nationally.

The main area of charitable activity is to provide an independent information and advice via a multichannel service including 'drop-in', pre-arranged appointments and telephone service to the community with opening hours compatible with the convenience of clients and volunteer staff. Furthermore, working collaboratively with Bureaux in Falkirk Council area and with other agencies to ensure that the widest range of services are available that best match the needs of the client population.

In addition to the company's central premises, community services are provided on a referral basis in areas of multiple deprivations as outlined in the Falkirk Council Anti-Poverty Strategy. A Home Visiting service is also provided for those clients with disability or mobility needs, which prevent them from attending the other venues. The service is normally available at the main bureau in excess of 33 hours a week.

Specialist assistance in debt, employment and benefit advice services are also provided by appointment. Budgeting and Financial Education Presentations are also provided in local schools and other venues.

<u>Volunteers</u>

In keeping with the ethos of the Citizens' Advice Movement, the company is heavily reliant on the services of volunteers. These volunteers undergo rigorous training before they are able to give advice and information to clients. This training is arranged and given by the Chief Executive Officer and qualified Tutors from the paid members of staff.

Achievement and Performance

Over the period of the report, the company has provided advice services to 3,863 clients, working with them on 19,114 separate occasions to address 19,308 different issues, resulting in financial gains for the clients of some £4,757,860.

We assisted 759 clients to complete benefit forms of which majority of which resulted in a positive decision for client, therefor reducing the number clients having to challenge decisions.

Achievement and Performance (continued)

This is an excellent result as it reduces the number of clients going through the extremely stressful appeals process. In addition, we provided support to 25 clients through the Social Security Benefit Appeals Tribunals process.

In response to rising energy concerns, we delivered specialist energy advice to 152 clients, assisting those facing difficulties with their energy suppliers or struggling to manage their energy bills.

We also assisted with 20 bankruptcy applications, which led to the successful write-off of £373,862 in debt for clients.

Additionally, we provided support for 70 new multiple debt cases, involving a total debt of £1,363,712.

Membership of the Scottish Association of Citizen Advice Bureaux

The company is a member of the Scottish Association of Citizen Advice Bureaux (C.A.S) and its Memorandum and Articles reflect the ethos of that body. In order to maintain its membership the Board of Directors has a duty to ensure that the company complies with the membership conditions of CAS and its activities are subject to a triennial audit by that body. The company was audited by CAS in respect of its compliance of its membership conditions in summer 2025 and was found to have fully complied with them.

Financial Review

The accounts show net surplus of £83,277 in the year (2025: net deficit of £32,563). This comprises a net increase of £92,881 in unrestricted funds and net decrease of £9,604 in restricted funds before transfers of £9,604. At the balance sheet date the unrestricted reserves were £321,544 (2025: £238,267), with £60,059 (2025: £69,985) in designated funds and with £NIL (2025: £NIL) in restricted funds.

The principal source of funding in year was from Falkirk Council and Scottish Government. The application of these funds is set out in the financial statements. Like most charities the company is constrained by the amount of funding that it receives, but the directors are of the view that the available funds are applied correctly and effectively in keeping with its charitable aims.

Reserves Policy

The policy of the directors is to follow best practice and maintain a reserve of three-to-six month's operating expenditure. At current year levels this amounts to £115,000 - £230,000. At 31 March 2026 this was met with unrestricted general reserves of £261,485. The directors have also set aside funds for future capital spend.

Risk Management

The directors continue to assess the major risks to which the company is exposed, those related to the operations and finances of the company, to satisfy themselves that systems are in place to mitigate exposure to the major risks. The directors have examined the major strategic, business and operational risks which might affect the organisation and confirm that systems have been reviewed and the necessary steps taken to lessen these risks.

The Directors regularly review the Charity's risk management procedures. This ensures that appropriate systems and procedures are in place to mitigate the main risks to which the Charity is exposed.

Achievement and Performance (continued)

During this year, the major risks identified by the Board and the appropriate mitigation strategies were as follows:

1. Reduction in income
Mitigation strategies: The organisation has a strategy to diversify income, with a particular emphasis on donation income, a rolling programme of grant applications from grant making trusts & Foundations and developing partnerships with local organisations

2. Loss of key staff
Mitigation strategies: The organisation places great value on its staff, with a robust Training Learning and Development Policy to support staff in career development. We place strong emphasis on teamworking, sharing skill knowledge and experience within the team

3. Damage to reputation
Mitigation strategies - The organisation has a Community Engagement & Accountability Strategy. The organisation is committed fully engaging in the review of services and focussing on maintaining and promoting its excellent reputation as a specialist provider of services

Plans for Future Periods
The company will continue to provide, for those in its area of benefit, the services expected from a Citizens Advice Bureau.

Particular plans over the next year include;
- Contribute to the implementation of Falkirk Bureaux Joint Strategic Plan.
- Maximise the opportunity to work with Bureaux in Forth Valley Area to ensure the optimisation of resources through the development of joint initiatives; likewise with community organisations and groups in the Falkirk Council area.
- Contribute to the Falkirk Council Anti – Poverty Strategy.
- Continue to seek to obtain resources to develop special projects which will provide additional services to the area on such issues as financial education and mitigate the effects of social security reform.
- Continue to provide a multichannel generalist advice service.

Impact of Increased Cost of living and future plans
As result of increased Cost of living we anticipate a significant increase for our services in particular providing utilities, social security benefit and debt advice. We will continue to operate our service via a multichannel approach to service delivery offering clients the option of telephone, email, video and where appropriate face to face advice. We will continue to provide our holistic advice service to the people of Falkirk. Moving forward we will host accessible community engagement events to explore ways in which we can develop and adjust our service provision to ensure it continues to be client led. We will seek feedback from clients and local community to enable us to continue to prioritise the criteria of advice clients require as the soaring cost of living continues to impact on the people of Falkirk day to day lives. E.g. fuel poverty.

Structure, Governance and Management

Governing Document

Falkirk Citizens' Advice Bureau Ltd. is a charitable company limited by guarantee, incorporated on 10th January 1994 and registered as a charity at that time. The company was established under a Memorandum of Association that established the objects and powers of the charitable company and is governed under its Articles of Association. In the event of the company being wound up, the members are required to contribute an amount not exceeding £1.

Recruitment and Appointment of Directors

A Board of Directors, who are also Trustees for the purposes of charity law, manage the company. There is a maximum of 15 directors allowed under the Memorandum and Articles of Association. The Directors are elected / re - elected at the Annual General Meeting. The Board of Directors has powers of co-option, and any co-opted director must present himself or herself for election at the first AGM following co-option. The Board of Directors elects a Chairperson from among its number.

None of the Directors receive any remuneration in respect of their service to the company. Directors of the company are drawn from the community served by the company and are expected to bring some knowledge of the community's needs and how the Citizens' Advice Bureau can contribute to these. On election/appointment, Directors receive appropriate induction into the charitable aims and the work of the company. This induction is tailored to the needs of the individual Director. The current Directors represent a wide range of experience and knowledge of the Citizens' Advice movement and other commercial and charitable activities.

Structure, Governance and Management (continued)

Chief Executive Officer and other paid staff

Executive powers for the day-to-day running of the company in line with the policy established by the Board of Directors are delegated to the Chief Executive Officer. The appointment and the terms and conditions of employment of the Chief Executive Officer and other paid staff, remains the responsibility of the Board of Directors. There are several other paid members of staff including a Business Development Manager, Service Manager, Session Supervisor, Money Adviser, Help for Carers Team of 2, Social Security/Financial Inclusion Team of 3 and Support Services Team of 2.

The Chief Executive Officer is not a board member but attends Board Meetings to present reports as required by the Chairperson.

Pay and Remuneration of Key Personnel

Senior Management staff are remunerated in line with industry norms along with any increments set out at time of recruitment, or awarded as a result of any additional training, qualifications or responsibility. Otherwise, increments are usually limited to annual cost of living increases across all pay scales.

Reference and administrative information

Charity Name	Falkirk Citizen's Advice Bureau Limited		
Charity Number	SC006183		
Company Number	SC148330		
Directors	Linda Gow	(Chair)	
	Lorraine Lauder	(Vice Chair)	
	Emily Deans	Director	(Resigned 18/06/2026)
	Angus Maclean	Director	
	Kevin McGlynn	Director	(Appointed 18/12/2025)
	Brian Kenny	Director	(Appointed 16/04/2026)
Company Secretary	Mary Baillie		
Key Management Personnel	Mary Baillie	Chief Executive Officer	
	Janice Donoghue	Service Manager	
	Jacob Brown	Business Development Manager	
Registered Office and Operational address	3 Meeks Road Falkirk, FK2 7EW		
Senior Statutory Auditor	Kevin Cattanach CA		
Auditors	Whitelaw Wells Chartered Accountants & Statutory Auditors 9 Ainslie Place Edinburgh, EH3 6AT		
Bankers	Unity Trust Bank Nine Brindleyplace 4 Oozells Square Birmingham, B1 2HB		
	Virgin Money Jubilee House, Gosford Newcastle Upon Tyne, NE3 4PL		

Statement of responsibilities of the Board of Directors

The Directors are responsible for preparing the Directors' Annual Report and the financial statements in accordance with the applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the Directors to prepare financial statements for each financial year that give a true and fair view of the state of the affairs of the charitable company as at the balance sheet date and of its incoming resources and application of resources, including income and expenditure, for the financial year. In preparing those financial statements, the Directors are required to:

- Select suitable accounting policies and then apply them consistently;
- Observe the methods and principles of 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; and
- Prepare the financial statements on the going concern basis unless it is inappropriate to assume that the charitable company will continue on that basis.

The Directors are responsible for maintaining proper accounting records which disclose with reasonable accuracy at any time the financial position of the charitable company and to enable them to ensure that the financial statements comply with the Companies Act 2006, the Charities & Trustees Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended). The Directors 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.

The directors are responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Statement as to disclosure of information to auditors

Each of the Directors has confirmed that there is no information of which they are aware which is relevant to the audit, but of which the auditor is unaware. They have further confirmed that they have taken appropriate steps to identify such relevant information and to establish that the auditors are aware of such information.

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

Approved by the directors on 7 October 2026 and signed on their behalf by:



Linda Gow
Director

FALKIRK CITIZENS' ADVICE BUREAU LIMITED
INDEPENDENT AUDITORS REPORT TO THE DIRECTORS AND MEMBERS OF
FALKIRK CITIZENS' ADVICE BUREAU LIMITED

For the year ended 31 March 2026

Opinion
We have audited the accounts of Falkirk Citizen's Advice Bureau Limited for the year ended 31 March 2026, which comprise the Statement of Financial Activities (incorporating the Income and Expenditure Account), the Balance Sheet, 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, including FRS102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' (United Kingdom Accounting 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 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 (as amended).

Basis for opinion
We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs UK) and applicable law. Our responsibilities under those standards are further described in the Auditors' responsibilities for the audit of the financial statements section of our report. We are independent of the charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our 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 director' (who are also the trustees of the charitable company for charity law purposes) 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 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.

INDEPENDENT AUDITORS' REPORT TO THE MEMBERS OF FALKIRK CITIZENS' ADVICE BUREAU LIMITED

For the year ended 31 March 2026

Other information

The other information comprises the information in the annual report, other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information contained within the annual report. 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. Our responsibility to is to read is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit, or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements 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.

Opinions on 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 directors' report, prepared for the purposes of company law and included 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 directors' report, included with 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 light of the knowledge and understanding of the charitable company and its environment obtained in the course of the audit, we have not idented material misstatements in the directors' report, included in the report of the trustees.

We have nothing to report in respect of the following matters in relation to which the Companies Act 2006, Charities and Trustees Investment (Scotland) Act 2005 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
- The financial statements are not in agreement with the accounting records; or
- Certain disclosures of trustees' renumeration 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 prepare the financial statements in accordance with the small companies regime and take advantage of the small companies' exemptions in preparing the directors' report, included within report of the trustees, and from the requirement to prepare a strategic report.

INDEPENDENT AUDITORS' REPORT TO THE MEMBERS OF FALKIRK CITIZENS' ADVICE BUREAU LIMITED

For the year ended 31 March 2026

Responsibilities of directors

As explained more fully in the directors' responsibilities statement set out on page 6, the director' (who are also the trustees of the charitable company for charity law purposes) 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 directors 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 directors are responsible for assessing the charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the directors either intend to liquidate the charity or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

We have been appointed as auditor under section 44(1)(c) of the Charities and Trustee Investment (Scotland) Act 2005 and under the Companies Act 2006 and report in accordance with the Acts and relevant regulations made or having effect thereunder.

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

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

Irregularities that result from fraud are inherently more difficult to detect than irregularities that result from error.

From enquiries of those charged with governance, it was determined that the risk of material misstatement from fraud was low with little scope for fraud to occur. Our audit testing is designed to detect material misstatements from fraud where there is not high level collusion.

Our audit testing was designed to detect material misstatements from other irregularities that result from error where there is not high level concealment of the error. In this regard the following audit work was undertaken: applicable laws and regulations were reviewed and discussed with management; senior management meeting minutes were reviewed; internal controls were reviewed; and journals were reviewed. From this audit testing it was determined that the risk of material misstatement in this regard was low.

We performed income and expenditure testing which was designed to identify any irregularities as a result of mistakes or human error. From this audit testing it was determined that the risk of material misstatement in this regard was low.

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 auditor's report.

FALKIRK CITIZENS' ADVICE BUREAU LIMITED

INDEPENDENT AUDITORS' REPORT TO THE MEMBERS OF FALKIRK CITIZENS' ADVICE BUREAU LIMITED

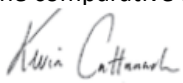
For the year ended 31 March 2026

Use of our report

This report is made solely to the charity's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006, and the trustees, as a body, in accordance with section 44(1)(c) of the Charities and Trustee Investment (Scotland) Act 2005, regulation 10 of the Charities Accounts (Scotland) Regulations 2006 (as amended). Our audit work has been undertaken so that we might state to the charity's members those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charity and the charity's members as a body, for our audit work, for this report, or for the opinions we have formed.

Other Matter

The comparative financial statements are unaudited.



Kevin Cattanach
Senior Statutory Auditor
for and on behalf of Whitelaw Wells, Statutory Auditor
Whitelaw Wells is eligible to act as an auditor in terms of Section 1212 of the Companies Act 2006
9 Ainslie Place
Edinburgh EH3 6AT

7 October 2026

FALKIRK CITIZENS' ADVICE BUREAU LIMITED

STATEMENT OF FINANCIAL ACTIVITIES

(INCORPORATING THE INCOME AND EXPENDITURE ACCOUNT)

For the year ended 31 March 2026

	Note	Unrestricted Funds 2026 £	Restricted Funds 2026 £	Total Funds 2026 £	Total Funds 2025 £
Income and endowments from:					
Charitable activities	**2**	147,625	400,303	547,928	393,295
Investment income		1,453	-	1,453	1,170
Total income		149,078	400,303	549,381	394,465
Expenditure on:					
Charitable activities	**4**	(56,197)	(409,907)	(466,104)	(427,028)
Total expenditure		(56,197)	(409,907)	(466,104)	(427,028)
Net income / (expenditure)		92,881	(9,604)	83,277	(32,563)
Transfers	**14**	(9,604)	9,604	-	-
Net movement in funds		83,277	-	83,277	(32,563)
Reconciliation of Funds	**14**				
Total funds brought forward at 1 April 2025		238,267	-	238,267	270,830
Total funds carried forward at 31 March 2026		321,544	**-**	321,544	238,267

The company has no recognised gains or losses other than the results for the year as set out above.
All of the activities of the company are classed as continuing.

The notes on pages 14 to 24 form part of these financial statements.

FALKIRK CITIZENS' ADVICE BUREAU LIMITED

Company Registration Number SC148330

BALANCE SHEET

As at 31 March 2026

	Note		2026		2025
		£	£	£	£
FIXED ASSETS					
Tangible assets	**8**		24,802		34,116
CURRENT ASSETS					
Debtors	**9**	16,093		16,912	
Cash at bank		295,528		207,204	
		311,621		224,116	
Creditors: Amounts falling due within one year	**10**	(14,879)		(19,965)	
Net current assets			296,742		204,151
Net assets			321,544		238,267
Capital and reserves	**14**				
Unrestricted funds:					
General funds		261,485		168,282	
Designated funds		60,059		69,985	
			321,544		238,267
Restricted funds			-		-
			321,544		238,267

These financial statements have been prepared in accordance with the special provisions relating to small companies within Part 15 of the Companies Act 2006 and with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

These financial statements were approved by the members of the board on 7 October 2026 and are signed on their behalf by:



Linda Gow, Director

The notes on pages 14 to 24 form part of these financial statements.

FALKIRK CITIZENS' ADVICE BUREAU LIMITED

CASH FLOW STATEMENT

For the year ended 31 March 2026

	Note	2026 £	2025 £
Cash flows from operating activities			
Net cash(used in)/provided by operating activities (below)		88,936	(36,603)
Cash flows from investing activities			
Purchase of tangible fixed assets		(612)	-
Net cash provided by investing activities		-	-
Change in cash and cash equivalents		88,324	(36,603)
Cash and cash equivalents brought forward		207,204	243,807
Cash and cash equivalent carried forward		295,528	207,204

RECONCILIATION OF NET MOVEMENT IN FUNDS TO NET CASH FLOW FROM OPERATING ACTIVITES

Net movement in funds for the year (as per statement of Financial Activities)	83,277	(32,563)
Decrease/(Increase) in debtors	819	(13,060)
(Decrease) in creditors	(5,086)	(917)
Add back depreciation	9,926	9,937
Net cash (used in)/provided by operating activities	88,936	(36,603)

1. Accounting policies

Basis of accounting

The financial statements 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 (FRS102) (effective 1 January 2019) – Charities SORP (FRS 102), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

The charity constitutes a public benefit entity under FRS102. Assets and liabilities are initially recorded at historical cost or transaction value unless otherwise stated in the relevant accounting policy note(s).

The directors consider there are no material uncertainties about the charitable company's ability to continue as a going concern. The directors going concern assessment covers a period of at least 12 months from the date of signing of these financial statements. Accordingly, the financial statements have been prepared on a going concern basis.

The functional and presentational currency of the financial statements is the Pound Sterling (£).

Income recognition

Grants, including grants for the purchase of fixed assets, are recognised in full in the Statement of Financial Activities in the year they are receivable.

Investment income is included when receivable.

Expenses recognition

All expenditure is included on an accruals basis and is recognised when there is a legal or constructive obligation to pay for expenditure. The charity is not registered for VAT and accordingly expenditure is shown gross of irrecoverable VAT.

Expenditure is allocated to a particular activity where the cost relates directly to that activity.

Allocation of support costs

Support costs are those functions that assist the work of the charity but do not directly undertake charitable activities. Support costs include governance costs which support the charities activities. These costs have been allocated to expenditure on charitable activities. The bases on which support costs have been allocated are set out in note 4.

1. Accounting policies (continued)

Tangible fixed assets and depreciation
Depreciation is provided at rates calculated to write off the cost less residual value of each asset over its expected useful life, as follows:

Fixtures, fittings and equipment	-	15% reducing balance
Computers	-	3 years straight line
Leasehold improvements	-	10 years straight line

Tangible fixed assets costing more than £250 are capitalised.

Operating leases
Rentals applicable to operating leases, where substantially all of the benefits and risks of ownership remain with the lessor, are charged against income on a straight-line basis over the period of the lease.

Funds
Unrestricted funds are grants and other incoming resources receivable or generated for the objects of the charity without further specified purpose and are available as general funds.

Designated funds are unrestricted funds earmarked by the Directors for particular purposes.

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

Pensions
The Company makes payments into NEST and a defined contribution personal pension scheme providing benefits for one employee additional to those from the State. The pensions cost charge represents contributions payable by the Company to the scheme in respect of the year.

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 with the exception of the pension provision which is measured at net present value.

Judgements and key sources of estimation uncertainty
In the application of the charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

2. Income from charitable activities

Grants & Contracts for Services

	Unrestricted funds £	Restricted funds £	2026 £	2025 £
CAS Pensionwise	-	1,365	1,365	1,326
Falkirk Council – Core services	-	153,808	153,808	153,808
CAS - SPEN	32,625	-	32,625	7,145
CAS Energy Best Deal	-	20,801	20,801	22,825
CAS Money Talks Plus	-	121,205	121,205	114,887
H2C	-	10,840	10,840	37,134
H2C grant clawed back	-	-	-	(13,299)
Help for Carers	-	66,030	66,030	65,790
CAS – Gamble	-	-	-	2,759
CAS – Council Tax Debt	-	26,254	26,254	-
Bank of Scotland	30,000	-	30,000	-
Foundation Scotland	50,000	-	50,000	-
Robertson Trust	35,000	-	35,000	-
Other small grants and donations	-	-	-	920
Total income	147,625	400,303	547,928	393,295

Total charitable activities were £547,928 (2025: £393,295) of which £147,625 (2025: £8,065) was unrestricted and £400,303 (2025: £385,230) was restricted.

3. Net income / (expenditure)

	2026 £	2025 £
Net expenditure is stated after charging:		
Depreciation	9,926	9,936
Independent Examiners fee	-	2,880
Auditor's remuneration: Audit fee	6,600	-
Operating leases	22,188	23,664

4. TOTAL EXPENDITURE

	2026	2025
	£	£
Costs directly allocated to activities		
Staff costs	354,155	326,860
Staff pension costs	15,375	11,454
Staff travel & other staff costs	2,323	4,444
Training, conferences & meetings	384	714
Governance-		
Accountancy and audit	22,300	16,278
Support costs allocated to activities		
Rent	17,000	17,000
Insurance	3,514	3,556
Cleaning	8,174	8,714
Legal and professional fees	2,070	1,892
Repairs and maintenance	9,035	5,905
Advertising and marketing	3,487	-
Postage and stationery	1,867	2,708
Telephone and internet	3,319	2,675
Other office costs	4,731	5,680
Miscellaneous	1,351	258
Heat and light	7,094	8,954
Depreciation	9,926	9,936
Total expenditure	466,104	427,028

Provision of advice and information services are the charity's sole activity**.**

Overheads and support costs are allocated on the basis of usage and staff time.

Expenditure was £466,104 (2025: £427,028) of which £56,197 (2025: £9,937) was unrestricted and £409,907 (2025: £417,091) was restricted.

5. Employees

	2026 No.	2025 No.
Number of employees		
The average monthly numbers of employees on a head count basis during the year were :		
Chief Executive Officer	1	1
Other Bureau staff	11	12
	12	13

	2026 £	2025 £
Employment costs		
Wages and salaries	325,480	305,783
Social security costs	28,675	21,077
Pension costs	15,375	11,454
	369,530	338,314

The charity considers its key management personnel to be the Chief Executive Officer, Service Manager and the Business Development Manager. The total employment benefits including employer pension contributions of the key management personal was £115,398 (2025: £90,732). No employee had emoluments of more than £60,000 during either the current or previous year.

No directors were remunerated during the year. No directors were reimbursed travel expenses (2025: none were reimbursed).

6. Pension costs

The company makes payments to two defined contribution personal pension schemes for two of the employees. The pension cost charge has been charged to the SOFA and represents the contributions payable by the company to the schemes of £15,375 (2025: £11,454). Contributions outstanding at the year-end amounted to £1,554 (2025: £1,552). The assets of the schemes are held separately from those of the company in independently administered funds.

7. Taxation

The charitable company is exempt from corporation tax on its charitable activities.

8. Tangible fixed assets

	Leasehold Improvements £	Fixtures Fittings and Equipment £	Computers £	Total £
Cost				
At 1 April 2025	85,153	20,655	21,907	127,715
Additions	-	-	612	612
At 31 March 2026	85,153	20,655	22,519	128,327
Depreciation				
At 1 April 2025	59,091	12,601	21,907	93,599
Charge for the year	8,516	1,208	202	9,926
At 31 March 2026	67,607	13,809	22,109	103,525
Net book values				
At 31 March 2026	17,546	6,846	410	24,802
At 31 March 2025	26,062	8,054	-	34,116

9. Debtors

	2026 £	2025 £
Accrued income	13,673	13,200
Prepayments	2,420	3,712
	16,093	16,912

10. Creditors : amounts falling due within one year

	2026 £	2025 £
Accruals	13,829	12,697
Pension contributions	1,554	1,552
Social Security Contributions	(504)	5,716
	14,879	19,965

11. Operating lease commitments

At 31 March 2026 the charity had total commitments for premises under non-cancellable operating leases, payable as follows:

	2026 Land & buildings £	2026 Other £	2025 Land & buildings £	2025 Other £
Expiring:				
Within one year	17,000	5,188	17,000	5,188
Within one to two years	17,000	5,188	17,000	5,188
Within two to five years	5,667	3,803	22,667	8,990

12. Company Limited by Guarantee

The members are obliged to contribute £1 in the event of the company being wound up.

13. Analysis of net assets between funds

	Unrestricted funds £	Restricted funds £	Total funds £
Tangible fixed assets	24,802	-	24,802
Current assets	311,621	-	311,621
Current liabilities	(14,879)	-	(14,879)
Net assets at 31 March 2026	321,544	-	321,544

	Unrestricted funds £	Restricted funds £	Total funds £
Tangible fixed assets	34,116	-	34,116
Current assets	224,116	-	224,116
Current liabilities	(19,965)	-	(19,965)
Net assets at 31 March 2025	238,267	-	238,267

14. Movements in funds

	1 April 2025 £	Income £	Expenditure £	Transfers £	31 March 2026 £
Restricted funds:					
Falkirk Council – core	-	153,808	(157,808)	4,000	-
CAS Pension Wise	-	1,365	(1,365)	-	-
CAS Money Talks Plus	-	121,205	(121,205)	-	-
H2C	-	10,840	(10,804)	-	-
CAS Energy Best Deal	-	20,801	(20,801)	-	-
CAS Council Tax Debt	-	26,254	(26,254)	-	-
CAS Help for Carers	-	66,030	(71,634)	5,604	-
Total restricted funds	**-**	400,303	(409,907)	9,604	-
Unrestricted funds:					
General funds	168,282	149,078	(46,271)	9,604	261,485
Designated funds – new building improvement fund	35,870	-	-	(613)	35,257
Designated funds – fixed assets	34,115	-	(9,926)	613	24,802
Total unrestricted funds	238,267	149,078	(56,197)	9,604	321,544
Total funds	238,267	549,381	(466,104)	-	321,544

Purposes of Restricted Funds

Falkirk Council

Core Work/Fairer Scotland — Core funding is used to provide a broad range of advice and signposting to the citizens of Falkirk, working in partnership with Falkirk Council and embracing the 12 principles set out by Citizens' Advice Scotland, and providing money and debt advice to those with multiple debts by increasing the access of face to face advice for low income families in the Falkirk area.

CAS Pension Wise — Being funding received from Citizens Advice Scotland for advice to be given regarding the pension reforms.

14. Movements in funds (continued)

CAS Money Talks Plus	Being funding received from Citizens Advice Scotland to provide advice and support to individuals and families to improve their financial circumstances, maximising their income and renegotiating their expenditure and thereby improving their wellbeing.
H2C	Funds provided to assist individuals with benefit claims.
Help for Carers	Funding received to offer support to carers.
CAS Gambling Support	To support clients at risk of, or experiencing, gambling harms and assist them in accessing specialist support and treatment services.
CAS Energy Best Deal	To provide additional capacity for energy advice in the ongoing cost of living crisis.

Purposes of Designated Fund

New Building improvement fund	Funds for the relocation, development and adaptation of the new premise and to update the IT systems.
Fixed asset fund	A designated fund that represents capital expenditure that will be reduced by depreciation charged each year.

14. Movements in funds (continued)

	1 April 2024 £	Income £	Expenditure £	Transfers £	31 March 2025 £
Restricted funds:					
Falkirk Council – core	-	153,808	(177,212)	23,404	-
CAS Pension Wise	-	1,326	(1,326)		-
CAS Money Talks Plus	-	114,887	(114,887)	-	-
H2C	-	23,835	(32,292)	8,457	-
CAS Energy Best Deal	-	22,825	(22,825)	-	-
CAS Gambling Support	-	2,759	(2,759)	-	-
CAS Help for Carers	-	65,790	(65,790)	-	-
Total restricted funds	**-**	385,230	(417,091)	31,861	-
Unrestricted funds:					
General funds	190,908	9,235	-	(31,861)	168,282
Designated funds – new building improvement fund	35,870	-	-	-	35,870
Designated funds – fixed assets	44,052	-	(9,937)	-	34,115
Total unrestricted funds	270,830	9,235	(9,937)	(31,861)	238,267
Total funds	270,830	394,465	(427,028)	-	238,267

15. Related party transactions

No other transactions with related parties were undertaken such as are required to be disclosed under FRS 102. No sole individual had control of the charity during either the current or previous years.