

REGISTERED COMPANY NUMBER: CS000631 (Scotland)
REGISTERED CHARITY NUMBER: SC021548

**REPORT OF THE TRUSTEES AND
UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2026
FOR
Drumchapel Money Advice Centre**

Burgoyne Carey
Chartered Accountants
Pavilion 2
3 Dava Street
Broomloan Road
Glasgow
G51 2JA

Drumchapel Money Advice Centre

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Drumchapel Money Advice Centre

REPORT OF THE TRUSTEES 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 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).

OBJECTIVES AND ACTIVITIES

Objectives and aims

The SCIO's purposes and principal activities are:

- To relieve poverty by increasing the availability of and facilitating access to advice, assistance and representation in connection with financial and debt issues, welfare benefits, housing, by the provision of and other advice geared to the special needs of persons who are in a state of poverty where such advice, assistance and representation could not readily be obtained by such persons elsewhere.
- To advance education and in particular to increase knowledge and awareness in the fields of housing, social security, personal debt, consumer matters, equal opportunity, human rights, rights of victims of crimes or accidents, employment, disability, community care, mental health, children and social work and all other fields in relation to which there appears, in the opinion of the organisation a need for general knowledge and awareness of the relevant law.
- To promote the growth of Citizen Advocacy by the recruitment, training and accreditation of volunteers and to stimulate the formation of advocacy partnership between accredited volunteers and individuals in the community who are disabled or otherwise disadvantaged.

Significant activities

The main objectives and activities for the year continue to focus upon the promotion and provision of advice, assistance, representation and advocacy to those in poverty and vulnerable individuals, children and young people and adults.

The strategy is employed to assist the charity to meet these objects to include the following:

- Providing a range of services which are reflective of the relevant quality standards and address the potential problems/issues related to advice and representation in addition to advocacy
- Working in partnership with other agencies to secure the widest range of services is available that best matches the needs of its client population.

Drumchapel Money Advice Centre

REPORT OF THE TRUSTEES For The Year Ended 31 March 2026

ACHIEVEMENTS AND PERFORMANCE

Charitable activities

Achievements and Performance

Charitable Activities

During the financial year 2025/26 the charity continued to deliver high quality, accessible services to residents across Glasgow North West. Our work has remained firmly rooted in compassion, professionalism, and civic responsibility, with a sustained focus on supporting individuals experiencing financial hardship, welfare challenges, and wider social vulnerabilities.

Scope and Impact of Service Delivery

The charity has provided specialist advice and representation across a broad range of statutory and community settings, including:

- Social Security Scotland tribunals
- Department for Work and Pensions tribunals
- Children's Hearings
- School disciplinary and welfare meetings
- Housing Association case conferences
- Social Work engagements

This comprehensive approach has enabled us to address both urgent individual needs and longer term systemic barriers. Our services have been consistently tailored to the circumstances of each client, ensuring that support is person centred, effective, and delivered in line with sector best practice.

Performance Against Targets

All projects have exceeded their performance targets for the year. This achievement reflects the commitment, expertise, and integrity of our staff and volunteers. The charity's ability to deploy resources efficiently, respond to complex cases, and secure positive outcomes for service users continues to be a defining strength of our organisation.

Operational Infrastructure and Administrative Support

The administrative team has remained central to the charity's operational stability. Their work spans report preparation, correspondence management, logistical coordination, and programme support. Throughout the year, they have also provided direct support to the Senior Money Advisor and worked alongside the Board in maintaining compliance with the National Standards. Their professionalism ensures clear communication across the Management Board, staff, volunteers, service users, and external partners, contributing significantly to the smooth and accountable operation of all projects.

Our Finance Officer has maintained strong financial oversight throughout the year. Through diligent monitoring, timely reporting, and accurate forecasting, the Board has received clear and consistent information on the charity's financial position. Our financial management systems remain robust, transparent, and fully compliant with regulatory requirements, supporting long term organisational sustainability.

Accessibility, Inclusion, and Partnership Working

Funding constraints required a reduction in physical office space; however, the charity successfully relocated all staff to the upper floor of the premises without compromising service accessibility. While the new accommodation has enabled continued service delivery, the space is larger than operationally required and presents limitations in terms of accessible interview facilities. To ensure that clients with mobility challenges continue to receive appropriate support, we are actively exploring options for more suitable ground floor provision. We remain appreciative of the continued support of KCEDG (Drumchapel Foodbank), which has provided accessible interview space, and we continue to work constructively within the shared premises arrangement to identify solutions that meet both organisational and client needs.

Drumchapel Money Advice Centre

REPORT OF THE TRUSTEES For The Year Ended 31 March 2026

Flexible and Responsive Delivery Models

Service delivery has remained consistently strong across multiple channels, including face to face appointments, home visits, telephone consultations, and digital communication. These flexible models have ensured that clients receive timely and appropriate support, particularly those facing urgent or complex circumstances. Adaptability continues to underpin our resilience and responsiveness.

Continuous Improvement and Organisational Learning

The charity has maintained a strong commitment to reflective practice and continuous improvement. Internal reviews, stakeholder feedback, and staff debriefs have informed refinements to service delivery, communication processes, and operational systems. Our ability to navigate policy changes, funding pressures, and evolving community needs demonstrates organisational maturity and readiness for future challenges

Collective Commitment and Organisational Culture

We acknowledge the exceptional dedication of our staff, volunteers, and Board members. Their shared commitment to the charity's values and strategic aims has ensured that the organisation remains a trusted source of stability, empowerment, and support within the community.

FINANCIAL REVIEW

Financial position

The charity generated a deficit of £52,638, for the year ended 31 March 2025 (2025: surplus £3,779).

At balance date, total reserves stood at £99,319 (2025: £151,957).

Of these reserves, £97,739 were unrestricted (2025: £146,383) and £1,580 were restricted (2025: £1,481).

Reserves policy

The SCIO recognises that the economic climate has brought changes to funding streams. It is prudent that an amount is held within reserves which accurately reflects the needs of the service, closure to be faced either for an element of the service or indeed the entire organisation. To this end the most specific functions have been identified as required under the Reserve Policy:-

- Redundancy costs for all staff - updated annually
- Exit strategy - minimum of three months running costs for premises and staff to ensure a planned exit from all service delivery.
- Monies available for other occurrences such as long term sickness or absence of key members of staff, systems/equipment failure, and maternity leave cover, updating technology and so forth.

A review of the reserves policies is carried out in each financial year and the redundancy costs for all staff is updated on an annual basis and also if there are any changes to personnel. The Board has examined the charity's requirement for reserves in light of the main risks to the organisation.

A policy has been established whereby it is the intention that the unrestricted funds not committed or invested in tangible fixed assets held by the charity should be within 3 and 6 months of the expenditure. Based on the accounts to 31 March 2026 this amount is between £64,000 and £125,000. The charity's reserves at 31 March 2026 were £99,319 so the trustees are satisfied that this policy is being met.

Drumchapel Money Advice Centre

REPORT OF THE TRUSTEES For The Year Ended 31 March 2026

FUTURE PLANS

The trustees have considered the charity's strategic direction for the forthcoming period, with a focus on maintaining service quality, strengthening organisational resilience, and responding to emerging needs within the community.

The organisation continues to work collaboratively with the Glasgow Advice Partnership (GAP) in delivering advice services across the city. We engage constructively with GAP in line with the expectations set out in the grant offer letter and will participate in the development of a wider memorandum of understanding during the financial year. The partnership supports shared planning, monitoring and reporting arrangements, ensuring alignment with the Business Plan and sector standards.

Training and development for volunteers engaged in Advocacy and the Children's Rights Project (CRP) will continue, ensuring volunteers are equipped with appropriate knowledge of statutory frameworks, safeguarding requirements, and effective communication practices.

The charity intends to pursue additional funding opportunities to support ongoing service delivery and, where possible, increase advisory capacity to meet rising demand. This will include applications to grant making bodies, partnership bids, and engagement with local funders.

Cost efficiency will remain a priority. The organisation will continue to review expenditure, explore digital efficiencies, renegotiate supplier arrangements where appropriate, and reduce non essential costs while safeguarding service integrity.

To enhance confidentiality and improve the client experience, the charity will explore options to increase private interview space within existing premises. This may include minor refurbishment, subject to available resources.

The charity will continue to work towards full compliance with the **Scottish National Standards for Information and Advice Providers**. The organisation is currently preparing for accreditation.

Monitoring and evaluation processes will be strengthened through improved data collection and reporting mechanisms, enabling clearer measurement of outcomes and supporting evidence based planning.

The charity will maintain its commitment to community engagement through workshops and feedback sessions designed to inform service development and promote transparency.

Staff development, peer learning, and cross sector collaboration will continue to be encouraged to support a culture of continuous improvement and ensure the organisation remains responsive to emerging challenges

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The organisation is a Scottish Charitable Incorporated Organisation (SCIO). The organisation is established under a constitution which establishes the objects and powers of the SCIO and its governance. The SCIO was incorporated and took over on 1st April 2014 from the previous charity Drumchapel Law and Money Advice Centre (an unincorporated association registered as a charity on 1st June 1996).

Recruitment and appointment of new trustees

The members of the Board are charity trustees for the purposes of Charity law and under the organisation's constitution are known as members of the Board. The members of the Board are elected to serve for a period of 1 year after which they must be re-elected at the next Annual General Meeting.

Due to the nature of the case work undertaken, much of the charity's work inevitably focuses upon vulnerable members of the community. The Board seeks to ensure that the needs of this group are appropriately reflected through the diversity of the trustee body. To enhance the potential pool of trustees, the charity has, through selective contacts with local groups, networking with local groups and within relevant formal organisations, sought to identify community groups who would be willing to become members of the Centre and use their own experience to assist the charity.

The more traditional business and community skills are well represented on the Board subject to the requirement of them being a representative of a community group.

Drumchapel Money Advice Centre

REPORT OF THE TRUSTEES For The Year Ended 31 March 2026

STRUCTURE, GOVERNANCE AND MANAGEMENT

Organisational structure

The Centre has a Board who meet on a regular basis and are responsible for the strategic direction and policy of the charity. At present the Committee come from a variety of Community based backgrounds relevant to the work of the charity. The Board co-ordinate with the project leaders for each area of the charity ensuring that the charity delivers the services specified and that key performance indicators are met.

Induction and training of new trustees

Existing trustees are already familiar with the practical work of the charity having been engaged with it for a number of years and also having been aware of its activities via the community given the longevity of the Centre.

Additionally, the new trustees are provided with an induction which explains the powers and role of the Board members, in addition to that of senior staff and the management team. At the initial Board meeting following the AGM, the mini-induction is undertaken which is attended by new and existing trustees alike in order to familiarise themselves with the charity, the work it undertakes, and the operating environment within which it works.

Key management remuneration

In the opinion of the trustees, Key Management of the charity is with the Management Team, comprising the Office Manager, Senior Money Advisor, Senior Project Worker and Senior Advocate.

The total remuneration (including employer's national insurance and pension contributions) paid in 2025/2026 to these posts was £142,314.

Risk management

The Board has conducted a review of the major risks to which the charity is exposed. The risks as identified are reviewed on an annual basis in addition to an ongoing basis as and when issues arise. Where appropriate, systems and procedures have been established to mitigate the risks the charity faces. The Board have developed a strategic business plan which will allow for a more focused operating environment.

Internal control risks are minimised by the implementation of procedures for authorisation of all transactions and projects. In addition, procedures are detailed in terms of an office manual thereby allowing all staff access to confirmation of best practice within the office.

Procedures are in place to ensure compliance of health and safety of staff, volunteers, clients and visitors to the Centre. Continuing implementation is undertaken of the Scottish National Standards for Information and Advice Providers and Money Advice Scotland Best Practice to ensure a consistent quality of service. These procedures are periodically reviewed to ensure that they continue to meet the needs of the Charity.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Company number

CS000631 (Scotland)

Registered Charity number

SC021548

Registered office

Unit 1
KCEDG Commercial Centre
Drumchapel
Glasgow
G15 8LB

Drumchapel Money Advice Centre

REPORT OF THE TRUSTEES For The Year Ended 31 March 2026

Trustees

Ms E Atkinson Chairperson
J Barclay
Ms J Bell
D Taylor
H O'Neill
Mr A McCourt

Independent Examiner

Burgoyne Carey
Chartered Accountants
Pavilion 2
3 Dava Street
Broomloan Road
Glasgow
G51 2JA

Approved by order of the board of trustees on 29 July 2026 and signed on its behalf by:



Ms J Bell - Trustee

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF DRUMCHAPEL MONEY ADVICE CENTRE

I report on the accounts for the year ended 31 March 2026 set out on pages eight to seventeen.

Respective responsibilities of trustees and examiner

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

Basis of the independent examiner's report

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

Independent examiner's statement

In connection with my examination, no matter has come to my attention :

(1) which gives me reasonable cause to believe that, in any material respect, the requirements

- to keep accounting records in accordance with Section 44(1)(a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations; and
- to prepare accounts which accord with the accounting records and to comply with Regulation 8 of the 2006 Accounts Regulations

have not been met; or

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



Vincent Burgoyne
The Institute of Chartered Accountants of Scotland

Burgoyne Carey
Chartered Accountants
Pavilion 2
3 Dava Street
Broomloan Road
Glasgow
G51 2JA

29 July 2026

Drumchapel Money Advice Centre

STATEMENT OF FINANCIAL ACTIVITIES For The Year Ended 31 March 2026

	Notes	Unrestricted fund £	Restricted funds £	2026 Total funds £	2025 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies	2	-	187,244	187,244	247,494
Other trading activities	3	-	10,500	10,500	10,239
Investment income	4	279	-	279	452
Total		<u>279</u>	<u>197,744</u>	<u>198,023</u>	<u>258,185</u>
EXPENDITURE ON					
Charitable activities					
Money Advice		-	166,762	166,762	176,343
Childrens Rights Advocacy		-	35,753	35,753	34,014
Advocacy		-	48,146	48,146	44,049
Total		<u>-</u>	<u>250,661</u>	<u>250,661</u>	<u>254,406</u>
NET INCOME/(EXPENDITURE)					
Transfers between funds	11	279 (48,923)	(52,917) 48,923	(52,638) -	3,779 -
Net movement in funds		<u>(48,644)</u>	<u>(3,994)</u>	<u>(52,638)</u>	<u>3,779</u>
RECONCILIATION OF FUNDS					
Total funds brought forward		146,383	5,574	151,957	148,178
TOTAL FUNDS CARRIED FORWARD		<u>97,739</u>	<u>1,580</u>	<u>99,319</u>	<u>151,957</u>

The notes form part of these financial statements

Drumchapel Money Advice Centre

BALANCE SHEET 31 March 2026

	Notes	Unrestricted fund £	Restricted funds £	2026 Total funds £	2025 Total funds £
FIXED ASSETS					
Tangible assets	8	-	3,498	3,498	5,610
CURRENT ASSETS					
Debtors	9	51,335	9,445	60,780	53,951
Cash at bank and in hand		46,404	20,945	67,349	126,284
		<u>97,739</u>	<u>30,390</u>	<u>128,129</u>	<u>180,235</u>
CREDITORS					
Amounts falling due within one year	10	-	(32,308)	(32,308)	(33,888)
NET CURRENT ASSETS		<u>97,739</u>	<u>(1,918)</u>	<u>95,821</u>	<u>146,347</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>97,739</u>	<u>1,580</u>	<u>99,319</u>	<u>151,957</u>
NET ASSETS		<u>97,739</u>	<u>1,580</u>	<u>99,319</u>	<u>151,957</u>
FUNDS	11				
Unrestricted funds				97,739	146,383
Restricted funds				<u>1,580</u>	<u>5,574</u>
TOTAL FUNDS				<u>99,319</u>	<u>151,957</u>

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

The members have not required the company to obtain an audit of its financial statements for the year ended 31 March 2026 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for

- (a) ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and
- (b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

The notes form part of these financial statements

Drumchapel Money Advice Centre

BALANCE SHEET - continued 31 March 2026

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

The financial statements were approved by the Board of Trustees and authorised for issue on 29 July 2026 and were signed on its behalf by:

A handwritten signature in black ink, appearing to read 'E Atkinson', with a long horizontal flourish extending to the right.

E Atkinson - Trustee

The notes form part of these financial statements

Drumchapel Money Advice Centre

NOTES TO THE FINANCIAL STATEMENTS For The Year Ended 31 March 2026

1. ACCOUNTING POLICIES

BASIS OF PREPARING THE FINANCIAL STATEMENTS

The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

INCOME

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

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.

TANGIBLE FIXED ASSETS

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Fixtures and fittings	- 25% on cost
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TAXATION

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

FUND ACCOUNTING

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

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

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

PENSION COSTS AND OTHER POST-RETIREMENT BENEFITS

The charitable company operates a defined contribution pension scheme. Contributions payable to the charitable company's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

Drumchapel Money Advice Centre

NOTES TO THE FINANCIAL STATEMENTS - continued For The Year Ended 31 March 2026

2. DONATIONS AND LEGACIES

	2026	2025
	£	£
Donations	-	3,189
Grants	187,244	244,305
	<u>187,244</u>	<u>247,494</u>

Grants received, included in the above, are as follows:

	2026	2025
	£	£
Big Lottery	-	35,966
Glasgow City Council Social Work	30,999	23,250
Glasgow City Council TS Fund	112,155	106,909
Glasgow City Council Other grant	44,090	65,785
NHS Healthier Children	-	12,395
	<u>187,244</u>	<u>244,305</u>

3. OTHER TRADING ACTIVITIES

	2026	2025
	£	£
Fundraising events	-	5,239
Employer allowance	10,500	5,000
	<u>10,500</u>	<u>10,239</u>

4. INVESTMENT INCOME

	2026	2025
	£	£
Deposit account interest	279	452
	<u>279</u>	<u>452</u>

5. NET INCOME/(EXPENDITURE)

Net income/(expenditure) is stated after charging/(crediting):

	2026	2025
	£	£
Depreciation - owned assets	6,072	5,082
	<u>6,072</u>	<u>5,082</u>

Drumchapel Money Advice Centre

NOTES TO THE FINANCIAL STATEMENTS - continued For The Year Ended 31 March 2026

6. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 March 2026 nor for the year ended 31 March 2025.

TRUSTEES' EXPENSES

There were no trustees' expenses paid for the year ended 31 March 2026 nor for the year ended 31 March 2025.

7. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted fund £	Restricted funds £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	3,189	244,305	247,494
Other trading activities	10,239	-	10,239
Investment income	451	1	452
Total	13,879	244,306	258,185
EXPENDITURE ON			
Charitable activities			
Money Advice	-	176,343	176,343
Childrens Rights Advocacy	-	34,014	34,014
Advocacy	-	44,049	44,049
Total	-	254,406	254,406
NET INCOME/(EXPENDITURE)	13,879	(10,100)	3,779
Transfers between funds	(5,381)	5,381	-
Net movement in funds	8,498	(4,719)	3,779
RECONCILIATION OF FUNDS			
Total funds brought forward	137,885	10,293	148,178
TOTAL FUNDS CARRIED FORWARD	146,383	5,574	151,957

Drumchapel Money Advice Centre

NOTES TO THE FINANCIAL STATEMENTS - continued For The Year Ended 31 March 2026

8. TANGIBLE FIXED ASSETS

	Fixtures and fittings £
COST	
At 1 April 2025	102,847
Additions	3,960
At 31 March 2026	106,807
DEPRECIATION	
At 1 April 2025	97,237
Charge for year	6,072
At 31 March 2026	103,309
NET BOOK VALUE	
At 31 March 2026	3,498
At 31 March 2025	5,610

9. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2026 £	2025 £
Trade debtors	7,644	1,310
Other debtors	51,335	50,840
Prepayments and accrued income	1,801	1,801
	60,780	53,951

10. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2026 £	2025 £
Accrued expenses	3,607	5,187
Deferred government grants	28,701	28,701
	32,308	33,888

Drumchapel Money Advice Centre

NOTES TO THE FINANCIAL STATEMENTS - continued For The Year Ended 31 March 2026

11. MOVEMENT IN FUNDS

	At 1.4.25 £	Net movement in funds £	Transfers between funds £	At 31.3.26 £
Unrestricted funds				
General fund	146,383	279	(48,923)	97,739
Restricted funds				
Childrens Rights Advocacy	-	(2,854)	10,498	7,644
Advocacy	5,574	(347)	(9,390)	(4,163)
Money Advice Service	-	(49,716)	47,815	(1,901)
	<u>5,574</u>	<u>(52,917)</u>	<u>48,923</u>	<u>1,580</u>
TOTAL FUNDS	<u>151,957</u>	<u>(52,638)</u>	<u>-</u>	<u>99,319</u>

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	279	-	279
Restricted funds			
Childrens Rights Advocacy	32,899	(35,753)	(2,854)
Advocacy	47,799	(48,146)	(347)
Money Advice Service	117,046	(166,762)	(49,716)
	<u>197,744</u>	<u>(250,661)</u>	<u>(52,917)</u>
TOTAL FUNDS	<u>198,023</u>	<u>(250,661)</u>	<u>(52,638)</u>

Comparatives for movement in funds

	At 1.4.24 £	Net movement in funds £	Transfers between funds £	At 31.3.25 £
Unrestricted funds				
General fund	137,885	13,879	(5,381)	146,383
Restricted funds				
Childrens Rights Advocacy	1,726	(3,014)	1,288	-
Advocacy	4,503	1,071	-	5,574
Money Advice Service	4,064	(8,157)	4,093	-
	<u>10,293</u>	<u>(10,100)</u>	<u>5,381</u>	<u>5,574</u>
TOTAL FUNDS	<u>148,178</u>	<u>3,779</u>	<u>-</u>	<u>151,957</u>

Drumchapel Money Advice Centre

NOTES TO THE FINANCIAL STATEMENTS - continued For The Year Ended 31 March 2026

11. MOVEMENT IN FUNDS - continued

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	13,879	-	13,879
Restricted funds			
Childrens Rights Advocacy	31,000	(34,014)	(3,014)
Advocacy	45,120	(44,049)	1,071
Money Advice Service	168,186	(176,343)	(8,157)
	<u>244,306</u>	<u>(254,406)</u>	<u>(10,100)</u>
TOTAL FUNDS	<u>258,185</u>	<u>(254,406)</u>	<u>3,779</u>

A current year 12 months and prior year 12 months combined position is as follows:

	At 1.4.24 £	Net movement in funds £	Transfers between funds £	At 31.3.26 £
Unrestricted funds				
General fund	137,885	14,158	(54,304)	97,739
Restricted funds				
Childrens Rights Advocacy	1,726	(5,868)	11,786	7,644
Advocacy	4,503	724	(9,390)	(4,163)
Money Advice Service	4,064	(57,873)	51,908	(1,901)
	<u>10,293</u>	<u>(63,017)</u>	<u>54,304</u>	<u>1,580</u>
TOTAL FUNDS	<u>148,178</u>	<u>(48,859)</u>	<u>-</u>	<u>99,319</u>

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	14,158	-	14,158
Restricted funds			
Childrens Rights Advocacy	63,899	(69,767)	(5,868)
Advocacy	92,919	(92,195)	724
Money Advice Service	285,232	(343,105)	(57,873)
	<u>442,050</u>	<u>(505,067)</u>	<u>(63,017)</u>
TOTAL FUNDS	<u>456,208</u>	<u>(505,067)</u>	<u>(48,859)</u>

Drumchapel Money Advice Centre

NOTES TO THE FINANCIAL STATEMENTS - continued
For The Year Ended 31 March 2026

12. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 March 2026.

Drumchapel Money Advice Centre

DETAILED STATEMENT OF FINANCIAL ACTIVITIES For The Year Ended 31 March 2026

	2026 £	2025 £
INCOME AND ENDOWMENTS		
Donations and legacies		
Donations	-	3,189
Grants	187,244	244,305
	<u>187,244</u>	<u>247,494</u>
Other trading activities		
Fundraising events	-	5,239
Employer allowance	10,500	5,000
	<u>10,500</u>	<u>10,239</u>
Investment income		
Deposit account interest	279	452
	<u>279</u>	<u>452</u>
Total incoming resources	<u>198,023</u>	<u>258,185</u>
EXPENDITURE		
Charitable activities		
Wages	174,114	182,498
Social security	20,862	14,849
Pensions	8,075	7,300
Rent, Rates and Insurance	16,347	15,764
IT Costs	3,974	4,430
Light and heat	884	1,954
Telephone	1,704	1,843
Postage and stationery	6,170	8,375
Travel Expenses	1,715	894
Sundries	1,642	1,239
Subscriptions and publications	587	1,576
Repairs and Renewals	7	800
Legal & Professional Fees	1,564	2,034
Fixtures and fittings	6,072	5,082
	<u>243,717</u>	<u>248,638</u>
Support costs		
Finance		
Bank charges	220	257
Governance costs		
Accountancy and legal fees	6,724	5,511
	<u>6,724</u>	<u>5,511</u>
Total resources expended	<u>250,661</u>	<u>254,406</u>
Net (expenditure)/income	<u>(52,638)</u>	<u>3,779</u>

This page does not form part of the statutory financial statements