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Company registration number SC173485 (Scotland)

Charity registration number SC009733 (Scotland)

MOTHERWELL & WISHAW CITIZENS ADVICE BUREAU

ANNUAL REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2026

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MOTHERWELL & WISHAW CITIZENS ADVICE BUREAU

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	T F Brock A Brown J F Hume K Kirby S Mackay C McPartland G Melvin L Muir G Taylor	(Appointed 19 May 2026)
Secretary	G Taylor	
Country of incorporation	United Kingdom (Scotland)	SC173485
Charity registration	Scotland	SC009733
Principal address	90 Brandon Parade East Motherwell North Lanarkshire ML1 1LY	
Auditor	Wbg (Audit) Limited 168 Bath Street Glasgow	
Bankers	Bank of Scotland 32 Brandon Parade South Motherwell ML1 1TP	

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MOTHERWELL & WISHAW CITIZENS ADVICE BUREAU

CONTENTS

	Page
Trustees report	1 - 9
Statement of trustees responsibilities	10
Independent auditor's report	11 - 14
Statement of financial activities	15
Balance sheet	16
Statement of cash flows	17
Notes to the financial statements	18 - 31

Docusign Envelope ID: 8FFD242F-FFE9-8658-8386-9A29CBB15B84

MOTHERWELL & WISHAW CITIZENS ADVICE BUREAU

TRUSTEES REPORT (INCLUDING 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 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).

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charitable company's governing document, the Companies Act 2006 the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" and the Charities SORP "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)".

Objectives and activities

Motherwell & Wishaw Citizens Advice Bureau is an independent charity based in North Lanarkshire, operating across Motherwell, Wishaw, Shotts and surrounding areas. It is an innovative, people led organisation delivering free, impartial, confidential, holistic, high quality advice and wrap around support to clients who reside, work or study in our local community. In response to the needs of wider community, we deliver a portfolio of North-, Lanarkshire wide regional specialist projects and national partnership projects to complement our local generalist advice offering.

The charity's activities are underpinned by twin aims:

- to ensure that 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 a responsible influence on the development of social policies and services, both locally and nationally.

The Strategic Role of Motherwell & Wishaw Citizens Advice Bureau (MWCAB)

MWCAB work is underpinned by our Strategic Plan 2025-2028. Our vision, mission statement and strategic objectives, as outlined below:

Vision

We support you until you are empowered to improve your life.

Mission Statement

Our mission is to offer holistic, tailored advice, support and training wherever and however you need it.

Our strategic objectives

Income

To maximise our funding income and diversify our portfolio of funding sources.

People

To grow a more diverse and wider pool of volunteers and staff reflecting the community in which we operate. To develop and empower staff and volunteers to provide an efficient and effective service.

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Service Delivery

To deliver a holistic and accessible service.

To maintain high-quality service standards in line with our regulators' expectations.

Partnership

To further develop collaboration with partners and stakeholders.

Operating Context

Although inflation eased during 2025/26 and energy prices began to stabilise, financial pressures on households across Motherwell, Wishaw and Shotts remained severe. For many local people, years of rising living costs, high housing costs, increasing debt and reduced financial resilience meant that any improvement in the wider economy was yet to be felt in their day-to-day lives.

Demand for advice remained at unprecedented levels. More people sought help with multiple, interconnected issues, including debt, welfare benefits, housing insecurity, energy affordability and access to crisis support. Many clients presented later, with increasingly complex circumstances requiring intensive, long-term support rather than one-off advice.

Across Scotland Citizens Advice Bureaux continued to report record demand for debt advice, welfare rights support and emergency assistance. Locally, these national trends were reflected in our communities, where many households continued to face difficult choices between heating their homes, paying rent or mortgage commitments, and paying for food, meeting everyday living costs.

Against this backdrop, Motherwell and Wishaw Citizens Advice Bureau continued to respond with resilience, professionalism and compassion. Through the commitment of our staff and volunteers, we adapted to changing need, delivering trusted, holistic advice that empowered people, maximised incomes and helped local residents navigate increasingly complex systems.

Service Delivery

Throughout 2025/26, MWCAB continued to provide high-quality, independent and confidential advice that reflected the changing needs of communities across Motherwell, Wishaw and Shotts. Services were continually reviewed and adapted to ensure they remained accessible, responsive and focused on those experiencing the greatest disadvantage.

The Bureau delivered another exceptional year of service despite sustained demand driven by financial hardship, housing pressures, rising levels of debt and increasing complexity across welfare systems. Staff and volunteers continued to provide life-changing support, helping local people overcome crisis, improve financial security and build resilience for the future.

Accessibility

Ensuring our services remain accessible to everyone continues to be a priority.

MWCAB maintained a flexible, multi-channel approach to advice delivery, enabling clients to access support by telephone, email, video appointments, webchat and face-to-face appointments. In-person advice remains particularly important for those with complex needs, digital exclusion or requiring additional support.

Alongside our office-based services, we continued delivering outreach services across local communities and provided home visits where appropriate, ensuring vulnerable residents who could not access mainstream services were not left behind.

Docusign Envelope ID: 8FFD242F-FFE9-8658-8386-9A29CBB15B84

Advice Trends

During 2025/26, MWCAB supported **5,687 clients** with **41,608 complex advice issues**, reflecting both sustained demand and increasing complexity.

While inflation reduced during the year, the financial pressures facing local households remained significant. Many clients required support across several interconnected areas, demonstrating the growing need for holistic advice rather than isolated interventions.

Key trends included:

- continued high levels of energy debt despite falling wholesale prices, with many households still struggling to manage accumulated arrears;
- increasing levels of unsecured debt, council tax arrears, rent arrears and mortgage pressures;
- greater demand for crisis support, including food parcels, shopping vouchers, fuel assistance, Scottish Welfare Fund applications and charitable grants;
- more clients requiring intensive casework involving multiple agencies and longer-term support.

Debt advice continued to represent one of the Bureau's most significant areas of work. As households struggled to meet essential living costs, MWCAB helped record numbers of people manage unsustainable debt.

During the year, advisers successfully renegotiated over **£2.3 million** of unaffordable debt. Cases continue to become more complex and time-intensive, with growing levels of energy debt, rent arrears, council tax debt and mortgage-related issues reflecting the continuing financial pressures experienced across our local communities.

Proactive Income Maximisation

Helping people maximise their income remains one of the Bureau's greatest strengths.

Client Financial Gains totalled **£3.6 million**, largely through securing welfare benefit entitlement for people who were often navigating an increasingly complex social security system. Many clients continued to experience delays, poor decision-making, challenging assessment processes and barriers to accessing the support to which they were entitled.

Every successful claim improves not only individual financial wellbeing but also strengthens the local economy, with the majority of benefit income spent within local businesses and services across our communities.

The Bureau continues to deliver excellent value for public investment. During the year, every **£1** invested by North Lanarkshire Council generated **£29.30** in financial gains for local people.

Volunteers

Volunteers remain at the heart of MWCAB.

During the year, volunteers and trustees contributed over **11,000 hours** of their time, representing an estimated social value of **£139,810** based on the National Living Wage.

Beyond the financial value, volunteers bring commitment, experience and compassion that enrich every aspect of the Bureau's work. Following extensive training and ongoing professional development, they provide high-quality advice while ensuring clients feel listened to, respected and empowered.

The Bureau remains committed to welcoming volunteers from all backgrounds to help shape, deliver and govern our services.

Building Capacity

The Board continued to invest in strengthening the Bureau's capacity to meet growing demand.

Recruitment, training, supervision and retention of volunteers remained key priorities, alongside developing staff skills and expanding specialist knowledge. This investment ensures the Bureau remains resilient, sustainable and well positioned to respond to the evolving advice needs of local communities.

Docusign Envelope ID: 8FFD242F-FFE9-8658-8386-9A29CBB15B84

Partnership Working

Partnership working remains fundamental to achieving the best outcomes for local people.

MWCAB works collaboratively with statutory services, voluntary organisations, housing providers, health partners and community organisations to ensure clients receive coordinated, holistic support. As a trusted gateway to a wide range of services, we help people access the right support at the right time, reducing duplication and improving outcomes.

Our close working relationships with neighbouring Citizens Advice Bureaux across North Lanarkshire continue to strengthen specialist provision and ensure consistent, high-quality advice is available throughout the area.

North Lanarkshire Council

MWCAB has enjoyed a long-standing and productive partnership with North Lanarkshire Council, working together to tackle poverty, reduce inequality and improve outcomes for local residents.

Following a successful re-tendering process, our current funding agreement continues until 2027. This funding enables the Bureau to provide Welfare Benefits (Type II), Money Advice (Type I) and Housing (Type I) services for residents across Motherwell and Wishaw.

Grant Funding

External funding continues to play a vital role in enabling MWCAB to respond to emerging need.

During the year, the Bureau secured funding from a range of charitable trusts, public bodies and national programmes to develop specialist services, support priority client groups and address gaps in local provision.

These projects not only enhanced services for local people but also created employment opportunities, strengthened community resilience and ensured support remained available where it was needed most.

Social Policy

MWCAB continued to influence both local and national policy by using evidence gathered through frontline advice.

Throughout the year, we contributed to Citizens Advice Scotland campaigns and policy work covering council tax, debt, consumer rights, energy affordability, scams awareness, winter resilience, volunteering and the ongoing impact of financial hardship.

By identifying recurring issues experienced by local people and submitting evidence through the Citizens Advice social policy process, we continue to advocate for fairer systems and lasting change that benefits communities across Motherwell, Wishaw, Shotts and the wider North Lanarkshire area.

Employment and Learning

As a community-based charity, MWCAB continues to invest in local people.

During the year, the Bureau provided employment for **39 staff**, supported through a combination of North Lanarkshire Council funding and externally funded projects.

We remain committed to improving employability through volunteering opportunities, work experience, school placements and accredited learning. As an SQA Approved Centre, we continue to deliver recognised qualifications alongside practical training, helping people develop confidence, skills and pathways into employment.

This investment strengthens not only our organisation but also the wider communities we serve.

Docusign Envelope ID: 8FFD242F-FFE9-8658-8386-9A29CBB15B84

Specialist Projects

We successfully identified the unmet need, secured adequate funding, developed and continued delivering a range of specialist support services:

Lanarkshire Armed Services Advice Project (LASA)

With the generous support of the Veterans Foundation, we will successfully continue to deliver specialist services to the Armed Forces community in Lanarkshire. Established on 1 November 2024 following the closure of the Scotland-wide Armed Services Advice Project (ASAP), LASA operates as a distinct service within the Lanarkshire Citizens Advice Bureau (CAB) network, encompassing nine CAB offices across the region.

LASA serves as a single point of contact for guidance on both military service benefits and Department for Work and Pensions (DWP)/Social Security Scotland benefits. Where appropriate, LASA facilitates warm handovers to other relevant CAB specialist services and referral partners within the Armed Forces Network, such as SSAFA, DMWS, Combat Stress, Veterans Welfare Service, Veterans Champions, Veterans 1st Point, and Vector24.

The service has strong links with military charities and services, enabling a holistic support approach. This collaboration ensures that veterans and their families receive comprehensive assistance tailored to their individual needs.

Help to Claim

The project is in its 7 year of delivery and the additional funding for ESA clients draws to an end on 31 December 2025. Motherwell & Wishaw Cab demonstrated very strong performance throughout the lifetime of the project and exceeded all the targets.

Project was scaled back to the resourcing levels prior to ESA expansion.

MWCA was successful in securing funding beyond December 2025. The Service will continue from 1 April 26 until 31 March 2027, but at a significantly reduced level as there is natural reduction in demand as the Migration is nearly concluded.

Social Justice Project – Money Talk Plus

Tackling child poverty: The project is focused on tackling poverty, child poverty especially. It will work to increase the number of low-income families we reach.

Partnerships: The project is centred around accessible advice services, which will be built through local community engagements and partnerships.

Advice: The project delivers benefits, welfare rights, debt and money advice (including specialist debt and money advice), income maximisation and reduced outgoings advice.

The Scottish Government funding managed by CAS in place until 2027 subject to reviews.

Pension Wise

Free guidance is provided for those retiring or accessing their pension and eligible clients are offered guidance via phone or face-to-face appointments. The service offers free and impartial information and guidance to retirees on the options available to them. MaPS conducted a review and decided that they will be transferring services in house and TUPE will apply. Funding in place until 31 March 2026.

Increasing Volunteering Project

In partnership with CAB West Lothian we continued to deliver a network-wide project to increase volunteering capacity. Volunteers will be recruited and trained from across Scotland and the project will also assist to build the capacity of Tutors from other Bureaux. Funded as part of CAS mainstream funding provision, no end date at this stage subject to annual reviews.

Safe & Warm Energy Project

The project aims to provide advice for vulnerable clients to support them to use energy efficiently, affordably and safely and to increased awareness of carbon monoxide (CO) safety issues.. MWCAB secured funding under Safe and Warm within health settings to complement our initial Safe and Warm offering. MWCAB collocated at Wishaw General Hospital and provides holistic energy advice to in patients, visitors and staff. Funding in place until 2027 (for both Safe and Warm funding streams).

Docusign Envelope ID: 8FFD242F-FFE9-8658-8386-9A29CBB15B84

Energy Best Deal and BESN

For the thirteenth year, MWCAB successfully delivered the Energy Best Deal (EBD) and Big Energy Savings Network (BESN) projects. The projects aims to improve the confidence of people to reduce their bills and get help if they are falling behind, understand energy bills and improve energy efficiency. The bureau aimed to develop the ability of the frontline staff to advise fuel poor and vulnerable consumers on how to reduce their energy costs. Training sessions were also delivered to members of the public. Funding is via a consortium of energy providers and is granted for a specific time period based on number of clients and groups supported. A confirmation of funding for 2026/2027.

SPEN

The SPEN Fuel Poverty Service is delivered through 49 CAB local services across Scotland, England and Wales. The service is funded for clients in Scottish Power Energy Network distributor areas and provides advice under 4 scope areas: energy efficiency, income maximisation, tariff switching, and debt, via usual CAB channels. Funded until 31 March 2026

North Lanarkshire Community Legal Service (NLCLS)

Funded by SLAB and delivered in partnership with Airdrie CAB. The project has a North Lanarkshire remit to provide clients with debt advice related to housing issues with the aim of preventing evictions and avoiding emergency situations. Funded until March 2027

Engage Advise Support Empower (EASE Project) funded by the National Lottery Community Fund

Secured 18 month continuation funding to continue delivery of crisis supports, tailored holistic advice services, and digital inclusion projects within communities across the Motherwell and Wishaw localities. By providing outreach in targeted community locations, CAB advisors will break down barriers to access and ensure that local people are able to receive this much needed support within their own communities. Project due to end in June 2026.

Empowering Money Advice Project – 3 year funding by Robertson Trust

Provides free, independent debt advice and information by way of casework and specialist support services (2nd tier) to Bureau volunteers and paid staff. Advisor will also mentor and support prospective money advisors, aiding succession planning and addressing skills shortage

Routes out of Crisis, funded by the Scottish Government and CAS

M&W CAB secured 14 month funding to deliver The Routes out of Crisis project , aimed at clients who are: a) in long term food aid need and have not yet been ready or able to engage with advice and b) within target client groups: priority family groups and single people. The project trialled enhanced approaches that deepened and shared understanding of ways to surmount the additional barriers some clients face before they are ready to engage with advice. Funding ended.

Outreach Foodbank Services

In partnership with Feeding Britain to provide expert advice services within Motherwell Foodbank to maximise incomes and tackle the underlying causes of food poverty and financial hardship. Funded until October 2025.

CAB2Careers North Lanarkshire Local Employability Partnership (No One Left Behind)

Aim is to support unemployed people to move towards and into work. We Deliver a highly flexible, participant-led, employability programme; targeting the most vulnerable service users residing in the most deprived areas of Motherwell & Wishaw.

CAB2Careers North Lanarkshire Local Employability Partnership (Working for Families)

Directly tackling the drivers of child poverty, the aim is to support parents (Unemployed or on Low income), either by giving them the tools to enter employment or to give them the confidence and resource to increase their income, by offering opportunities to go for higher paid employment. The participants will work towards completing SQA Employability Award and or Personal Development Award, alongside tailored support and empowering functional life skills. Funding in place until 2027

Docusign Envelope ID: 8FFD242F-FFE9-8658-8386-9A29CBB15B84

Pathways to Advice & Cash Scotland (Help 1st) funded by Trussell Trust

2-year funding, CAB led project will work with North Lanarkshire Council, Scottish Welfare Fund & local partners to improve and increase access to the cash first approach. It will also increase access to holistic advice with a focus on addressing the root causes of crisis situations. Funded until March 2026

Welfare Rights & Training project Henry Smith Foundation

This project provides specialist Welfare Rights advice within our locality, providing a voice to vulnerable members of our communities to legally challenge unfair decisions and policies under all aspects of welfare benefits. Employability support is offered to clients who have engaged with the project, who are furthest away from employment, offering a highly flexible, participant-led, person-centred employability support at key transition points of their journey. Funded until October 2026.

Lloyds Pre Debt Service

The project provides independent and impartial financial advice and support to clients who have been identified as having “pre-debt” that have been referred by Lloyds banking group. This includes clients who have been refused an overdraft or have been late repaying personal loans. Funded until March 2027.

Scotland Migration Service

Scotland's Migration Service is funded by the Scottish Government. It is part of the Scottish Government's 2021 Population Strategy and aims to address the demographic problems that Scotland is facing.

The Transition to e-visa

The Transition to eVisa service began on 1st September 2024 and will run for 12 months until 31st August 2025. The service is funded by the Home Office. The UK Government is replacing physical immigration documents with a digital proof of immigration status called an eVisa. The funding has been awarded to enable CAB to support vulnerable people needing assistance to create a UKVI account and access it.

Council Tax Debt Advice and Engagement Project

This project launched on May 1 with a dual focus on effecting positive change across Local Authority Council Tax Collection practices and processes and delivering advice to those with Council Tax Debt. Motherwell & Wishaw CAB is on track with Council Tax Advice delivery. We have made a good progress whilst engaging with CT revenue teams. Funded until 2027

Money Talk Plus Debt Advice Enhancement

Motherwell & Wishaw CAB among 17 bureaux commenced delivery 1 Aug 2025. Focus for the project has been on tackling energy debt and showcasing impact on the priority Family groups. Project is making a good progress.

This enhancement to MTP is only funded until 31 March 2027 and so we really want to capture and reflect the impact in as compelling a way as possible

Financial Inclusion Work with Credit Unions

Our unique partnership with The Scottish Police Credit Union to offer empowering Money Advice Service

Extensive research has been conducted into the current credit union landscape and we are planning to replicate this model with other national Credit Unions. We are in the process of scoping out Local Partnership with Credit Unions.

Secured funding from the development committee to upscale our work.

Harthill Outreach Project

We continue to expand our reach and accessibility by offering our holistic advice services in various outreach locations. We have expanded our portfolio with our newly launched outreach in Harthill, complementing our existing advice clinics.

Docusign Envelope ID: 8FFD242F-FFE9-8658-8386-9A29CBB15B84

Financial review

Reserves policy

The Board of Motherwell & Wishaw Citizens Advice Bureau has agreed to maintain working reserves equivalent to a minimum of six months' core operating expenditure, together with sufficient provision to meet other potential liabilities, including staff redundancy costs, notice period commitments, and any other binding financial or legal obligations.

Based on the current level of expenditure, this reserve requirement is estimated at **£152,250**.

At **31 March 2026**, the Bureau's total unrestricted funds amounted to **£575,580**, comprising:

- **£49,496** held within a designated Fixed Assets Fund;
- **£272,045** held within a designated Property Fund to support the potential acquisition of premises and maximise future development opportunities;
- **£96,081** designated to meet potential future redundancy liabilities; and
- **£49,831** held within a Service Development Fund to support enhancements to existing services and the development of new funding opportunities, thereby helping to ensure the long-term sustainability of the Bureau.

After accounting for these designated funds, the charity's general free reserves at 31 March 2026 amounted to **£108,127**.

The designated redundancy fund was established in previous years and has been retained during the current financial year in recognition of the Bureau's ongoing employment obligations.

The Board considers it prudent to maintain reserves at this level in order to protect the Bureau against unforeseen operational contingencies and financial risks for which provision would not normally be made within the annual budget. Maintaining adequate reserves supports the Bureau's financial stability and ensures continuity of service in the event of unexpected circumstances

Structure, governance and management

The charitable company is a company limited by guarantee and is therefore governed by its Memorandum and Articles of Association. The directors of the company are also charity trustees for the purpose of charity law and under the company's Articles are known as members of the Board of Directors. The members of the Board are elected to serve for a period of one year, after which they must be re-elected annually at the Annual General Meeting.

The trustees, who are also the directors for the purpose of company law, and who served during the year and up to the date of signature of the financial statements were:

T F Brock
A Brown
J F Hume
K Kirby (Appointed 19 May 2026)
S Mackay
C McPartland
G Melvin
L Muir
J Brennan (Resigned 18 November 2025)
G Taylor

Docusign Envelope ID: 8FFD242F-FFE9-8658-8386-9A29CBB15B84

MOTHERWELL & WISHAW CITIZENS ADVICE BUREAU

TRUSTEES REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2026

Organisational structure

Structure, Governance and Management

Motherwell and Wishaw Citizens Advice Bureau (MWCAB) is a company limited by guarantee and a registered charity. The Bureau is a member of the Scottish Association of Citizens Advice Bureaux (CAS). The Board of Trustees meets regularly to oversee the strategic direction of the organisation, ensuring effective governance, sound financial management, risk oversight and compliance with all relevant legal and regulatory requirements.

The Bureau was reconstituted in 1970 and became a company limited by guarantee on 14 March 1997. MWCAB operates within Citizens Advice Scotland's Membership Standards and Quality Assurance Framework, which includes annual organisational audits and regular assessments of advice quality.

During the year, the Bureau successfully maintained accreditation under the Scottish National Standards for Information and Advice Providers in Money Advice, Welfare Benefits and Housing. These nationally recognised standards provide assurance to our clients, volunteers, staff, partners and funders that our advice remains independent, impartial, accessible and of the highest quality.

Operational Management

The Board delegates a responsibility for day-to-day management of the organisation and the delivery of services to Chief Executive Officer

The Chief Executive is supported by an experienced operational management team responsible for leading the Bureau's projects and services, together with dedicated advice, administration and volunteer teams.

Staff continue to contribute to the wider Citizens Advice network by serving on Citizens Advice Scotland committees, participating in national working groups and representing the Bureau across a range of local partnerships and strategic forums.

Auditor

In accordance with the company's articles, a resolution proposing that Wbg (Audit) Limited be reappointed as auditor of the company will be put at a General Meeting.

Disclosure of information to auditor

Each of the trustees 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 auditor is aware of such information.

The trustees report was approved by the Board of Trustees.

Signed by:
07C917DED54744C...
J F Hume
Trustee

Signed by:
CF93AF2A704B423...
G Melvin
Trustee

27 October 2026

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MOTHERWELL & WISHAW CITIZENS ADVICE BUREAU

STATEMENT OF TRUSTEES RESPONSIBILITIES

FOR THE YEAR ENDED 31 MARCH 2026

The trustees, who are also the directors of Motherwell & Wishaw Citizens Advice Bureau for the purpose 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 and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that 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; and
- 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 are responsible for keeping adequate 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. 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.

The trustees 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.

Docusign Envelope ID: 8FFD242F-FFE9-8658-8386-9A29CBB15B84

MOTHERWELL & WISHAW CITIZENS ADVICE BUREAU

INDEPENDENT AUDITOR'S REPORT

TO THE MEMBERS OF MOTHERWELL & WISHAW CITIZENS ADVICE BUREAU

Opinion

We have audited the financial statements of Motherwell & Wishaw Citizens Advice Bureau (the 'charitable company') for the year ended 31 March 2026 which comprise the statement of financial activities, the balance sheet, the statement of cash flows and notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 *The Financial Reporting Standard applicable in the UK and Republic of Ireland* (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 *Auditor's 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 other information comprises the information included 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 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 course of 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.

Docusign Envelope ID: 8FFD242F-FFE9-8658-8386-9A29CBB15B84

Opinions on other matters prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of our audit:

- the information given in the trustees report for the financial year for which the financial statements are prepared, which includes the directors' report prepared for the purposes of company law, is consistent with the financial statements; and
- the directors' report included within the trustees report 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 directors' report included within the trustees report.

We have nothing to report in respect of the following matters in relation to which the Companies Act 2006the Charities Accounts (Scotland) Regulations 2006 requires us to report to you if, in our opinion:

- 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 prepare the financial statements in accordance with the small companies regime and take advantage of the small companies' exemptions in preparing the trustees report and from the requirement to prepare a strategic report.

Responsibilities of trustees

As explained more fully in the statement of trustees responsibilities, the trustees, who are also the directors of the charitable company for the purpose of company law, 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.

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.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The specific procedures for this engagement and the extent to which these are capable of detecting irregularities, including fraud is detailed below:

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

Docusign Envelope ID: 8FFD242F-FFE9-8658-8386-9A29CBB15B84

Extent to which the audit was considered capable of detecting irregularities including fraud

We identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and then design and perform audit procedures response to those risks, including obtaining audit evidence that is sufficient and appropriate to provide a basis for our opinion.

In identifying and assessing the risks or material misstatements in respect of irregularities, including fraud and non-compliance with laws and regulations we considered the following;

•The nature of the charity, the environment in which it operates and the control procedures implemented by management and the trustees; and

•Our enquiries of management and trustees about their identification and assessment of the risks of irregularities.

Based on our understanding of the charity and the sector we identified that the principal risks of non-compliance with laws and regulations related to, but were not limited to;

•Regulations and legislation pertinent to the charity's operations

We considered the extent to which non-compliance might have a material impact on the financial statements. We also considered those laws and regulations which have a direct impact on the preparation of the financial statements, such as the Companies Act 2006, the Charities and Trustee Investment (Scotland) Act 2005, and the Charities Accounts (Scotland) Regulations 2006. We evaluated management and trustees' incentives and opportunities for fraudulent manipulation of the financial statements (including the risk of management override of controls), and determined that the principal risks were related to;

•Posting inappropriate journal entries.

Audit response to risks identified

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

•Gaining an understanding of the legal and regulatory framework applicable to the charity and the sector in which it operates;

•Reviewing financial statement disclosures and testing to supporting documentation to assess compliance with provisions of relevant laws and regulations described as having a direct effect on the financial statements;

•Enquiring of management and trustees concerning actual and potential litigation and claims;

•Reading minutes of meetings of those charged with governance;

In addressing the risk of fraud as a result of management override of controls, testing the appropriateness of journal entries and other adjustments; evaluating rationale of any significant transactions that are unusual or outside the normal course of business. Review of journals included, but was not limited to the following areas.

•Journals containing suspicious words or phrases

•Duplicate journals

We also communicated relevant identified laws and regulations and potential fraud risks to all engagement team members, and remained alert to any indications of fraud or non-compliance with laws and regulations throughout the audit.

Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulation. This risk increases the more that compliance with a law or regulation is removed from the events and transactions reflected in the financial statements, as we will be less likely to become aware of instances of non-compliance. The risk is also greater regarding irregularities occurring due to fraud rather than error, as fraud involves intentional concealment, forgery, collusion, omission or misrepresentation.

A further description of our responsibilities is available on the Financial Reporting Council's website at: https://www.frc.org.uk/auditorsresponsibilities. This description forms part of our auditor's report.

Docusign Envelope ID: 8FFD242F-FFE9-8658-8386-9A29CBB15B84

MOTHERWELL & WISHAW CITIZENS ADVICE BUREAU

INDEPENDENT AUDITOR'S REPORT (CONTINUED)

TO THE MEMBERS OF MOTHERWELL & WISHAW 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 trustees 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 charitable company, the charitable company's members as a body and the charitable company's trustees as a body, for our audit work, for this report, or for the opinions we have formed.

Signed by:
Wbg (Audit) Limited
0575527041FA406...

Claire Dalrymple FCCA (Senior Statutory Auditor)
For and on behalf of Wbg (Audit) Limited, Statutory Auditor
Accountants
168 Bath Street
Glasgow
G2 4TP
27 October 2026

Docusign Envelope ID: 8FFD242F-FFE9-8658-8386-9A29CBB15B84

MOTHERWELL & WISHAW CITIZENS ADVICE BUREAU

STATEMENT OF FINANCIAL ACTIVITIES
(INCLUDING INCOME AND EXPENDITURE ACCOUNT)

FOR THE YEAR ENDED 31 MARCH 2026

	Notes	Unrestricted funds 2026 £	Restricted funds 2026 £	Total 2026 £	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £
Income from:							
Donations and legacies	**3**	266	-	266	-	18	18
Charitable activities	**4**	249,314	1,255,615	1,504,929	191,550	1,238,263	1,429,813
Investments	**5**	18,114	-	18,114	19,733	-	19,733
Total income		267,694	1,255,615	1,523,309	211,283	1,238,281	1,449,564
Expenditure on:							
Charitable activities	**6**	22,785	1,307,091	1,329,876	35,781	1,228,691	1,264,472
Total expenditure		22,785	1,307,091	1,329,876	35,781	1,228,691	1,264,472
Net income/(expenditure)		244,909	(51,476)	193,433	175,502	9,590	185,092
Transfers between funds		(232,180)	232,180	-	(64,411)	64,411	-
Net movement in funds	**8**	12,729	180,704	193,433	111,091	74,001	185,092
Reconciliation of funds:							
Fund balances at 1 April 2025		562,851	419,110	981,961	451,760	345,109	796,869
Fund balances at 31 March 2026		575,580	599,814	1,175,394	562,851	419,110	981,961

The statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities.

Docusign Envelope ID: 8FFD242F-FFE9-8658-8386-9A29CBB15B84

MOTHERWELL & WISHAW CITIZENS ADVICE BUREAU

BALANCE SHEET

AS AT 31 MARCH 2026

	Notes	2026 £	2026 £	2025 £	2025 £
Fixed assets					
Tangible assets	**12**		49,496		45,601
Current assets					
Debtors	**14**	110,907		83,703	
Investments	**15**	371,282		360,957	
Cash at bank and in hand		718,696		576,936	
		1,200,885		1,021,596	
Creditors: amounts falling due within one year	**16**	(74,987)		(85,236)	
Net current assets			1,125,898		936,360
Total assets less current liabilities			1,175,394		981,961
The funds of the charitable company					
Restricted income funds	**19**		599,814		419,110
Unrestricted funds	**20**		575,580		562,851
			1,175,394		981,961

These accounts are prepared in accordance with the special provisions of Part 15 of the Companies Act relating to small companies and constitute the annual accounts required by the Companies Act 2006 and are for circulation to the members of the company.

The financial statements were approved by the trustees on 27 October 2026

Signed by:
07C917DED54744C...
J F Hume
Trustee

Signed by:
CF93AF2A704B423...
G Melvin
Trustee

Company No: SC173485

Docusign Envelope ID: 8FFD242F-FFE9-8658-8386-9A29CBB15B84

MOTHERWELL & WISHAW CITIZENS ADVICE BUREAU

STATEMENT OF CASH FLOWS

FOR THE YEAR ENDED 31 MARCH 2026

	Notes	2026 £	2026 £	2025 £	2025 £
Cash flows from operating activities					
Cash generated from operations	**24**		145,276		171,278
Investing activities					
Purchase of tangible fixed assets		(11,305)		(6,586)	
Proceeds from disposal of investments		(10,325)		(60,957)	
Investment income received		18,114		19,733	
Net cash used in investing activities			(3,516)		(47,810)
Net cash generated from financing activities			-		-
Net increase in cash and cash equivalents			141,760		123,468
Cash and cash equivalents at beginning of year			576,936		453,468
Cash and cash equivalents at end of year			718,696		576,936

Docusign Envelope ID: 8FFD242F-FFE9-8658-8386-9A29CBB15B84

MOTHERWELL & WISHAW CITIZENS ADVICE BUREAU

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2026

1 Accounting policies

Charity information

Motherwell & Wishaw Citizens Advice Bureau is a private company limited by guarantee incorporated in Scotland. The registered office is 90 Brandon Parade East, Motherwell, ML1 1LY.

1.1 Basis of preparation

The accounts (financial statements) have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts.

The financial statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102), the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006.

These financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The charity constitutes a public benefit entity as defined by FRS 102.

1.2 Going concern

The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern.

1.3 Charitable funds

Unrestricted income funds comprise those funds which the trustees are free to use for any purpose in furtherance of the charitable objects. Unrestricted funds include designated funds where the trustees, at their discretion, have created funds for specific purposes.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by the donor or trust deed, or through the terms of an appeal.

Further details of each fund are disclosed in note 19.

1.4 Income

Income is recognised once the charity has entitlement to the income, it is probable that the income will be received and the amount of income receivable can be measured reliably.

Donations, are recognised when the charity has been notified in writing of both the amount and settlement date. In the event that a donation is subject to conditions that require a level of performance before the charity is entitled to the funds, the income is deferred and not recognised until either those conditions are fully met, or the fulfilment of those conditions is wholly within the control of the charity and it is probable that those conditions will be fulfilled in the reporting period.

Income from government and other grants, whether 'capital' or 'revenue' grants, is recognised when the charity has entitlement to the funds, any performance conditions attached to the grants have been met, it is probable that the income will be received and the amount can be measured reliably and is not deferred.

Income received in advance of the provision of a specified service is deferred until the criteria for income recognition are met.

Docusign Envelope ID: 8FFD242F-FFE9-8658-8386-9A29CBB15B84

1 Accounting policies **(Continued)**

1.5 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 settlement will be required and the amount of the obligation can be measured reliably.

All expenditure is accounted for on an accruals basis. All expenses including support costs and governance costs are allocated or apportioned to the applicable expenditure headings. For more information on this attribution refer to note (f) below.

- Expenditure on charitable activities includes those costs incurred by the charity in the delivery of its activities and services for its beneficiaries and other activities undertaken to further the purposes of the charity and their associated support costs;

Irrecoverable VAT is charged as a cost against the activity for which the expenditure is incurred.

1.6 Tangible fixed assets

All assets costing more than £1,000 are capitalised and valued at historical cost. Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Long leasehold	Over term of lease
Fixtures and fittings	33% on cost and 25% on cost

1.7 Cash and cash equivalents

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.

1.8 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 bank loans which are subsequently measured at amortised cost using the effective interest method.

Basic financial assets

Trade and other debtors are recognised at the settlement amount due after any trade discountoffered. Prepayments are valued at the amount prepaid net of any trade discounts due.

Basic financial liabilities

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.

Derecognition of financial liabilities

Financial liabilities are derecognised when the charitable company's contractual obligations expire or are discharged or cancelled.

1.9 Taxation

The company is a charitable company within the meaning of Paragraph 1 Schedule 6 of the Finance Act 2010. Accordingly, the company is potentially exempt from taxation in respect of
income or capital gains received within categories covered by Chapter 3 of Part 11 of the Corporation Tax Act 2010 and section 256 of the Taxation of Chargeable Gains Act 1992 to the extent that such income or gains are applied for charitable purposes only.

Docusign Envelope ID: 8FFD242F-FFE9-8658-8386-9A29CBB15B84

1 Accounting policies **(Continued)**

1.10 Employee benefits

The cost of short-term employee benefits are recognised as a liability and an expense, unless those costs are required to be recognised as part of the cost of stock or fixed assets.

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

The Charitable company operates a defined contribution pension scheme. Contributions payable for the year are charged in the Statement of Financial Activities.

1.11 Donated services and facilities

Donated professional services and donated facilities are recognised as income when the charity has control over the item, any conditions associated with the donated item have been met, the receipt of economic benefit from the use by the charity of the item is probable and that economic benefit can be measured reliably. In accordance with the Charities SORP (FRS 102), the contribution by volunteers is not recognised. Refer to the trustees' annual report for more information about their contribution.

On receipt, donated professional services and donated facilities are recognised on the basis of the value of the gift to the charity which is the amount the charity would have been willing
to pay to obtain services or facilities of equivalent economic benefit on the open market; a corresponding amount is then recognised in expenditure in the period of receipt.

1.12 Allocation of support and governance costs

Support costs have been allocated between governance costs and other support costs. Governance costs comprise all costs involving the public accountability of the charity and its compliance with regulation and good practice. These costs include costs related to statutory
audit and legal fees together with an apportionment of overhead and support costs.

Governance costs and support costs relating to charitable activities have been apportioned based on the time spent by management. The allocation of support and governance costs is analysed in note 10.

1.13 Contingent liabilties

A contingent liability is identified and disclosed for those grants resulting from:

- a possible obligation which will only be confirmed by the occurrence of one or more uncertain future events not wholly within the trustees' control
- a present obligation following a grant offer where settlement is either not considered
- probable; or
- the amount has not been communicated in the grant offer and that amount cannot be estimated reliably.

2 Critical accounting estimates and judgements

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 not 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 revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

Docusign Envelope ID: 8FFD242F-FFE9-8658-8386-9A29CBB15B84

2 Critical accounting estimates and judgements (Continued)

Critical judgements

Depreciation

Fixed assets are depreciated over the useful life of assets. the useful life of the fixed assets are based on the knowledge of senior management, with reference to the assets expected useful life.

Allocation of expenditure between activities

Support costs are allocated between charitable activities and governance based on the time spent by senior management on undertaking the charity's activities.

3 Income from donations and legacies

	Unrestricted funds 2026 £	Restricted funds 2026 £	Total 2026 £	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £
Donations and gifts	266	-	266	-	18	18

4 Income from charitable activities

	Advice Services 2026 £	Advice Services 2025 £
Income from charitable activities	1,504,929	1,429,813
Analysis by fund		
Unrestricted funds	249,314	191,550
Restricted funds	1,255,615	1,238,263
	1,504,929	1,429,813

5 Income from investments

	Unrestricted funds 2026 £	Unrestricted funds 2025 £
Interest receivable	18,114	19,733

Docusign Envelope ID: 8FFD242F-FFE9-8658-8386-9A29CBB15B84

6 Expenditure on charitable activities

	Advice Services 2026 £	Advice Services 2025 £
Direct costs		
Staff costs	1,023,880	974,786
Depreciation and impairment	7,410	8,282
Rent, insurance & property costs	64,808	68,101
Light and heat	8,190	7,614
Telephone, postage and general office expenses	17,134	14,963
Advertising and marketing	2,263	2,960
Subscriptions & IT costs	18,085	14,009
Staff & volunteer travel and expenses	6,659	4,797
Staff training and confrences	30,521	25,434
AGM expenses	706	1,004
	1,179,656	1,121,950
Share of support and governance costs (see note 7)		
Support	131,320	120,641
Governance	18,900	21,881
	1,329,876	1,264,472
Analysis by fund		
Unrestricted funds	22,785	35,781
Restricted funds	1,307,091	1,228,691
	1,329,876	1,264,472

7 Support costs allocated to activities

		Advice Services 2026 £	Total 2025 £
	Basis of allocation		
Staff costs	*Staff time*	131,320	120,641
Governance		18,900	21,881

Docusign Envelope ID: 8FFD242F-FFE9-8658-8386-9A29CBB15B84

7 Support costs allocated to activities **(Continued)**

Governance costs comprise:	2026 £	2025 £
Staff costs	8,960	8,523
Audit fees	8,450	7,908
Legal and professional	50	50
Consultancy	1,440	5,400
	18,900	21,881

8 Net movement in funds

	2026 £	2025 £
The net movement in funds is stated after charging/(crediting):		
Fees payable for the audit of the charity's financial statements	8,450	7,908
Depreciation of owned tangible fixed assets	7,410	8,282

9 Trustees

None of the trustees (or any persons connected with them) received any remuneration or benefits from the charitable company during the year.

10 Employees

The average monthly number of employees during the year was:

	2026 Number	2025 Number
	40	39

Employment costs	2026 £	2025 £
Wages and salaries	1,020,308	988,764
Social security costs	112,353	87,160
Other pension costs	31,499	28,026
	1,164,160	1,103,950

The number of employees whose annual remuneration was more than £60,000 is as follows:

	2026 Number	2025 Number
£60,000 - £70,000	1	-

Docusign Envelope ID: 8FFD242F-FFE9-8658-8386-9A29CBB15B84

10 Employees **(Continued)**

Remuneration of key management personnel

The remuneration of key management personnel was as follows:

	2026	2025
	£	£
Aggregate compensation	245,102	230,226

11 Taxation

The charity is exempt from taxation on its activities because all its income is applied for charitable purposes.

12 Tangible fixed assets

	Long leasehold	Fixtures and fittings	Total
	£	£	£
Cost			
At 1 April 2025	68,037	34,962	102,999
Additions	1,762	9,543	11,305
Disposals	-	(20,702)	(20,702)
At 31 March 2026	69,799	23,803	93,602
Depreciation and impairment			
At 1 April 2025	31,750	25,648	57,398
Depreciation charged in the year	4,536	2,874	7,410
Eliminated in respect of disposals	-	(20,702)	(20,702)
At 31 March 2026	36,286	7,820	44,106
Carrying amount			
At 31 March 2026	33,513	15,983	49,496
At 31 March 2025	36,287	9,314	45,601

13 Financial instruments

	2026	2025
	£	£
Carrying amount of financial assets		
Instruments measured at fair value through profit or loss	371,282	360,957

Docusign Envelope ID: 8FFD242F-FFE9-8658-8386-9A29CBB15B84

14 Debtors

	2026	2025
Amounts falling due within one year:	**£**	**£**
Trade debtors	101,723	73,790
Other debtors	9,184	9,913
	110,907	83,703

15 Current asset investments

	2026	2025
	£	**£**
Cash on deposits	371,282	360,957

16 Creditors: amounts falling due within one year

	2026	2025
	£	**£**
Trade creditors	1,476	14,450
Other creditors	67,406	70,786
Accruals and deferred income	6,105	-
	74,987	85,236

17 Government grants

Income from government grants comprises:

North Lanarkshire Council - £122,240 (2025: £155,572).

NHS - £6,000 (2025: £6,000).

There are no unfulfilled conditions and contingencies attaching to the grants or any indications of other forms of government assistance.

18 Retirement benefit schemes

	2026	2025
Defined contribution schemes	**£**	**£**
Charge to profit or loss in respect of defined contribution schemes	31,499	28,026

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

Docusign Envelope ID: 8FFD242F-FFE9-8658-8386-9A29CBB15B84

19 Restricted funds

The restricted funds of the charity comprise the unexpended balances of donations and grants held on trust subject to specific conditions by donors as to how they may be used.

	At 1 April 2025	Incoming resources	Resources expended	Transfers	At 31 March 2026
	£	£	£	£	£
Generalist	4,277	298,696	(294,142)	-	8,831
Money Debt Advice	12,389	251,424	(222,143)	-	41,670
Helplines	40,665	296,324	(273,829)	-	63,160
Energy Advice Services	3,485	45,314	(48,799)	-	-
Training Delivery	107,860	73,460	(153,908)	-	27,412
Other Specialist Projects	51,391	290,397	(314,270)	-	27,518
Core	187,029	-	-	232,180	419,209
Redundancy	12,014	-	-	-	12,014
	419,110	1,255,615	(1,307,091)	232,180	599,814

Previous year:	At 1 April 2024	Incoming resources	Resources expended	Transfers	At 31 March 2025
	£	£	£	£	£
Generalist Advice	13,027	311,143	(282,312)	(37,580)	4,278
Money Debt Advice	12,941	193,378	(176,701)	(17,227)	12,391
Helplines	31,417	380,581	(324,484)	(46,850)	40,664
Energy Advice Services	4,450	29,467	(27,784)	(2,648)	3,485
Training Delivery	81,697	71,775	(40,390)	(5,222)	107,860
Other Specialist Project	29,516	251,937	(208,482)	(21,583)	51,388
Core	160,047	-	(168,538)	195,521	187,030
Redundancy	12,014	-	-	-	12,014
	345,109	1,238,281	(1,228,691)	64,411	419,110

Docusign Envelope ID: 8FFD242F-FFE9-8658-8386-9A29CBB15B84

19 Restricted funds **(Continued)**

Restricted funds comprise:

Generalist Advice

- Local authority funding to provide generalist and benefit advice for the public in Motherwell & Wishaw localities. Provide holistic information and advice service with a main focus on proactive income maximisation, application support face to face.
- NHS Lanarkshire funding provides general advice and support to in-patients in Wishaw General Psychiatric Wards.
- VANL Mental Health & Wellbeing Community Engagement Project offers more enhanced access to support and opportunities to the most deprived communities, targeting Minority Ethnic groups. We offer direct intervention/prevention, tackling grass-root problems, whilst providing a mentor for individuals to ensure a long-term approach, and create opportunities for volunteering and employment.
- Feeding Britain funding to deliver Outreach Foodbank Service to provide expert advice services within Motherwell Foodbank to maximise incomes and tackle the underlying causes of food poverty and financial hardship.
- Scottish Government funding via CAS to deliver Money Talk Plus Social Justice Project. The project is focused on tackling poverty, child poverty especially. It will work to increase the number of low-income families we reach. The project is centred around accessible advice services, which will be built through local community engagements and partnerships. The project delivers benefits, welfare rights, debt and money advice (including specialist debt and money advice), income maximisation and reduced outgoings advice.
- HEGS - Community Engagement Advisor(s) will engage and deliver holistic services to the Harthill community, providing a 3-hour weekly outreach, co-locating at Harthill Community Education Centre.

Money Debt Advice

- SLAB funding in partnership with Airdrie CAB, the North Lanarkshire Community Legal Service (NLCLS) project offers debt advice services to increase the number of people who can be helped with managing their debts, financial advice and negotiation with creditors.
- Lloyds Pre Debt Service project provides independent and impartial financial advice and support to clients who have been identified as having “pre-debt” that have been referred by Lloyds Bank. This includes clients who have been refused an overdraft or have been late repaying personal loans.
- SPCU - To provide individuals dealing with indebtedness or in pre-debt situations a person centred specialist debt advice and holistic, proactive income maximisation focusing on tailored benefit advice and exploring eligibility for various grants
- Council Tax Debt Engagement Service - Bureau will provide generalist advice on Council Tax Debt, as well as Debt and Council Tax more widely.

Helplines

- Government funding via CAS to provide Pensionwise helpline support to people age 50+ in relation to their defined contribution pensions over the telephone.
- Government funding via CAS for priority advice services for Universal Credit advice to target groups plus application support via telephone and web chat.

Docusign Envelope ID: 8FFD242F-FFE9-8658-8386-9A29CBB15B84

19 Restricted funds **(Continued)**

Energy Advice Services

- SGN funding via CAS for Safe & Warm Energy Advice project and SGN Energy Outreach initiatives, provide information and guidance on Energy efficiency and providers to help eradicate fuel poverty across Lanarkshire.

Training Delivery

- Scottish Government funding via North Lanarkshire Council to provide two employability training programmes via CAB2Careers No One Left Behind and Working with Families projects. Delivery of a highly flexible, participant-led, employability programme; targeting the most vulnerable service users residing in the most deprived areas of Motherwell & Wishaw. Working For families targets specifically parents who are unemployed or currently on a low income.

- CAS funding supports the Increasing Volunteer Capacity project, building the capacity of the bureau by training and support of volunteers.

Other Specialist Projects

- 5 RSL's funding to deliver Digital Inclusion Workshops and one-to-one support for vulnerable Tenants/ Residents and for those affected by Mental Health Conditions across Lanarkshire.

- Henry Smith Foundation funding provides specialist Welfare Rights advice within our locality, providing a voice to vulnerable members of our communities to legally challenge unfair decisions and policies under all aspects of welfare benefits. Employability support is offered to clients who have engaged with the project, who are furthest away from employment, offering a highly flexible, participant-led, person-centred employability support at key transition points of their journey.

- Pathways to Advice & Cash Scotland (Help 1st) funded by Trussell Trust 2-year funding in partnership with Airdrie CAB. This project is a CAB led project will work with North Lanarkshire Council, Scottish Welfare Fund & local partners to improve and increase access to the cash first approach. It will also increase access to holistic advice with a focus on addressing the root causes of crisis situations.

- Routes out of Crisis project will trial enhanced approaches that will deepen understanding of ways to surmount the additional barriers some clients face before they are ready to engage with advice and share findings. The project is based on conducting a dual CAB urban/rural approach in order to enhance the overall findings and outcomes.

- Debt Advice Service is a three-year funding from Robertson Trust to provide continued independent specialist money advice and tailored training, offering a significant period of stability to staff and service users.

- National Lottery Community Fund Improving Lives project Engage Advice Support Empower (EASE Project) aims to help break the cycle of poverty by offering an enhanced access route to advice and support. The project will target a range of vulnerable groups who are finding themselves in challenging circumstances and facing financial hardship. Providing a lifeline to those experiencing child poverty, food, fuel and in work poverty, and clients who are at crisis point. Co-locating with 5 registered social landlords, local foodbanks and community outreach centres in the most deprived and disadvantaged community areas.

- LASA – To deliver information and advice for Armed Forces Serving/ Ex-serving & their families across Lanarkshire

Docusign Envelope ID: 8FFD242F-FFE9-8658-8386-9A29CBB15B84

19 Restricted funds **(Continued)**

Core

- Manages Bureau SMT costs, along with ad hoc expenses for non-standard overheads that are not charged to projects.

Redundancy

- Holds provisions for redundancy costs relating only to former AFTAR project staff.

Transfers

- The transfers are to account for the 10% management fee used to pay core management staff salaries. The transfer within the designated fixed asset fund relates to fixed asset additions.

20 Unrestricted funds

The unrestricted funds of the charity comprise the unexpended balances of donations and grants which are not subject to specific conditions by donors and grantors as to how they may be used. These include designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes.

	At 1 April 2025 £	Incoming resources £	Resources expended £	Transfers £	At 31 March 2026 £
Designated Property Fund	272,045	-	-	-	272,045
Designated Fixed Asset Fund	45,601	-	11,171	(7,276)	49,496
Designated Redundancy Fund	96,081	-	-	-	96,081
Designated Service Development Fund	49,831	-	-	-	49,831
General funds	99,293	267,694	(33,956)	(224,904)	108,127
	562,851	267,694	(22,785)	(232,180)	575,580

Previous year:	At 1 April 2024 £	Incoming resources £	Resources expended £	Transfers £	At 31 March 2025 £
Designated Property Fund	222,045	-	-	50,000	272,045
Designated Fixed Asset Fund	47,297	-	(8,282)	6,586	45,601
Designated Redundancy Fund	96,081	-	-	-	96,081
Designated Service Development Fund	-	-	-	49,831	49,831
General funds	86,337	211,283	(27,499)	(170,828)	99,293
	451,760	211,283	(35,781)	(64,411)	562,851

Docusign Envelope ID: 8FFD242F-FFE9-8658-8386-9A29CBB15B84

20 Unrestricted funds **(Continued)**

The unrestricted funds are available to be spent for any of the purposes of the charity.

The Trustees have created the following designated funds:

Designated Property Fund - A designated fund for the acquisition of property to maximise further development opportunities.

Designated Fixed Assets fund - A designated fund equal to the NBV of the fixed assets held.

Designated Redundancy Fund - A designated fund to meet the costs of possible redundancies from reductions in future funding levels.

Designated Service Development Fund - Enhancement of existing service provision and development of new opportunities for funding ensuring long term service sustainability.

21 Analysis of net assets between funds

	Unrestricted funds 2026 £	Restricted funds 2026 £	Total 2026 £
At 31 March 2026:			
Tangible assets	49,496	-	49,496
Current assets/(liabilities)	526,084	599,814	1,125,898
	575,580	599,814	1,175,394

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £
At 31 March 2025:			
Tangible assets	45,601	-	45,601
Current assets/(liabilities)	517,250	419,110	936,360
	562,851	419,110	981,961

Docusign Envelope ID: 8FFD242F-FFE9-8658-8386-9A29CBB15B84

22 Operating lease commitments

Lease

At the reporting end date the charitable company had outstanding commitments for future minimum lease payments under non-cancellable operating leases, which fall due as follows:

	2026	2025
	£	£
Within one year	38,708	37,448
Between two and five years	22,287	58,475
	60,995	95,923

23 Related party transactions

The trustees all give freely their time and expertise without any form of remuneration or other benefit in cash or kind (2025: £Nil). No expenses were paid to any trustee in the year (2025: £Nil). There were no waived expenses in the year (2025: £Nil).

During the year no trustees had any personal interest in any contract or transaction entered into by the charity (2025: None).

The finance director is also a Councillor with North Lanarkshire Council. In the year the charity received £299,256 of grants (2025: £308,002) from the Council.

24 Cash generated from operations

	2026	2025
	£	£
Surplus for the year	193,433	185,092
Adjustments for:		
Investment income recognised in statement of financial activities	(18,114)	(19,733)
Depreciation and impairment of tangible fixed assets	7,410	8,282
Movements in working capital:		
(Increase)/decrease in debtors	(27,204)	5,202
(Decrease) in creditors	(10,249)	(7,565)
Cash generated from operations	145,276	171,278

25 Analysis of changes in net funds

The charitable company had no material debt during the year.