Company registration number: SC260631
Charity registration number: SC029817

FINANCIAL FITNESS RESOURCE TEAM
TRUSTEES' REPORT AND
FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2026

MURRAY & HENDERSON
Chartered Accountants

Financial Fitness Resource Team
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The trustees present their report and the financial statements for the year ended 31 March 2026.

Objectives and Activities

Aims and Objectives

The primary objective of the organisation is:

"To relieve the poverty of inhabitants of Inverclyde, regardless of age, disability, race, religion, sex, sexual orientation or other opinions and in furtherance of the project will (a) disseminate information and provide advice and guidance to relevant individuals and communities suffering disadvantage through poverty; (b) establish communication channels and promote collaborative work with relevant organisations operating within the anti-poverty advice field; (c) facilitate and or participate in working groups on tasks associated with anti-poverty initiatives; (d) liaise with national organisations, statutory agencies and others in order to influence policy, resourcing and promoting good practice" (Section 3, Memorandum and Articles of Association).

In practice the organisation provides the following services on an outreach basis:

-Advice on all welfare benefits.
-Assistance with form filling.
-Comprehensive benefit checks and back-to-work calculations.
-Money advice.
-Signposting clients to other agencies and services.

Achievements and Performance

Main Achievements

£4,478,329 SECURED IN UNCLAIMED BENEFITS

2025/26 has been another successful year for the Company, who managed to successfully secure £4,478,329 in unclaimed benefits and other financial gains for the residents of Inverclyde. This is an indication of just how much benefit is going unclaimed in the area and highlights the continuing need for the service across the district.

2,116 NEW CLIENTS ADVISED AND ASSISTED THIS YEAR

We advised and assisted 2,116 new clients from across Inverclyde, ensuring local residents were able to access and claim a range of welfare benefits, thus maximising household incomes in the area. We were able to help these clients in a variety of ways, through form filling, better off in work calculations, benefit checks, money advice and general problem solving. The staff also provided assistance to many of our existing clients who have received ongoing advice since 1999.

22 BENEFIT PRESENTATIONS DELIVERED

As always, the Company was actively involved in informing the Inverclyde community of their possible benefit entitlements and keeping the public updated on changes that affect them. To this end, the staff delivered a total of 22 talks and presentations to a wide cross section of the community, incorporating elderly, family and disabled groups. These presentations were attended by 77 people, all of whom were able to receive welfare benefits and money advice in their local environment.

Financial Review

Reserves Policy

The Charity's financial year runs from 1st April to 31st March. The manager has day-to-day responsibility for managing the organisation's finances and there is regular liaison with the Board of Directors who have ultimate financial control. At the end of the financial year the Financial Statements are independently examined for approval by the Board and presentation at the AGM.

The Board of Directors have agreed a reserves policy which states that the organisation should attempt to build up a reserve equal to the average running costs for 6 months. To this end the Board of Directors have designated a fund of £175,000 for this purpose. These reserves will allow the Charity to supplement shortfalls in restricted funding and maintain service delivery whilst planning effectively for the future. This policy is reviewed annually. On 31st March 2026 the General Fund, excluding the aforementioned Designated Fund, amounted to £222,822.

FUNDING RECEIVED 2025-26

The following funds were received in 2025-26:

Inverclyde Council - Employability £65,093
(To provide financial advice to unemployed Inverclyde residents)

Inverclyde Housing Association Forum (IHAF) £35,000
(To provide advice to RSL tenants)

Inverclyde Health and Social Care Partnership (HSCP) £90,000
(To provide welfare reforms to support Inverclyde residents and carers)

Bank of Scotland Foundation £34,157
(To provide a full-time Disability Adviser)

Communities Mental Health Fund (CVS Inverclyde) £10,000
(To support people affected by mental ill-health)

Advice UK £46,896
(To provide money/debt advice to Inverclyde residents)

Citizens Advice Bureau £20,000
(To support Inverclyde residents with Council Tax issues)

The Robertson Trust £15,000
(To support families within Inverclyde with their financial needs)

Plans for future periods

The Company have secured a contract with Inverclyde Community Development Trust to provide financial based employability services until 31st March 2027.

The Company has also secured funding from Inverclyde HSCP, IHAF, Robertson Trust Communities Mental Health Fund, Citizens Advice Bureau and Advice UK for a further year until 31st March 2027.

The Company is also exploring various funding opportunities and are in negotiations with a range of organisations to secure Service Level Agreements which can allow the service to continue on a longer-term basis.

The Company will also continue to strive to increase Board membership by actively recruiting new members.

Structure, Governance and Management

Governing Document

Financial Fitness Resource Team is registered as a Company limited by guarantee and a recognised Scottish charity. The Company began trading on 1st April 2004 in accordance with the Memorandum and Articles of Association, dated 11 December 2003. We are governed by a six-strong board of Directors, nominated and elected by members at the Annual General Meeting following the submission of an application for membership. Regulations dictate that there are a minimum of two Directors and no maximum number required. Overall responsibility for the organisation lies with the Board of Directors.

Day-to-day responsibility for managing the organisation lies with the Manager in liaison with the Board of Directors. The Manager is primarily responsible for overseeing all aspects of service delivery, managing the staff team and exploring the financial sustainability of the Company. The Manager meets regularly with the Board to monitor and discuss the organisation's progress.

The organisation employs a further six staff members who are responsible for service delivery to Inverclyde residents. These staff are line-managed by the Manager and Board where appropriate.

Reference and Administrative Details

Trustees

Mr Wilson Dunlop - Secretary
Mrs Eleanor Robertson
Mrs Elizabeth Robertson
Mrs Mary Sanderson
Mr William Rice (resigned 08/11/2025)

Charity Number

SC029817

Company Number

SC260631

Registered Office

40 West Stewart Street
Greenock
PA15 1SH

Independent Examiner

Michael Harkins C.A.
Murray & Henderson
Chartered Accountants
Suite 4, 32 Kempock Street
Gourock
PA19 1NA

Bankers

Bank of Scotland PLC
64/66 West Blackhall Street
Greenock
PA15 1XG

Small Company Rules

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

The trustees' report was approved by the board of trustees and signed on its behalf by:

Wilson Dunlop

Mr Wilson Dunlop

19 Oct 2026

Trustee
1st October 2026

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 March 2026.

Responsibilities and Basis of Report

As the charity trustees of the Company (and also its directors for the purposes of company law), you are responsible for the preparation of the accounts in accordance with the terms of the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended). The charity trustees consider that the audit requirement of Regulation 10(1) (a) to (c) of the 2006 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.

My examination is carried out in accordance with Regulation 11 of the 2006 Accounts Regulations. 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 seeks explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the accounts.

Independent Examiner's Statement

Since the Charity has prepared its accounts on an accruals basis and is registered in Scotland your examiner must be a member of a body listed in Regulation 11(2) of the Charities Accounts (Scotland) Regulations 2006 (as amended). I confirm that I am qualified to undertake the examination because I am a member of The Institute of Chartered Accountants of Scotland, which is one of the listed bodies.

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

- 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
    - to prepare accounts which accord with the accounting records and comply with Regulation 8 of the 2006 Accounts Regulations

have not been met, or

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

Murray & Henderson

19 Oct 2026

Michael Harkins C.A.

1st October 2026
Suite 4, 32 Kempock Street
Gourock
PA19 1NA

Financial Fitness Resource Team
Statement of Financial Activities (including Income and Expenditure Account)
For The Year Ended 31 March 2026

	Notes	Unrestricted funds	Restricted funds	2026 Total funds	2025 Total funds
		£	£	£	£
INCOME AND ENDOWMENTS FROM:					
Charitable activities:	**3**				
Grants Receivable		183,580	186,146	369,726	329,047
Investments	**4**	3,726	-	3,726	4,422
		187,306	186,146	373,452	333,469
EXPENDITURE ON:					
Charitable activities:	**5**				
Support Costs of Charitable Activities		(125,455)	(177,973)	(303,428)	(282,712)
NET INCOME		61,851	8,173	70,024	50,757
NET MOVEMENT IN FUNDS		61,851	8,173	70,024	50,757
RECONCILIATION OF FUNDS:					
Total funds brought forward		160,971	194,329	355,300	304,543
TOTAL FUNDS CARRIED FORWARD	**12**	222,822	202,502	425,324	355,300

The notes on pages 10 to 17 form part of these financial statements.

Financial Fitness Resource Team
Comparative Statement of Financial Activities (including Income and Expenditure Account)
For The Year Ended 31 March 2026

	Notes	Unrestricted funds	Restricted funds	2025 Total funds
		£	£	£
INCOME AND ENDOWMENTS FROM:				
Charitable activities:	**3**			
Grants Receivable		155,900	173,147	329,047
Investments	**4**	4,422	-	4,422
		160,322	173,147	333,469
EXPENDITURE ON:				
Charitable activities:	**5**			
Support Costs of Charitable Activities		(120,670)	(162,042)	(282,712)
NET INCOME		39,652	11,105	50,757
Transfers between funds	**12**	999	(999)	-
NET MOVEMENT IN FUNDS		40,651	10,106	50,757
RECONCILIATION OF FUNDS:				
Total funds brought forward		120,320	184,223	304,543
TOTAL FUNDS CARRIED FORWARD	**12**	160,971	194,329	355,300

The notes on pages 10 to 17 form part of these financial statements.

Financial Fitness Resource Team
Balance Sheet
As At 31 March 2026

	Notes	Unrestricted funds	Restricted funds	2026 Total funds	2025 Total funds
		£	£	£	£
CURRENT ASSETS					
Debtors	**10**	42,242	18,185	60,427	59,422
Cash at bank and in hand		222,171	228,563	450,734	352,416
		264,413	246,748	511,161	411,838
Creditors: Amounts Falling Due Within One Year	**11**	(41,591)	(44,246)	(85,837)	(56,538)
NET CURRENT ASSETS (LIABILITIES)		222,822	202,502	425,324	355,300
TOTAL ASSETS LESS CURRENT LIABILITIES		222,822	202,502	425,324	355,300
NET ASSETS		222,822	202,502	425,324	355,300
FUNDS OF THE CHARITY					
Restricted Funds				202,502	194,329
Unrestricted Funds				222,822	160,971
TOTAL FUNDS	**12**			425,324	355,300

For the year ending 31 March 2026 the charitable company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

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

The trustees acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts.

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

On behalf of the board

Mary Sanderson

Mrs Mary Sanderson 19 Oct 2026

Trustee
1st October 2026

The notes on pages 10 to 17 form part of these financial statements.

1. General Information

Financial Fitness Resource Team is a company limited by guarantee, incorporated in Scotland, registered number SC260631 and registered charity number SC029817 . The registered office is 40 West Stewart Street, Greenock, PA15 1SH.

2. Accounting Policies

2.1. Basis of Preparation of Financial Statements

The financial statements 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 charitable company is a Public Benefit Entity as defined by FRS 102.

2.2. Going Concern Disclosure

The trustees have not identified any material uncertainties related to events or conditions that may cast significant doubt about the charitable company's ability to continue as a going concern and are of the view that the Charitable Company is financially secure for the next 12 months due to funding agreements with Inverclyde Council, Inverclyde HSCP, Inverclyde Carer’s Strategy, Oak Tree Housing Association, The Robertson Trust and the Bank of Scotland Foundation.

The Charitable Company balance sheet shows sufficient reserves to meet operating running costs and continued support by the above funders will allow the Charitable Company to operate.

2.3. Significant judgements and estimations

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

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

2.4. Fund Accounting

Unrestricted funds are available to spend on activities that further any of the purposes of the Charitable Company. Restricted funds are grants which the funder has specified are to be solely used for particular areas of the Charitable Company’s work or for specific projects being undertaken by the Charitable Company. Designated funds are earmarked formally by the trustees for a particular purpose.

2.5. Incoming Resources

Items of income are recognised and included in the accounts when all of the following criteria are met:

- The Charitable Company has entitlement to the funds;
- Any performance conditions attached to the items of income have been met or are fully within the control of the Charitable Company;
- There is sufficient certainty that receipt of the income is considered probable;
- The amount can be measured reliably.

2.6. Resources Expended

Expenditure is recognised once there is a legal or constructive obligation to make a payment to a third party, it is probable that settlement will be required and the amount of the obligation can be measured reliably. Expenditure is classified under the following activity heading:

- Expenditure on charitable activities includes the costs of operating centre facilities and the associated support costs.

2.7. Cash and Cash Equivalents

Cash and cash equivalents are basic financial assets and include cash in hand and deposits held at call with banks, other short-term highly liquid investments that mature in no more than three months from the date of acquisition and are readily convertible to a known amount of cash with insignificant risk of change in value, and bank overdrafts.

2.8. Financial Instruments

The Charitable Company has elected to apply the provisions of Section 11 ‘Basic Financial Instruments’ of FRS 102 to all of its financial instruments.

Basic Financial Assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest.

Financial assets classified as receivable within one year are not amortised.

Financial assets, other than those held at fair value through profit and loss, are assessed for indicators of impairment at each reporting end date. Any impairment loss is recognised in the profit and loss account. Subsequent reversals are reversed recognised in profit and loss but not in excess of the amount that would have been determined had no impairment loss been recognised for the asset in prior years.

Classification of Financial Liabilities

Financial liabilities and equity instruments are classified according to the substance of the contractual arrangements entered into. An equity instrument is any contract that evidences a residual interest in the assets of the charity after deducting all of its liabilities.

Basic Financial Liabilities

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2.8. **Financial Instruments - continued**

Basic financial liabilities, including creditors, bank loans, loans from fellow group companies and preference shares that are classified as debt, are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of business from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

2.9. **Employee Benefits**

The costs 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 of 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 as an expense when the Charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

2.10. **Pensions**

Payments to defined contribution retirement benefit schemes are charged as an expense as they fall due.

3. **Income from Charitable Activities**

			2026
	Unrestricted funds £	**Restricted funds £**	**Total funds £**
Grants Receivable	183,580	186,146	369,726

			2025
	Unrestricted funds £	**Restricted funds £**	**Total funds £**
Grants Receivable	155,900	173,147	329,047

Grants, included above, are as follows:

			2026
	Unrestricted funds £	**Restricted funds £**	**Total funds £**
Inverclyde HSCP	90,000	-	90,000
Inverclyde Carer's Strategy	-	-	-
Oak Tree/Cloch/Larkfield HA	35,000	-	35,000
Renfrewshire Council	-	-	-
CVS Inverclyde	-	10,000	10,000

...CONTINUED

Bank of Scotland Foundation	-	34,157	34,157
Inverclyde Council - Employability	-	65,093	65,093
Advice UK	-	46,896	46,896
The Robertson Trust	-	30,000	30,000
Inverclyde Council - IPEP Employability	31,950	-	31,950
Citizens Advice Bureau	20,000	-	20,000
Magic Torch	3,330	-	3,330
Parklea Branching Out	3,300	-	3,300
	183,580	186,146	369,726

	Unrestricted funds £	Restricted funds £	2025 Total funds £
Inverclyde HSCP	90,000	-	90,000
Inverclyde Carer's Strategy	30,900	-	30,900
Oak Tree/Cloch/Larkfield HA	35,000	-	35,000
Renfrewshire Council	-	7,564	7,564
CVS Inverclyde	-	10,000	10,000
Bank of Scotland Foundation	-	37,860	37,860
Inverclyde Council - Employability	-	60,318	60,318
Advice UK	-	27,405	27,405
The Robertson Trust	-	30,000	30,000
Inverclyde Council - IPEP Employability	-	-	-
Citizens Advice Bureau	-	-	-
Magic Torch	-	-	-
Parklea Branching Out	-	-	-
	155,900	173,147	329,047

4. Investment Income

	2026 Unrestricted funds £	2025 Unrestricted funds £
Bank interest receivable	3,726	4,422

5. Analysis of Expenditure

	2026 Support costs (see note 6) £
Support Costs of Charitable Activities	303,428

	2025 Support costs (see note 6) £
Support Costs of Charitable Activities	282,712

6. Support Costs

	2026 Support Costs of Charitable Activities £	2025 Support Costs of Charitable Activities £
Employee costs	256,541	242,841
Premises expenses	23,068	25,089
General administration	20,459	11,602
Governance costs	3,360	3,180
	303,428	282,712

7. Independent Examiner's Remuneration

	2026 £	2025 £
Independent examination of the financial statements	3,360	3,180

8. Staff Costs

Staff costs were as follows:

	2026	2025
	£	£
Wages and salaries	235,266	226,911

No employees received employee benefits (excluding employer pension costs) for the reporting period of more than £60,000.

9. Average Number of Employees

Average number of employees during the year was: 8 (2025: 7)

10. Debtors

	2026	2025
	£	£
Due within one year		
Trade debtors	42,677	44,002
Other debtors	17,750	15,420
	60,427	59,422

11. Creditors: Amounts Falling Due Within One Year

	2026	2025
	£	£
Other creditors	9,172	9,666
Taxation and social security	5,101	4,074
Accruals and deferred income	71,564	42,798
	85,837	56,538

12. Movement in Funds

	As at 1 April 2025	Income	Expenditure	As at 31 March 2026
	£	£	£	£
Unrestricted funds				
General:				
General unrestricted fund	160,971	187,306	(125,455)	222,822
Restricted funds				
Bank of Scotland Foundation Fund	14,670	34,157	(36,296)	12,531
Inverclyde Council Employability	(4,376)	65,093	(62,018)	(1,301)
Advice UK	7,392	46,896	(41,155)	13,133
Mental Health Wellbeing Fund	(157)	10,000	(10,143)	(300)

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The Robertson Trust	1,800	30,000	(28,361)	3,439
Designated Fund	175,000	-	-	175,000
Total restricted funds	194,329	186,146	(177,973)	202,502
Total funds	355,300	373,452	(303,428)	425,324

	As at 1 April 2024	Income	Expenditure	Transfers	As at 31 March 2025
	£	£	£	£	£
Unrestricted funds					
General:					
General unrestricted fund	120,320	160,322	(120,670)	999	160,971
Restricted funds					
Bank of Scotland Foundation Fund	8,592	37,860	(31,782)	-	14,670
Inverclyde Council Employability	(5,942)	60,318	(58,752)	-	(4,376)
Advice UK	2,814	27,405	(22,827)	-	7,392
Renfrewshire Council CLLD	-	7,564	(10,678)	3,114	-
Independent Age Fund	4,113	-	-	(4,113)	-
Mental Health Wellbeing Fund	(685)	10,000	(9,472)	-	(157)
The Robertson Trust	331	30,000	(28,531)	-	1,800
Designated Fund	175,000	-	-	-	175,000
Total restricted funds	184,223	173,147	(162,042)	(999)	194,329
Total funds	304,543	333,469	(282,712)	-	355,300

13. **Transactions with Trustees**

None of the trustees received any remuneration or any other benefits from an employment with the charity or a related entity during the current or previous year.

No trustee expenses have been incurred.

14. **Related Party Disclosures**

There have been no related party transactions in the reporting period that require disclosure.

15. Company limited by guarantee

The company is limited by guarantee and has no share capital.

Every member of the company undertakes to contribute to the assets of the company, in the event of a winding up, such an amount as may be required not exceeding £1.

Financial Fitness Resource Team
Detailed Statement of Financial Activities (including Income and Expenditure Account)
For The Year Ended 31 March 2026

	2026 Total funds £	2025 Total funds £
INCOME AND ENDOWMENTS FROM:		
Charitable Activities:		
Grants Receivable		
Grants	369,726	329,047
	369,726	329,047
Investments		
Bank interest receivable	3,726	4,422
	3,726	4,422
	373,452	333,469
EXPENDITURE ON:		
Charitable Activities:		
Support Costs of Charitable Activities		
Wages, salaries and pension costs	(235,266)	(226,911)
Staff training	(21,275)	(15,903)
Travel expenses	-	(27)
Property costs	(23,068)	(25,089)
Telephone and IT	(11,381)	(4,070)
Insurance	(1,670)	(1,613)
Printing, postage and stationery	(1,161)	(595)
Advertising and marketing costs	(175)	(366)
Professional fees	(3,116)	(2,916)
Bank charges	(26)	-
General expenses	(2,930)	(2,042)
Independent examiner's fees	(3,360)	(3,180)
	(303,428)	(282,712)
	(303,428)	(282,712)
NET INCOME	70,024	50,757

Signable

Issuer	Murray & Henderson
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Document fingerprint	712ea2bc339de94673ae1ac8518e1f4a

Parties involved with this document

Document processed	Party + Fingerprint
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Mon, 19th Oct 2026 21:16:52 BST	Mrs Mary Sanderson - Signer (0c4eebb901cea55cb98c75d55469988b)
Mon, 19th Oct 2026 21:17:50 BST	Michael Harkins - Signer (a14ab65de4329cdafddf2578d4686517)

Audit history log

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Mon, 19th Oct 2026 21:17:37 BST	Michael Harkins viewed the envelope (85.210.241.13)
Mon, 19th Oct 2026 21:17:50 BST	Michael Harkins signed the envelope (84.68.241.121)

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Mon, 19th Oct 2026 21:17:50 BST	Signed document confirmation emailed to party email (84.68.241.121)
Mon, 19th Oct 2026 21:17:50 BST	Signed document confirmation emailed to party email (84.68.241.121)
Mon, 19th Oct 2026 21:17:50 BST	Signed document confirmation emails have been sent to all parties (84.68.241.121)