REGISTERED COMPANY NUMBER: SC126238 (Scotland)
REGISTERED CHARITY NUMBER: SC013233

Report of the Trustees and

Unaudited Financial Statements for the Year Ended 31 March 2026

for

CITIZENS ADVICE BUREAU (GRANGEMOUTH & BO'NESS) LIMITED

SATURDAY
AFCFI5TN
A13 10/10/2026 #308
COMPANIES HOUSE

Drummond Laurie CA
Unit 5
Gateway Business Park
Beancross Road
Grangemouth
FK3 8WX

CITIZENS ADVICE BUREAU
(GRANGEMOUTH & BO'NESS) LIMITED

Contents of the Financial Statements
for the Year Ended 31 March 2026

	Page
Report of the Trustees	1 to 2
Independent Examiner's Report	3
Statement of Financial Activities	4
Balance Sheet	5
Notes to the Financial Statements	6 to 9
Detailed Statement of Financial Activities	10

CITIZENS ADVICE BUREAU
(GRANGEMOUTH & BO'NESS) LIMITED

Report of the Trustees
for the Year Ended 31 March 2026

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 March 2026. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

OBJECTIVES AND ACTIVITIES

Objectives and aims

The principal activity of the Bureau in the year under review was benefitting the local community by progressing the general public's education in matters pertaining to their mental, physical, social and financial welfare and in particular, to the relief of poverty.

The core activities continued to be funded by Falkirk Council, involving a Service Level Agreement. These activities are principally committed to the Council's Anti-Poverty Strategy. In addition, the Bureau continues to provide a holistic service to the community.

Significant activities

Funding levels increased by 19% solely due to a £50,000 grant from Foundation Scotland. This was an unanticipated addition to funding, provided by Foundation Scotland to enable the Board to further the aims of the CAB service on an unrestricted basis and to develop services to local residents. It was provided in recognition of the work of CABs across Scotland and to try to bring a level of financial stability over the medium term. The Bureau will primarily use this funding to mitigate some other anticipated future project funding shortfalls, thereby enabling continuation and development of the current service.

The bureau is no longer managing the Pension Wise worker following the whole Pension Wise project being TUPE'd to the Money & Pension Service. The reduced income will be largely offset by reduced staff costs.

Despite the challenges, the bureau managed to fulfil all grant requirements of the funders and delivered positive outcomes as detailed in the annual report. This included full compliance with the 3-yearly CAS organisational audit, and the provision of a high level of service as evidenced by continuing to exceed minimum compliance requirements in the quarterly quality of advice audits. The bureau continues to receive high levels of client engagement, with the annual client survey also reported high levels of client satisfaction.

FUTURE PLANS

Going forward into 2026/27 and subsequent years, the Board continues to prioritise the long-term sustainability of the service by maintaining and developing the current service with existing staffing levels and experience. This aim relies upon the continuation of core funding from long-term partners in addition to identifying new sources of funding - preferably multi-year funding to enable greater stability and effective business planning. A further priority for the Board will be to explore how the bureau may increase both the outreach service in Bo'ness and availability of the drop-in service at Grangemouth.

As a customer led service, the Board will continue to focus resources on areas of most need, which continues to be the maximisation of income, particularly for families and low-income households. Partnership work with other agencies will continue to play an important role in ensuring services are used effectively.

Volunteer levels have continued to improve and the bureau will continue to look to increase levels further to better meet demand.

STRUCTURE, GOVERNANCE AND MANAGEMENT

The bureau is grateful to the funders for their support. These include Falkirk Council, Falkirk Health & Social Care Partnership, Scottish Government, Central Government, Foundation Scotland, Energy Saving Trust, and Scottish Power Energy Network. We are also grateful to Citizens Advice Scotland who have sourced and distributed a number of the afore mentioned grants.

The core grant from Falkirk Council is particularly important as, without sufficient core funding, the bureau would not have the foundation from which to attract additional project funding.

The bureau has benefited from a stable Board of Trustees and experienced Management. The Board completed the moving from a two-tier membership governance structure to a single tier membership structure in June 2025 and the Board continues to ensure that the Bureau fosters strong relationships with the community and remains answerable to it.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Company number
SC126238 (Scotland)

Registered Charity number
SC013233

Registered office
4 York Arcade
Grangemouth
FK3 8BA

Trustees
J T Lambie
Ms H R Stewart
Mrs J Young
Mr S Young
G Wardall
R A Curtis (appointed 9.7.25)

Company Secretary
R A Curtis

Independent Examiner
Craig Clinton C.A.
Drummond Laurie CA
Unit 5
Gateway Business Park
Beancross Road
Grangemouth
FK3 8WX

Approved by order of the board of trustees on .....07./10./2026..... and signed on its behalf by:

H.R. Stu
.....
Trustee HELEN STEWART
7th October 2026.

Independent Examiner's Report to the Trustees of
CITIZENS ADVICE BUREAU
(GRANGEMOUTH & BO'NESS) LIMITED

Independent examiner's report to the trustees of CITIZENS ADVICE BUREAU (GRANGEMOUTH & BO'NESS) LIMITED ('the Company')
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's 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 requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under Section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under Section 145(5) (b) of the 2011 Act.

Independent examiner's statement
Since your charity's gross income exceeded £250,000 your examiner must be a member of a listed body. I can 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.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

1. accounting records were not kept in respect of the Company as required by Section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of Section 396 of the 2006 Act other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities (applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)).

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



Craig Clinton C.A.

Drummond Laurie CA
Unit 5
Gateway Business Park
Beancross Road
Grangemouth
FK3 8WX

Date: 7/10/26

CITIZENS ADVICE BUREAU
(GRANGEMOUTH & BO'NESS) LIMITED

Statement of Financial Activities
for the Year Ended 31 March 2026

	Notes	Unrestricted fund £	Restricted fund £	31.3.26 Total funds £	31.3.25 Total funds £
INCOME AND ENDOWMENTS FROM					
Charitable activities					
Charitable Activities		281,027	-	281,027	235,907
Investment income	2	2,189	-	2,189	2,713
Total		283,216	-	283,216	238,620
EXPENDITURE ON					
Charitable activities					
Charitable Activities		228,057	-	228,057	224,440
NET INCOME		55,159	-	55,159	14,180
RECONCILIATION OF FUNDS					
Total funds brought forward		144,298	-	144,298	130,118
TOTAL FUNDS CARRIED FORWARD		199,457	-	199,457	144,298

The notes form part of these financial statements

CITIZENS ADVICE BUREAU
(GRANGEMOUTH & BO'NESS) LIMITED

Balance Sheet
31 March 2026

	Notes	Unrestricted fund £	Restricted fund £	31.3.26 Total funds £	31.3.25 Total funds £
FIXED ASSETS					
Tangible assets	6	28	-	28	39
CURRENT ASSETS					
Prepayments and accrued income		143	-	143	136
Cash at bank and in hand		202,003	-	202,003	147,544
		202,146	-	202,146	147,680
CREDITORS					
Amounts falling due within one year	7	(2,717)	-	(2,717)	(3,421)
NET CURRENT ASSETS		199,429	-	199,429	144,259
TOTAL ASSETS LESS CURRENT LIABILITIES		199,457	-	199,457	144,298
NET ASSETS		199,457	-	199,457	144,298
FUNDS	8				
Unrestricted funds				199,457	144,298
TOTAL FUNDS				199,457	144,298

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

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

The trustees acknowledge their responsibilities for

(a) ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and

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

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

The financial statements were approved by the Board of Trustees and authorised for issue on .....9/11/2026..... and were signed on its behalf by:

H.R. Stu

Trustee HELEN STEWART

The notes form part of these financial statements

1. ACCOUNTING POLICIES

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

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

Expenditure
Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

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

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

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

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

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

Pension costs and other post-retirement benefits
The charitable company operates a defined contribution pension scheme. Contributions payable to the charitable company's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

2. INVESTMENT INCOME

	31.3.26	31.3.25
	£	£
Deposit account interest	2,189	2,713

continued...

3. NET INCOME/(EXPENDITURE)

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

	31.3.26	31.3.25
	£	£
Independent examination fee	1,112	852
Depreciation - owned assets	11	15

4. TRUSTEES' REMUNERATION AND BENEFITS

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

Trustees' expenses

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

5. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted fund	Restricted fund	Total funds
	£	£	£
INCOME AND ENDOWMENTS FROM			
Charitable activities			
Charitable Activities	196,242	39,665	235,907
Investment income	2,713	-	2,713
Total	198,955	39,665	238,620
EXPENDITURE ON			
Charitable activities			
Charitable Activities	184,775	39,665	224,440
NET INCOME	14,180	-	14,180
RECONCILIATION OF FUNDS			
Total funds brought forward	130,118	-	130,118
TOTAL FUNDS CARRIED FORWARD	144,298	-	144,298

continued...

6. TANGIBLE FIXED ASSETS

	Plant and machinery £	Fixtures and fittings £	Computer equipment £	Totals £
COST				
At 1 April 2025 and 31 March 2026	2,650	6,579	20,065	29,294
DEPRECIATION				
At 1 April 2025	2,650	6,540	20,065	29,255
Charge for year	-	11	-	11
At 31 March 2026	2,650	6,551	20,065	29,266
NET BOOK VALUE				
At 31 March 2026	-	28	-	28
At 31 March 2025	-	39	-	39

7. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.3.26 £	31.3.25 £
Other creditors	2,717	3,421

8. MOVEMENT IN FUNDS

	At 1.4.25 £	Net movement in funds £	At 31.3.26 £
Unrestricted funds			
General fund	144,298	55,159	199,457
TOTAL FUNDS	144,298	55,159	199,457

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	283,216	(228,057)	55,159
TOTAL FUNDS	283,216	(228,057)	55,159

continued...

8. MOVEMENT IN FUNDS - continued

Comparatives for movement in funds

	At 1.4.24	Net movement in funds	At 31.3.25
	£	£	£
Unrestricted fund	130,118	14,180	144,298
TOTAL FUNDS	130,118	14,180	144,298

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

	Incoming resources	Resources expended	Movement in funds
	£	£	£
Unrestricted fund	198,955	(184,775)	14,180
Restricted fund			
Restricted fund	39,665	(39,665)	-
TOTAL FUNDS	238,620	(224,440)	14,180

Within Unrestricted Funds there is a Designated Fund relating to Bureau Redundancy liability. This fund balance is £49,251 as of 31st March 2025. The Designated Fund represents amounts that the Board of Trustees has set aside for specific purposes. These funds are not externally restricted by donors but have been designated internally by the Board to support any redundancy payments should the Bureau close.

9. RELATED PARTY DISCLOSURES

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