COMPANY REGISTRATION NUMBER: SC128069
CHARITY REGISTRATION NUMBER: SC013779

Lochaber Citizens Advice Bureau

Company Limited by Guarantee

Unaudited Financial Statements

31 March 2026

R A CLEMENT ASSOCIATES CHARTERED ACCOUNTANTS
Chartered accountants
5 Argyll Square
Oban
Argyll
PA34 4AZ

Lochaber Citizens Advice Bureau

Company Limited by Guarantee

Financial Statements

Year ended 31 March 2026

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Lochaber Citizens Advice Bureau

Company Limited by Guarantee

Trustees' Annual Report (Incorporating the Director's Report)

Year ended 31 March 2026

The trustees, who are also the directors for the purposes of company law, present their report and the unaudited financial statements of the charity for the year ended 31 March 2026.

Reference and administrative details

Registered charity name	Lochaber Citizens Advice Bureau
Charity registration number	SC013779
Company registration number	SC128069
Principal office and registered office	Dudley Road Fort William PH33 6JB

The trustees

	C S Allan
	D G Wallace
	R Rumney
	M Shearer (Resigned 3 March 2026)
	C Mackinnon
	K Dean
	A Wineberg
Company secretary	Mabel Wallace
Independent examiner	Angus MacGillivray FCCA of R A Clement Associates 5 Argyll Square Oban Argyll PA34 4AZ

Structure, governance and management

Organisational Structure

The directors who are elected by the members annually at the Annual General Meeting generally control and supervise the activities of the company; in particular the directors are responsible for monitoring the financial position of the company.

The membership is so categorised to allow for full community accountability. There were 17 members at 31 March 2026

Structure, governance and management *(continued)*

Conflict of Interest Procedures
The board operates a policy to deal with potential conflicts of interest. This includes maintaining a register of directors' interests which details any contractual or financial relationship or position of authority with outside companies, firms or organisations. Whenever a director has an interest in any item discussed by the board of directors, he/she takes no part in the discussions and decision making process. As a result, neither the manager nor any employee is present or votes on any matter connected with any issues relating to the terms and conditions of employment of any employee.

Related Parties
The bureau is a member of Citizens Advice Scotland and complies with all the conditions of membership.

Governance and internal control
The board of directors has conducted its own review of the major risks which the bureau faces and has established systems in place so that the necessary steps can be taken to mitigate those risks. These procedures are reviewed periodically to ensure that they still meet the needs of the bureau.

Retirement of directors
The directors retire in accordance with articles 76 to 79 of the Articles of Association and offer themselves for re-election at the forthcoming Annual General Meeting.

Objectives and activities

Charitable objects
The company has been formed to benefit principally the area of Lochaber and surrounding districts of the North of Scotland (the "Area of Benefit") with the following objects:

the advancement of education through (but not limited to) providing individuals with information, clarification and understanding of legislation and their legal rights and responsibilities;

the relief of those in need through (but not limited to) (i) assessing individuals' entitlement to welfare benefits; (ii) providing assistance in claiming benefits; and (iii)assisting individuals to appeal against refusal of benefits;

the advancement of health through (but not limited to) providing a comprehensive advice service which seeks to address individuals' problems and thereby alleviates the injury to health, stress and anxiety caused by unsolved problems; and

the advancement of civil and human rights by ensuring that people do not suffer through ignorance of their civil and human rights and by taking such actions as are intended to redress the situation and redress wrongs and restore justice'

the advancement of community development through (but not limited to) recruiting, training and developing local citizens to be volunteers in and for the Bureau, who in turn assist members of the public within the Area of Benefit, and in doing so contribute to the development of the Area of Benefit.

Objectives and activities *(continued)*

Aims and Objectives

The board have approved an ambitious Development Plan to be implemented between April 2024 and March 2027. The main areas of development are:

- To maintain quality of advice
- To grow our volunteer base
- To strengthen our Governance
- To better tell the story of what we do and the difference we make
- To maintain financial stability and increase reserves
- Improve risk management and horizon Scanning

Progress is to be continually monitored by the board of directors.

Achievements and performance

The main business activities during the year were as follows. The service continued to deliver a general advice service during the third year of 3-year Service Delivery Contract as part of a consortium of Highland CAB led by Inverness, Badeneoch and Strathspey CAB who hold the primary contract with The Highland Council. This contract allows us to deliver advice services including casework and representation in the areas of Welfare benefits, Debt and Money Advice and Housing law.

The Service Delivery Contract was extended until March 2028.

The bureau also continued to deliver the Patients Advice and Support Service through a sub-contract with Citizens Advice Scotland funded by the NHS and operated a Welfare Rights and Income Maximisation service for people affected by Cancer in partnership with Macmillan Cancer Support.

Additional funding continued from The Scottish Government channeled through Citizens Advice Scotland for the Money Talk Plus service to deliver Welfare benefits and Debt advice with a focus on particular target groups linked to the Scottish Government priorities of Child Poverty and equalities. This was expanded to include service dedicated to dealing with Energy Debt which is very welcome in Lochaber where Fuel Poverty is an increasing area of work.

We also delivered energy advice and casework to clients through the Energy Best Deal project. This project is funded from levy on energy companies to deliver advice and assistance to people affected by Fuel Poverty. Lochaber CAB delivered energy advice to 178 individual clients.

Achievements and performance *(continued)*

We also participated in the Pensionwise service to allow access to pensions guidance for people with Defined Contribution pensions.

We also continued our Macmillan Cancer Support Benefits Advice service for the 16th consecutive year to ensure people affected by cancer in Lochaber have access to high quality income maximization advice during their cancer journey.

In addition to advice work we also participated in 3 national awareness raising campaigns, "Worried this Winter", "Banking on the Basics" and Get Connected" to promote CAB services relating to the Cost of Living Crisis, Fuel Poverty, How to find and open a basic bank account and to promote the use of Social Tariffs for Broadband,

We also participated in a National Databank project to provide 12 free mobile handsets and sim cards to people unable to afford a smartphone.

The Bureau was also very fortunate to receive additional unrestricted funding from the Robertson Trust who agreed to contribute unrestricted funds to support the service until March 2027. An additional injection of unrestricted funds was also received from Foundation Scotland who agreed to support every CAB in Scotland through 2 years of grant funding.

We participated in a nationwide project collaboratively with other CABx and The Highland Council to investigate and identify areas for improvement in the area of council tax arrears and debt collection whilst also supporting clients affected by Council Tax Debt.

A Financial Health Grant from Citizens Advice Scotland allowed us to further develop a triage approach to client engagements.

Towards the end of the year, we received a small grant from the Caol and Mallaig poor fund to support advice provision in this constituency.

We also provided Immigration advice and assisted clients to open online Evisa accounts.

In 2025 / 26 the bureau overall dealt with 7113 client contacts accounting for 11263 issues.

Financial gain achieved for clients amounted to £1,485,370.86

In 2025 / 26 the bureau had a team of 7 volunteers who provide generalist advice, support to specialist teams and admin support. We have also benefited from the services of a volunteer handyman.

Lochaber CAB continues to comply with all areas of Citizens Advice Scotland membership and Quality of Advice standards.

Financial review

Results for the year
The Highland Council continues as the main funder with substantial contributions also from the NHS, The Robertson Tryst, Macmillan Cancer Support and Citizens Advice Scotland. This support is greatly appreciated.

The result for the year was a surplus of £70,264 in unrestricted funds and on restricted funds a deficit of £1,073.

Reserves
The Fund balances at the year-end are represented by cash and tangible assets as appropriate for each fund and all are adequately funded at present.

The directors currently hold sufficient reserves to cover expenditure for the period of one year.

Plans for future periods

Our plans for the future are to continue to offer a diverse advice service to service the needs of the population of Lochaber and to contribute to the development of the Citizens Advice Network in Scotland through contributing to regional and national services. To achieve this we will continue to offer volunteering opportunities and develop the skills of our workforce to meet the demands of a modern multi-channel advice and casework service delivered in a rural community. In 2023 / 24 the board of directors and bureau manager produced a 3-year development plan to ensure continuous improvement and development of the service.

Aims and objectives

The aims and objectives of our 3-year development plan are based on 6 strategic aims

1. To maintain quality of advice
2. To grow our volunteer base
3. To strengthen our Governance
4. To better tell the story of what we do and the difference we make
5. To maintain financial stability and increase reserves
6. To improve risk management and horizon scanning

Progress is continually monitored by the board of directors and the development plan is on track.

Trustees' responsibilities in relation to the financial statements

The trustees are responsible for preparing the Trustees' Annual Report

Law applicable to charities in Scotland requires the trustees to prepare financial statements for each financial year which give a true and fair view of the charity and of theincome and expenditure of the charity 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 charity will continue in operation.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial portion of the charity and enable them to ensure that the financial statements comply with the Charities and Trustee Investment (Scotland) Act 2005 and regulation 8 of the Charities Accounts (Scotland) Regulations 2006. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Angus MacGillivray of R A Clement Associates was deemed to be appointed as independent examiner and the trustees recommend that Angus MacGillivray remains in office until further notice.

Small company provisions

This report has been prepared in accordance with the provisions applicable to companies entitled to the small companies exemption.

The trustees' annual report was approved on 26th October 2026 and signed on behalf of the board of trustees by:

Cheryl S Allan

C S Allan
Trustee

Lochaber Citizens Advice Bureau

Company Limited by Guarantee

Independent Examiner's Report to the Trustees of Lochaber Citizens Advice Bureau

Year ended 31 March 2026

I report to the trustees on my examination of the financial statements of Lochaber Citizens Advice Bureau ('the charity') for the year ended 31 March 2026.

Responsibilities and basis of report

As the trustees of the company (and also its directors for the purposes of company law) you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities and Trustee Investment (Scotland) Act 2005 ('the 2005 Act'), the Charities Accounts (Scotland) Regulations 2006 (as amended) and the Companies Act 2006 ('the 2006 Act'). You are satisfied that the accounts of the company are not required by charity or company law to be audited and have chosen instead to have an independent examination.

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 the charity's accounts carried out under section 44(1)(c) of the 2005 Act. In carrying out my examination I have followed the requirements of Regulation 11 of the Charities Accounts (Scotland) Regulations 2006 (as amended).

Independent examiner's statement

Since the charity is required by company law to prepare its accounts on an accruals basis and is registered as a charity 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 can confirm that I am qualified to undertake the examination because I am a registered member of ICAS 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 charity as required by section 386 of the 2006 Act, section 44(1)(a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations; or

2. the financial statements do not accord with those records or with the accounting requirements of Regulation 8 of the Charities Accounts (Scotland) Regulations 2006; or

3. the financial statements 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 financial statements 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.

Angus MacGillivray FCCA of
R A Clement Associates
Independent Examiner

5 Argyll Square
Oban
Argyll
PA34 4AZ

Lochaber Citizens Advice Bureau

Company Limited by Guarantee

Statement of Financial Activities (including income and expenditure account)

Year ended 31 March 2026

	Note	2026 Unrestricted funds £	2026 Restricted funds £	2026 Endowment funds £	2026 Total funds £	2025 Total funds £
Income and endowments						
Donations and legacies	5	207,813	150,576	–	358,389	251,580
Investment income	6	1,839	–	–	1,839	724
Total income		209,652	150,576	–	360,228	252,304
Expenditure						
Expenditure on charitable activities	7,8	186,950	104,087	–	291,037	251,042
Total expenditure		186,950	104,087	–	291,037	251,042
Net income		22,702	46,489	–	69,191	1,262
Transfers between funds		47,562	(47,562)	–	–	–
Net movement in funds		70,264	(1,073)	–	69,191	1,262
Reconciliation of funds						
Total funds brought forward		106,005	120,084	20,000	246,089	244,827
Total funds carried forward		176,269	119,011	20,000	315,280	246,089

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

The notes on pages 12 to 23 form part of these financial statements.

Lochaber Citizens Advice Bureau

Company Limited by Guarantee

Statement of Financial Position

31 March 2026

	Note	2026 £	2025 £
Fixed assets			
Tangible fixed assets	13	115,719	123,807
Current assets			
Debtors	14	20,573	5,190
Cash at bank and in hand		220,698	153,782
		241,271	158,972
Creditors: amounts falling due within one year	15	41,710	36,690
Net current assets		199,561	122,282
Total assets less current liabilities		315,280	246,089
Net assets		315,280	246,089
Funds of the charity			
Endowment funds		20,000	20,000
Restricted funds		119,011	120,084
Unrestricted funds		176,269	106,005
Total charity funds	18	315,280	246,089

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

Directors' responsibilities:

- The members have not required the company to obtain an audit of its financial statements for the year in question in accordance with section 476;
- The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of financial statements.

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

The statement of financial position
continues on the following page.

The notes on pages 12 to 23 form part of these financial statements.

Statement of Financial Position *(continued)*

31 March 2026

These financial statements were approved by the board of trustees and authorised for issue on 26th October 2026, and are signed on behalf of the board by:



C S Allan
Trustee

1. General information

The charity is a public benefit entity and a private company limited by guarantee, registered in Scotland and a registered charity in Scotland. The address of the registered office is Dudley Road, Fort William, PH33 6JB.

2. Statement of compliance

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the 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) (Charities SORP (FRS 102)) and the Companies Act 2006.

3. Accounting policies

Basis of preparation

The financial statements have been prepared on the historical cost basis, as modified by the revaluation of certain financial assets and liabilities and investment properties measured at fair value through income or expenditure.

The financial statements are prepared in sterling, which is the functional currency of the entity.

Going concern

There are no material uncertainties about the charity's ability to continue.

Disclosure exemptions

The entity satisfies the criteria of being a qualifying entity as defined in FRS 102. As such, advantage has been taken of the following disclosure exemptions available under paragraph 1.12 of FRS 102:

(a) No cash flow statement has been presented for the company.
(b) Disclosures in respect of financial instruments have not been presented.

Judgements and key sources of estimation uncertainty

The preparation of the financial statements requires management to make judgements, estimates and assumptions that affect the amounts reported. These estimates and judgements are continually reviewed and are based on experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

3. **Accounting policies** *(continued)*

Fund accounting

Unrestricted funds are available for use at the discretion of the trustees to further any of the charity's purposes.

Designated funds are unrestricted funds earmarked by the trustees for particular future project or commitment.

Restricted funds are subjected to restrictions on their expenditure declared by the donor or through the terms of an appeal, and fall into one of two sub-classes: restricted income funds or endowment funds.

Income

All income is included in the statement of financial activities when entitlement has passed to the charity, it is probable that the economic benefits associated with the transaction will flow to the charity and the amount can be reliably measured. The following specific policies are applied to particular categories of income:

- income from donations or grants is recognised when there is evidence of entitlement to the gift, receipt is probable and its amount can be measured reliably.

- legacy income is recognised when receipt is probable and entitlement is established.

- income from donated goods is measured at the fair value of the goods unless this is impractical to measure reliably, in which case the value is derived from the cost to the donor or the estimated resale value. Donated facilities and services are recognised in the accounts when received if the value can be reliably measured. No amounts are included for the contribution of general volunteers.

- income from contracts for the supply of services is recognised with the delivery of the contracted service. This is classified as unrestricted funds unless there is a contractual requirement for it to be spent on a particular purpose and returned if unspent, in which case it may be regarded as restricted.

3. **Accounting policies** *(continued)*

Expenditure

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is classified under headings of the statement of financial activities to which it relates:

- expenditure on raising funds includes the costs of all fundraising activities, events, non-charitable trading activities, and the sale of donated goods.
- expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities.
- other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.

All costs are allocated to expenditure categories reflecting the use of the resource. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs are apportioned between the activities they contribute to on a reasonable, justifiable and consistent basis.

Tangible assets

Tangible assets are initially recorded at cost, and subsequently stated at cost less any accumulated depreciation and impairment losses. Any tangible assets carried at revalued amounts are recorded at the fair value at the date of revaluation less any subsequent accumulated depreciation and subsequent accumulated impairment losses.

An increase in the carrying amount of an asset as a result of a revaluation, is recognised in other recognised gains and losses, unless it reverses a charge for impairment that has previously been recognised as expenditure within the statement of financial activities. A decrease in the carrying amount of an asset as a result of revaluation, is recognised in other recognised gains and losses, except to which it offsets any previous revaluation gain, in which case the loss is shown within other recognised gains and losses on the statement of financial activities.

Depreciation

Depreciation is calculated so as to write off the cost or valuation of an asset, less its residual value, over the useful economic life of that asset as follows:

Freehold property	-	2.5% Straight line
Plant and machinery	-	33.3% Reducing balance
Fixtures and fittings	-	15% Reducing balance

Impairment of fixed assets

A review for indicators of impairment is carried out at each reporting date, with the recoverable amount being estimated where such indicators exist. Where the carrying value exceeds the recoverable amount, the asset is impaired accordingly. Prior impairments are also reviewed for possible reversal at each reporting date.

3. **Accounting policies** *(continued)*

Impairment of fixed assets *(continued)*

For the purposes of impairment testing, when it is not possible to estimate the recoverable amount of an individual asset, an estimate is made of the recoverable amount of the cash-generating unit to which the asset belongs. The cash-generating unit is the smallest identifiable group of assets that includes the asset and generates cash inflows that largely independent of the cash inflows from other assets or groups of assets.

For impairment testing of goodwill, the goodwill acquired in a business combination is, from the acquisition date, allocated to each of the cash-generating units that are expected to benefit from the synergies of the combination, irrespective of whether other assets or liabilities of the charity are assigned to those units.

Financial instruments

A financial asset or a financial liability is recognised only when the charity becomes a party to the contractual provisions of the instrument.

Basic financial instruments are initially recognised at the amount receivable or payable including any related transaction costs.

Current assets and current liabilities are subsequently measured at the cash or other consideration expected to be paid or received and not discounted.

Debt instruments are subsequently measured at amortised cost.

Where investments in shares are publicly traded or their fair value can otherwise be measured reliably, the investment is subsequently measured at fair value with changes in fair value recognised in income and expenditure. All other such investments are subsequently measured at cost less impairment.

Other financial instruments, including derivatives, are initially recognised at fair value, unless payment for an asset is deferred beyond normal business terms or financed at a rate of interest that is not a market rate, in which case the asset is measured at the present value of the future payments discounted at a market rate of interest for a similar debt instrument.

Other financial instruments are subsequently measured at fair value, with any changes recognised in the statement of financial activities, with the exception of hedging instruments in a designated hedging relationship.

Financial assets that are measured at cost or amortised cost are reviewed for objective evidence of impairment at the end of each reporting date. If there is objective evidence of impairment, an impairment loss is recognised under the appropriate heading in the statement of financial activities in which the initial gain was recognised.

For all equity instruments regardless of significance, and other financial assets that are individually significant, these are assessed individually for impairment. Other financial assets are either assessed individually or grouped on the basis of similar credit risk characteristics.

3. Accounting policies *(continued)*

Financial instruments *(continued)*

Any reversals of impairment are recognised immediately, to the extent that the reversal does not result in a carrying amount of the financial asset that exceeds what the carrying amount would have been had the impairment not previously been recognised.

Defined contribution plans

Contributions to defined contribution plans are recognised as an expense in the period in which the related service is provided. Prepaid contributions are recognised as an asset to the extent that the prepayment will lead to a reduction in future payments or a cash refund.

When contributions are not expected to be settled wholly within 12 months of the end of the reporting date in which the employees render the related service, the liability is measured on a discounted present value basis. The unwinding of the discount is recognised as an expense in the period in which it arises.

4. Limited by guarantee

Lochaber Citizens Advice Bureau is a company limited by guarantee and accordingly does not have a share capital.

Every member of the company undertakes to contribute such amount as may be required not exceeding £1 to the assets of the charitable company in the event of its being wound up while he or she is a member, or within one year after he or she ceases to be a member.

5. Donations and legacies

	Unrestricted Funds £	Restricted Funds £	**Total Funds 2026 £**
Grants			
Highland Council	127,813	3,000	130,813
Citizens Advice Scotland	–	109,429	109,429
NHS - PASS Project	–	19,630	19,630
Macmillan Cancer Support	–	18,517	18,517
Robertson Trust	30,000	–	30,000
Foundation Scotland	50,000	–	50,000
	207,813	150,576	358,389

5. Donations and legacies *(continued)*

	Unrestricted Funds £	Restricted Funds £	Total Funds 2025 £
Grants			
Highland Council	117,827	–	117,827
Citizens Advice Scotland	2,401	64,819	67,220
NHS - PASS Project	–	20,716	20,716
Macmillan Cancer Support	–	15,817	15,817
Robertson Trust	30,000	–	30,000
Foundation Scotland	–	–	–
	150,228	101,352	251,580

6. Investment income

	Unrestricted Funds £	**Total Funds 2026 £**	Unrestricted Funds £	Total Funds 2025 £
Bank interest receivable	1,839	1,839	724	724

7. Expenditure on charitable activities by fund type

	Unrestricted Funds £	Restricted Funds £	**Total Funds 2026 £**
General Activities	184,180	104,087	288,267
Support costs	2,770	–	2,770
	186,950	104,087	291,037

	Unrestricted Funds £	Restricted Funds £	Total Funds 2025 £
General Activities	145,015	103,747	248,762
Support costs	2,280	–	2,280
	147,295	103,747	251,042

8. Expenditure on charitable activities by activity type

	Activities undertaken directly	Support costs	**Total funds 2026**	Total fund 2025
	£	£	£	£
General Activities	288,267	–	288,267	248,762
Governance costs	–	2,770	2,770	2,280
	288,267	2,770	291,037	251,042

Expenditure charitable activities - general activities

	2026	2025
	£	£
Staff costs	247,461	213,112
Establishment - Utilities, insurance & repairs	13,570	11,428
Other motor & travel expenses	623	273
Office expenses	8,407	6,893
Depreciation & impairment	8,088	8,540
Professional - Subscriptions	4,713	4,999
Publicity & advertising	738	770
Sundry costs	4,667	2,747
	288,267	248,762

9. Net income

Net income is stated after charging/(crediting):

	2026	2025
	£	£
Depreciation of tangible fixed assets	8,088	8,540

10. Independent examination fees

	2026	2025
	£	£
Fees payable to the independent examiner for:		
Independent examination of the financial statements	2,770	2,280

11. Staff costs

The total staff costs and employee benefits for the reporting period are analysed as follows:

	2026	2025
	£	£
Wages and salaries	220,673	195,690
Social security costs	15,278	10,475
Employer contributions to pension plans	11,510	6,947
	247,461	213,112