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Company registration number SC396128 (Scotland)

Charity registration number SC014413 (Scotland)

PARKHEAD CITIZENS ADVICE BUREAU

ANNUAL REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2026

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PARKHEAD CITIZENS ADVICE BUREAU

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	Gil Long	
	Oluwadare Adegunloye	
	Ann Ayre	
	Laurence Bayston	
	Eleanor Deeming Johnstone	(Appointed 24 April 2026)
	Edward Kearney	(Appointed 13 November 2025)
	Nicole Marshall	
	Sheena McBeth	
	Monica McKerlie	
	Annmarie Rocks	
	Rebecca Tracy	(Appointed 20 April 2026)
Secretary	Elizabeth Willis	
Senior management	Elizabeth Willis	Senior Staff Member
Country of incorporation	United Kingdom (Scotland)	SC396128
Charity registration	Scotland	SC014413
Registered office	1361 Gallowgate Glasgow G31 4DN	
Auditor	Wbg (Audit) Limited 168 Bath Street Glasgow G2 4TP	
Bankers	Virgin Money 47 Main Street Baillieston G69 6SQ	

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PARKHEAD CITIZENS ADVICE BUREAU

CONTENTS

	Page
Trustees' report	1 - 8
Independent auditor's report	9 - 12
Statement of financial activities	13
Balance sheet	14
Statement of cash flows	15
Notes to the financial statements	16 - 30

Docusign Envelope ID: 0C5880D2-318C-83BA-824E-ABC738DDE423

PARKHEAD CITIZENS ADVICE BUREAU

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT)

FOR THE YEAR ENDED 31 MARCH 2026

The trustees present their annual report and financial statements for the year ended 31 March 2026.

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)".

Principal activities
The principal activities of the bureau are to provide free independent and confidential information, advice and assistance to the public on a wide range of social issues, including welfare benefits, debt, financial capability, housing, legal and employment rights. Our mission includes supporting the realisation of human rights.

The service includes advice, negotiation and formal representation at tribunals. The Bureau also provides training and workplace experience to local volunteers in information, advice, assistance and representation services, and offers outreach services for residents within the East End of Glasgow.

Fundraising and development support to local third sector organisations continues to be provided on a limited and chargeable consultancy basis.

Structure, Governance and Management
Parkhead Citizens Advice Bureau is recognised by the Office of the Scottish Charity Regulator (OSCR) as a charity (Scottish Charity Number SC014413) and is established for the purpose of benefiting the community in the East End of Glasgow, by advancing the education of the public in matters relating to mental, physical and social welfare and by assisting in the relief of poverty. The charity is incorporated as a company limited by guarantee without a share capital (SC396128).

The Bureau is managed by a Board of Directors, made up of members who are trustees of the charity, appointed annually at the Annual General Meeting. The Board comprises a diverse group of trustees, broadly representative of the community served, established through an open recruitment process. The trustees who served during the year are as noted on page 1. The trustees are provided with induction training on their appointment to the Board which includes structured visits to the Bureau offices. The Board normally meet 5-6 times each year to consider all aspects of the charity's activities and to monitor progress against the strategic and operational plans.

The Board delegate day-to-day management of the charity to the Chief Executive Officer, Elizabeth Willis. Key management personnel comprise the trustees, the Chief Executive Officer, Assistant Manager, Development Officer and Training Support Officer. Key management salaries are set and agreed by the Board taking into account market comparisons in the advice field, funding income and sustainability and with regard to fluctuating responsibilities. Over the year the charity trustees employed 17 full-time and 4 part-time members of staff and provided unpaid work opportunities, training and experience for around 43 new and qualified volunteers. The contribution made by the qualified volunteers who provide front-line advice services is an equivalent in-kind financial contribution of over £70,000 in total per annum for an average of 12 fully qualified volunteer advisers operating at least 6 hours each per week. In addition, the trustees who are volunteers provide an estimated amount of £5,500 per annum of strategic management support. The total value of in-kind support throughout the year is therefore £75,500

The Board continued to meet via zoom throughout 2025-26 as this assures a greater level of attendance. Our annual public event and AGM are held face to face in the autumn.

Service delivery has continued both face to face, online and over the phone depending on the needs of the client. We triage every day with appointments available and emergency drop in clients are always seen. We treat as emergencies any client who presents without money, fuel or a telephone, and those in danger of eviction, deportation or threatened by domestic abuse. Outreach services include venues at churches, community groups, recovery cafes, prisons, libraries and at GP surgeries. Partners who refer clients include health services, social work, council tax officials, mental health and carers organisations, community link workers, youth centres and Barlinnie prison.

Docusign Envelope ID: 0C5880D2-318C-83BA-824E-ABC738DDE423

We also continue to offer workshops, training and talks for our community and stakeholders to increase our reach. We do not stand still on options for delivery or efficiencies and we are exploring the appropriate use of AI technology and other similar options while recognising that many of our most vulnerable clients still need and want a face to face option.

We hold Scottish National Standards for Advice, a rigorous audit of both the organisation and our advice knowledge. Not all advice agencies hold this and we are very proud to have again passed this examination. We have also passed all of our Citizens Advice Scotland organisational and quality audits.

Financial review

The principal funding sources during the year comprised charitable and voluntary income of £720,609 (2024-2025 £737,687).

The Bureau received grant funding of £117,963 from Glasgow City Council to deliver advice services in the East End of Glasgow. This is a reduction from the historical annual grant of around £173,000. Grants were also received from the Robertson Trust (£34,000), Foundation Scotland (£50,000) and Henry Smith Charity (£62,820) for advice services delivery. The National Lottery Community Fund provided a grant of £62,726 for our project Improving lives based in Barlinnie prison.

Other funds received included:

- Pension Service funding for Pension Guidance of £62,572
- Staff Citizens Advice Scotland funding from the Scottish Government totalling £70,577 for our Money Talks Plus project including outreach work.
- Help to Claim service funding of £39,951
- Funding of £10,806 for our Ataxia rare conditions project

Parkhead Citizens Advice Bureau applies the principle of full cost recovery aiming to secure funding for all the costs involved in running a project, activity or service. The costs of a project, activity or service comprise the direct costs, including salaries and operating costs which relate directly to the project, service or activity, in addition to an appropriate share of overheads which partly support the project, service or activity. These shared costs include rent, heat and light, stationery, telephone, legal and audit fees as well as management and support costs. The method of apportioning shared costs is based on staff time.

Review of Activities for the year

Over the last year our numbers increased across the board:

- Our Advisers dealt with **11,553 client contacts**, an increase on last year of around 1500, (not including initial telephone contacts). This figure represents direct client contacts and therefore excludes time spent on case work or time contacting creditors or other stakeholders in connection with a case. On average we worked with 508 active cases per month an increase of 40-50 a month. The total number of **active individual clients was 2778** but this figure excludes family members who may also have benefited from the advice service. Of the total number of clients dealt with during the year 1751 or 63% were new clients.

- Over **20,951** issues were dealt with for clients, an increase of over 3000 issues, on a wide variety of topics. This represents an average of **7.5 issues per client**. This reflects both the complexity of clients' problems and demonstrates the workload and quality of work that we aim to achieve. We do not offer a 'quick fix' but work on preventative information and advice as well as crisis intervention. For example, one client may be assisted with debt and welfare benefits but this may include a number of different benefits, assisting with new claims, a review and possibly an appeal. Debt work also requires extensive case work for instance writing to and negotiating with multiple creditors, querying balances and liability, arguing for interest freezes and write offs as well as working with the client to create a viable, realistic financial statement, a possible repayment schedule and discussing money advice options.

- Every client is offered a benefit check and our mantra is "you don't know what you don't know". The benefit system is extremely complex and many clients have no idea of their entitlements or how to go about making a claim. We believe in a quality service; working to get to the root of the problem and prevent future repeated issues rather than dismissing enquiries with a quick telephone response.

Docusign Envelope ID: 0C5880D2-318C-83BA-824E-ABC738DDE423

- This year we continued to prioritise getting out and about in our community, hosting workshops and other events, providing information stalls at conferences and giving talks to community groups. We know that we need to make a sustained effort to reach clients who might not 'knock on our door'. This year our staff and volunteers **reached an additional 5528 members of the public** by providing information, leaflets and talks on issues of client concern.

- The type of cases we dealt with this year were very similar to the previous year with benefits remaining at around 52%. However, within benefits a key area this year has been assisting clients with migration to Universal Credit. There have been substantial issues for clients transferring from previous benefits and needing help to check the amounts allowed on transfer. Debt issues remained at 9%; employment cases remained at just 1%. The finance and charitable category was around 6%, this includes food voucher assistance and budgeting advice. Council tax issues increased to 5% and housing problems were around 6% of all cases. Energy and utilities increased by around 2% from 7% to 9% of all enquiries reflecting concerns with increasing energy costs. Legal issues, for example, advice on court proceedings and accessing a legal aid solicitor were 6%.

- Adult Disability Payments were one of the main benefit areas we dealt with; a total of **242 reviews/re-determinations/appeals** for clients. Decision making has been taking months and adviser time is often spent chasing cases with Social Security Scotland (SSS). Making contact has been difficult, with advisers and clients left waiting on phone lines for lengthy periods. This issue has been raised with SSS. The Social Security Scotland Commission an independent body, met with advisers at Parkhead CAB to discuss the issues faced by our clients.

- **Client Financial Gains**: This year we scored a record high in client financial gains (CFG) of **around £4 million**. A high proportion of these were related to Universal Credit (UC) so we expect this to be lower next year when the funding for our UC helpline ends. Client financial gains are one way of assessing the impact of our service, however clients often do not report back on the success or failure of benefit claims or appeals and therefore the total CFG is always an estimate. The Bureau always encourages follow up from clients to ensure that timely benefit checks are complete.

- CFGs benefit the local economy as additional money received by clients is most likely to be spent in local shops or for East End services. While the actual impact is difficult to assess accurately, money spent locally undoubtedly helps to sustain jobs and services in the East End community. As noted above, the high increase in financial gains this year is largely due to advice given on Universal Credit migration issues. Many clients have been extremely vulnerable and at risk of losing vital income. The Bureau has experienced a high level of stressed and worried clients.

- We worked with 46 volunteers this year. This number includes supporting our current advisers and starting new trainee advisers. Training was delivered both face to face and online. We also piloted using a new fast tracked training method. We believe face-to-face sessions are essential to help promote discussion and understanding, Some volunteers also prefer this as a method of learning. Volunteers also complete online advice modules as part of their continuous learning to ensure they remain up to date and provide correct advice. The Bureau exercises strong quality controls through the Citizens Advice Scotland quality assurance scheme and by ensuring our staff and volunteers maintain and improve their skills through training. The level of training and quality assurance are unique to CABx. Over **500** online training courses were completed by our new and existing volunteers and advisers.

- Our Pension Guidance Specialist provided intensive advice to around 155 clients and also assisted with training and auditing of new specialists over the year for other CABx across Scotland.

- Our work in Barlinnie prison continued with funding from the National Lottery and match funding from other donors including Gem Workspace. As well as offering one to one advice sessions for prisoners we continued our information workshops and expanded our peer mentors scheme in which prisoners are trained to offer first-line information and help to their colleagues.

  Advice Work : Over **293** prisoners received intensive case work on **1229** issues from our paid adviser. Trained peer mentors also provided further triage advice to another **1190** clients on a variety of topics with support to enable self help. One of the most common topics is Council tax exemption and notifying the local authority so arrears do not build up. This also saves local authorities money chasing up arrears that should not exist in the first place.

Docusign Envelope ID: 0C5880D2-318C-83BA-824E-ABC738DDE423

Other topics include legal proceedings, benefits, debt and housing. Housing advice is instrumental in helping to retain tenancies; a stable home to go to on leaving prison contributes to reducing reoffending and benefits the public purse. The costs of homeless accommodation are substantial; one prisoner retaining a tenancy and therefore not being put into temporary accommodation can **save the public purse £400** per week or over **£20,000 a year**.

Training & Employability: Our Barlinnie training officer also carried out extensive work around forming partnerships with key stakeholders and organising events for both stakeholders and prisoners to attend. These have focused on employability, support for veterans while in prison and post release.

We trained and supported **16 volunteer peer mentors** who complimented our advice delivery, triaging and disseminating information to their peers. In recognition of the value of their advice work, the Governor of Barlinnie has allowed peer mentoring to become an official 'work party' meaning that it will attract a small prison wage. This is a first for advice work within a prison setting and ground breaking. This has extended the CAB reach and empowered the peer mentors and contributes to the prevention of reoffending. The experience and skills gained by peer mentors offers the option of volunteering on release.

Our training officer delivered workshops to **125 workshops to 575 participants** with life skills information.

This year we also helped produce a ground breaking booklet 'Your rights under the Prison Rules' in partnership with the Scottish Human Rights Commission and the Scottish Prison Service. Prisoners are the target audience for this plain English version of the main prison rules and it has now been distributed in all Scottish prisons.

- Parkhead CAB houses and manages the Glasgow Social Policy project on behalf of the 8 Glasgow CABx. Key objectives are to campaign on local issues improve local contributions (social policy feedback) to advocacy and lobbying undertaken by Citizens Advice Scotland. This year the project also assisted in training both volunteers and CAB in recognising social policy issues and has organised a number of round table events to ensure our client voices are heard. These have included events with MPs, MSPs, the Scottish Social Security Commission and the DWP. We strive to influence policy and legal change to address the root causes of social problems, prioritising prevention.

- Our Ataxia project in partnership with Ataxia UK supports clients who face a diagnosis of this degenerative neurological condition. The effects of ataxia include coordination and reduction in mobility and cognitive functioning. Key issues our adviser assists with include benefits, housing, NHS referrals and community care. The condition can deteriorate quickly and be life changing.

  We also campaign nationally to raise awareness of the difficulties of obtaining a diagnosis in Scotland and therefore the access to appropriate treatment. Scotland has no specialist clinics for specific diagnoses of different types of ataxia. A correct diagnosis is crucial to establish appropriate and effective treatment. Obtaining a cross border referral can be extremely difficult as there are cost implications for NHS trusts. A few clients who are financially able have chosen to pay for diagnosis themselves, however, this encourages a two tier system disadvantaging those on a low income.

Client & Stakeholder Feedback
Feedback from clients is collated through feedback forms, comments made and from 'thank you' cards received. The feedback demonstrates financial gains, but also crucially improvements in health and well being that have a wider impact on individuals and their families. Preventative work through advice, information and support, also represents gains for statutory services, such as social work and the NHS, who are then not required to intervene or deal with crises.

Below is a sample over the last year:
From a stakeholder:

Action for Children who are based in St Michaels Primary school:
"I would like to take the opportunity to thank you for the support you are offering and for allowing me to pass on these referrals. It is highly appreciated."

Docusign Envelope ID: 0C5880D2-318C-83BA-824E-ABC738DDE423

Clients:

"If I hadn't got you fighting my corner these last six months I would be freezing cold, struggling to pay my bills, had you not persuaded the blubbering wreck on the other end of the phone to apply for the extra money, money I didn't even know I could apply for and steer me through the form... You are amazing, I was so lucky that you answered the phone when I called you have been outstanding in every way."

"Before I contacted CAB I was very stressed out and had a lot of sleepless nights regarding my problem. But since the CAB has helped me I am so much better and can be worry free"

"It is the first time in years I have been able to put the heating on daily throughout the winter. It made such a difference, Thank you so much"

"He is in recovery and said knowing you are there to help with things he can't manage at the moment has helped him with his recovery"

"I was treated seriously and with great respect and courtesy"

This client came to collect his disability (ADP) form. He wanted to pass on that the help you gave him was "unbelievable" and he would never have got through the form without your help. He said he can't thank you enough

A third party company, "Explain", collected feedback from the clients we had worked with, they received some very positive responses about what some of our clients had to say about their experience with you:

> *"The guy was very helpful. He asked about my situation. They were understanding. Everything was good"*
>
> *"They were really easy to get in touch with. They tried to help."*
>
> *"They have helped me with a few things, and their service was excellent. They've kept me updated and informed on what's been going on. I have no complaints at all"*
>
> *"They have been very helpful and they let me know what I am entitled to. I have never been unemployed before so I didn't know what I was entitled to. They have been very helpful with that. I don't think they could have done better"*
>
> *I felt they were very helpful, simple as that. I was grateful they were there for me. I got everything I needed"*
>
> *"They were outstanding with the help they did for me and the advice they got me. I think they were great"*

Barlinnie Prison:

"I feel I got the help I needed, they gave me information to help with issues like housing and getting me involved with prison recovery and they also helped me with other things I was worried about. One of the workshops I sat in has gave me more confidence to chat in a group"

"Always a great workshop, and extremely informative. Helpful information for release and budgeting"

Stakeholders following a presentation on our work in Barlinnie to a Community Justice Event:

"This is brilliant work, I love the fact that you are focusing on the options of when people are liberated."

"This was really interesting and have already passed on some of the information to my team to have a think about."

Docusign Envelope ID: 0C5880D2-318C-83BA-824E-ABC738DDE423

Plans for future periods

The charity trustees are aware of the additional needs that the rapid rise in energy prices and other living costs mean that demand for advice services will be higher than ever. The trustees are actively pursuing contingency planning and looking for additional sources of funding to increase service provision to meet this demand. They are committed to the continued development of the activities of the bureau and its associated projects to meet those needs and emerging demands. The organisation operates within an area which is affected by a multiplicity of problems. The trustees have 5 strategic aims for the organisation's activities:

- Tackling poverty
- Promoting social justice
- Supporting volunteering
- Encouraging learning and development
- Strengthening the third sector

The charity trustees continue to seek sources of funds to finance relevant activities within the framework of the strategic plan. Over the next year we plan to:

- Continue to provide a holistic advice service which is accessible and effective and meets the changing needs of users.
- Provide benefits advice to clients, assisting clients to maximise their incomes by claiming the benefits due to them and challenging decisions where appropriate.
- Remain flexible in and able to deliver services online and by telephone where required and explore new AI technologies, but also take steps to continue to safely deliver face-to-face advice to our vulnerable clients who are unable to access advice and support digitally. This is particularly needed locally when so many other services have gone to online only.
- Identify issues relating to the social security benefits system and to report on these both locally and nationally through the Scottish Association of Citizens Advice Bureaux (Citizens Advice Scotland).
- Provide a debt advice service to assist clients to stabilise their financial situation and reduce their indebtedness and in addition provide financial guidance through one-to-one face-to-face sessions as well as groupwork.
- Provide advice, negotiation and representation services which assist clients to remain in their home and to prevent homelessness.
- Continue to provide an advice service targeted at the families of prisoners and an outreach service for prisoners at HMP Barlinnie. Deliver our lifeskills workshops aimed at preventative advice and to help to reduce re-offending. Empower prisoners to make positive changes to reduce reoffending on release. Continue our partnership working in the prison with key stakeholders.
- Provide a range of volunteering opportunities within the organisation, particularly for specific groups – black and minority ethnic individuals, people who are long term sick, long term unemployed and those without formal qualifications. Provide ongoing training, coaching, support and supervision for volunteers which enables them to maximise their potential within the organisation and to gain transferable skills and remain flexible in our delivery. We are really happy to announce that our training course is now accredited towards an SVQ and other ongoing learning.
- Continue to develop and implement training and development plans for all voluntary and paid staff within the organisation.
- Provide development support to third sector organisations.
- Continue our essential preventative work informing our community on their rights and entitlements and including how to avoid future debt.
- Continue supporting our staff and clients to be digitally confident and access information and financial assistance and options safely online.
- Consult our community and clients on their needs and ensure they direct our work and where we deliver services to best suit their needs.
- Seek and lobby for longer term funding for the Third Sector. Current grant funding is too often for only 1 year at a time, leaving staff feeling insecure and unsupported and business planning virtually impossible.

Docusign Envelope ID: 0C5880D2-318C-83BA-824E-ABC738DDE423

Reserves Policy
The charity trustees have reviewed the reserves policy and consider it prudent to work towards establishing a reserve fund sufficient to cover three months' operating costs of £175,000, a fund for the replacement of essential equipment as part of a programme of maintenance and renewal/upgrading, together with a salary reserve. The trustees aim to add to the reserves when the funds become available to do so.

Key to our future survival is ensuring we have funds to retain our expert and knowledgeable advice staff. We have therefore designated unrestricted funds and brought these forward where allowed to support service sustainability in 2027/28, when a number of significant funding streams are expected to end or reduce. The Trustees believe this is essential to provide continuity of service to the community. The Trustees believe this is essential as a trusted service for our community to be reassured we will still be here delivering on their casework.

The charity currently holds unrestricted reserves of £350,879, of which £280,341 are designated funds. There are therefore £70,538 held in unrestricted and undesignated (General) funds.

Risk Management
The charity trustees have undertaken a review of the risks to which the charity is exposed and have identified and assessed the risks and appropriate steps are being taken to manage the risk profile of the charity. The trustees are conscious of the difficult financial situation in which our funders are operating, with the corresponding risks this presents to our ability to continue our activities. The trustees consider the financial position of the organisation at every governance meeting and take appropriate measures. The trustees have developed a sustainability strategy and are confident that the actions they have taken will secure the financial viability of the organisation for the foreseeable future and consider it appropriate to continue to prepare the accounts on a going concern basis.
.

Statement of trustees' responsibilities
The trustees, who are also the directors of Parkhead 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;
- 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.

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.

Docusign Envelope ID: 0C5880D2-318C-83BA-824E-ABC738DDE423

PARKHEAD CITIZENS ADVICE BUREAU

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2026

Disclosure of information to auditor

So far as each person who was a director at the date of approving this report is aware, there is no relevant audit information of which the company's auditors are unaware. Additionally, the directors individually have taken all the necessary steps that they ought to have taken as directors in order to make themselves aware of all relevant audit information and to establish that the company's auditors are aware of that information

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

Approved by the trustees and signed on their behalf by:

Signed by:

Gil Long

BA78665464344D7...

Gil Long

Chair

17 September 2026

Docusign Envelope ID: 0C5880D2-318C-83BA-824E-ABC738DDE423

PARKHEAD CITIZENS ADVICE BUREAU

INDEPENDENT AUDITOR'S REPORT

TO THE MEMBERS OF PARKHEAD CITIZENS ADVICE BUREAU

Opinion

We have audited the financial statements of Parkhead 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: 0C5880D2-318C-83BA-824E-ABC738DDE423

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 2006 the 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.

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

Docusign Envelope ID: 0C5880D2-318C-83BA-824E-ABC738DDE423

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; and
- 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.

- Wages & salaries

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: 0C5880D2-318C-83BA-824E-ABC738DDE423

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
2A4E408DA5B14D1...

Alexander Hogg CA (Senior Statutory Auditor)
For and on behalf of Wbg (Audit) Limited, Statutory Auditor
Accountants
168 Bath Street
Glasgow
G2 4TP
17 September 2026

Docusign Envelope ID: 0C5880D2-318C-83BA-824E-ABC738DDE423

PARKHEAD 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**	1,629	-	1,629	328	-	328
Charitable activities	**4**	171,211	545,853	717,064	70,872	666,487	737,359
Investments	**5**	1,916	-	1,916	-	-	-
Total income		174,756	545,853	720,609	71,200	666,487	737,687
Expenditure on:							
Charitable activities	**7**	95,176	589,007	684,183	71,383	608,409	679,792
Total expenditure		95,176	589,007	684,183	71,383	608,409	679,792
Net income/(expenditure)		79,580	(43,154)	36,426	(183)	58,078	57,895
Transfers between funds		-	-	-	(145)	145	-
Net movement in funds	**9**	79,580	(43,154)	36,426	(328)	58,223	57,895
Reconciliation of funds:							
Fund balances at 1 April 2025		271,299	77,840	349,139	271,627	19,617	291,244
Fund balances at 31 March 2026		350,879	34,686	385,565	271,299	77,840	349,139

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: 0C5880D2-318C-83BA-824E-ABC738DDE423

PARKHEAD CITIZENS ADVICE BUREAU

BALANCE SHEET

AS AT 31 MARCH 2026

	Notes	2026 £	2026 £	2025 £	2025 £
Fixed assets					
Tangible assets	**13**		9,961		13,850
Current assets					
Debtors	**14**	33,951		23,534	
Cash at bank and in hand		396,058		371,162	
		430,009		394,696	
Creditors: amounts falling due within one year	**15**	(54,405)		(59,407)	
Net current assets			375,604		335,289
Total assets less current liabilities			385,565		349,139
The funds of the charitable company					
Restricted income funds	**18**		34,686		77,840
Unrestricted funds	**19**		350,879		271,299
			385,565		349,139

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 17 September 2026

Signed by:
Gil Long
BA78665464344D7...
Gil Long
Chair

Signed by:
Ann Ayre
EC3DAD334A2C4BD...
Ann Ayre
Chair

Company No. SC396128

Docusign Envelope ID: 0C5880D2-318C-83BA-824E-ABC738DDE423

PARKHEAD 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	**23**		22,980		76,075
Investing activities					
Purchase of tangible fixed assets		-		(3,011)	
Interest paid		-		(128)	
Investment income received		1,916		-	
Net cash generated from/(used in) investing activities			1,916		(3,139)
Net cash generated from financing activities			-		-
Net increase in cash and cash equivalents			24,896		72,936
Cash and cash equivalents at beginning of year			371,162		298,226
Cash and cash equivalents at end of year			396,058		371,162

Docusign Envelope ID: 0C5880D2-318C-83BA-824E-ABC738DDE423

PARKHEAD CITIZENS ADVICE BUREAU

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2026

1 Accounting policies

Charity information

Parkhead Citizens Advice Bureau is a private company limited by guarantee incorporated in Scotland. The registered office is 1361 Gallowgate, Glasgow, G31 4DN.

1.1 Basis of preparation

The financial statements have been prepared in accordance 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)". The charitable company is a Public Benefit Entity as defined by FRS 102.

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

The financial statements have been prepared under the historical cost convention. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the charitable company has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

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.

Designated funds are unrestricted funds earmarked by the charity trustees for specific purposes. The charity trustees retain the right to utilise these funds as they see fit. Further details of each fund are disclosed below.

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: 0C5880D2-318C-83BA-824E-ABC738DDE423

1 Accounting policies **(Continued)**

1.5 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, 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 classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges are allocated on the portion of the asset's use.

1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Building improvements	10% straight line
Fixtures & fittings	10% straight line
Office equipment	25% straight line

All assets costing more than £500 are capitalised and valued at historical cost.

1.7 Impairment of fixed assets

At each reporting end date, the charitable company reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

1.8 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.

1.9 Financial instruments

The charity has a financial instrument in relation to the pension liability which is held at amortised cost. With the exception of this liability, 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.

1.10 Taxation

The company is a charitable company with the meaning of Section 467 of the Corporation Tax 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: 0C5880D2-318C-83BA-824E-ABC738DDE423

1 Accounting policies **(Continued)**

1.11 Employee benefits

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 charitable company is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

1.12 Pension scheme

From 1 January 2017 and throughout the financial year 2025-26 the charity provided a defined contribution pension scheme for all employees. The pension costs charged in the financial statements in respect of this scheme represent the contributions payable by the charity during the year.

1.13 Allocation of 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 external scrutiny 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 staff time spent. The allocation of support and governance costs is analysed below.

1.14 Debtors

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

1.15 Creditors and provisions

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.

1.16 Operating leases

The charity classifies the lease of property and equipment as operating leases. The title to the property and equipment remains with the lessor.

2 Critical accounting estimates and judgements

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.

Depreciation

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

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.

Docusign Envelope ID: 0C5880D2-318C-83BA-824E-ABC738DDE423

3 Income from donations and legacies

	Unrestricted funds 2026 £	Unrestricted funds 2025 £
Donations and gifts	1,629	328

4 Income from charitable activities

	Advice & Support Services 2026 £	Advice & Support Services 2025 £
Income from charitable activities	717,064	737,359
Analysis by fund		
Unrestricted funds	171,211	70,872
Restricted funds	545,853	666,487
	717,064	737,359

5 Income from investments

	Unrestricted funds 2026 £	Unrestricted funds 2025 £
Bank interest	1,916	-

Docusign Envelope ID: 0C5880D2-318C-83BA-824E-ABC738DDE423

6 Government grants

Glasgow City Council IGF - Grant of £117,963 in 2026 (2025: £112,463) towards salary and running costs of the Core Advice Service provided in East End of Glasgow.

Glasgow City Council - Glasgow Life - Grant of £Nil in 2026 (2025: £24,887) 2 year funding for Glasgow Multiplier Grant awarded by Glasgow Life.

The National Lottery Community Fund - Improving Lives - Grant of £62,726 in 2026 (2025: £78,426) to provide advice services in Barlinnie prison and life skills workshops and link prisoners to volunteering opportunities in the community.

NHS paid by North West CAB fund in 2026 of £4,594 (2025: £9,333) towards the delivery of advice in GP practices.

Citizen Advice Scotland - Grant of £70,577 in 2026 (2025: £66,898) towards the Money Talks Plus project including outreach work.

Docusign Envelope ID: 0C5880D2-318C-83BA-824E-ABC738DDE423

7 Expenditure on charitable activities

	Advice & Support Services 2026 £	Advice & Support Services 2025 £
Direct costs		
Staff costs	603,233	591,562
Depreciation and impairment	3,889	6,086
Rent, rates and insurance	15,395	13,960
Repairs & maintenance	8,486	6,269
Heating and lighting	5,021	5,397
Cleaning	400	440
Equipment lease	3,270	3,194
Travel expenses	6,165	5,750
Postages	1,516	2,578
Stationery & office supplies	3,973	4,117
Telephone	3,200	3,014
Membership & subscriptions	7,394	5,061
Legal and professional fees	474	8,060
Software	182	274
Storage	1,210	2,635
Sundries	835	2,248
Other	213	463
	664,856	661,108
Share of support and governance costs (see note 8)		
Governance	19,327	18,684
	684,183	679,792
Analysis by fund		
Unrestricted funds	95,176	71,383
Restricted funds	589,007	608,409
	684,183	679,792

8 Support costs allocated to activities

	2026 £	2025 £
Governance costs	19,327	18,684
Analysed between:		
Advice & Support Services	19,327	18,684

Docusign Envelope ID: 0C5880D2-318C-83BA-824E-ABC738DDE423

9 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	9,312	8,868
Depreciation of owned tangible fixed assets	3,889	6,086

10 Trustees

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

No trustee or other person related to the charity had any personal interest in any contract or transaction entered into by the charity during the year (2025: None) Expenses were waived by the trustees during the year amounting to £Nil (2025: £Nil). No travel costs were reimbursed to trustees (2025: None). No donations were made by the trustees during the year (2025: None).

11 Employees

The average monthly number of employees during the year was:

	2026	2025
	Number	Number
	20	22

Employment costs	2026	2025
	£	£
Wages and salaries	526,949	526,044
Social security costs	53,660	41,868
Other pension costs	22,624	23,650
	603,233	591,562

There were no employees whose annual remuneration was more than £60,000.

Remuneration of key management personnel

The remuneration of key management personnel was as follows:

	2026	2025
	£	£
Aggregate compensation	101,984	99,827

12 Taxation

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

Docusign Envelope ID: 0C5880D2-318C-83BA-824E-ABC738DDE423

13 Tangible fixed assets

	Building improvements	Fixtures & fittings	Office equipment	Total
	£	£	£	£
Cost				
At 1 April 2025	19,204	22,490	28,004	69,698
Disposals	-	-	(735)	(735)
At 31 March 2026	19,204	22,490	27,269	68,963
Depreciation and impairment				
At 1 April 2025	9,651	22,490	23,707	55,848
Depreciation charged in the year	1,920	-	1,969	3,889
Eliminated in respect of disposals	-	-	(735)	(735)
At 31 March 2026	11,571	22,490	24,941	59,002
Carrying amount				
At 31 March 2026	7,633	-	2,328	9,961
At 31 March 2025	9,553	-	4,297	13,850

14 Debtors

	2026	2025
Amounts falling due within one year:	£	£
Accrued income	31,334	19,320
Other debtors	2,617	4,214
	33,951	23,534

15 Creditors: amounts falling due within one year

	Notes	2026	2025
		£	£
Other taxation and social security		11,665	10,047
Deferred income	16	31,125	39,651
Trade creditors		1,555	-
Accruals		10,060	9,709
		54,405	59,407

16 Deferred income

	2026	2025
	£	£
Other deferred income	31,125	39,651

Docusign Envelope ID: 0C5880D2-318C-83BA-824E-ABC738DDE423

16 Deferred income **(Continued)**

Deferred income is included in the financial statements as follows:

	2026	2025
	£	£
Deferred income is included within:		
Current liabilities	31,125	39,651

	2026	2025
	£	£
Movements in the year:		
Deferred income at 1 April 2025	39,651	26,123
Released from previous periods	(39,651)	(26,123)
Resources deferred in the year	31,125	39,651
Deferred income at 31 March 2026	31,125	39,651

Deferred income at 31 March 2026 comprises money received in advance from The National Lottery (£26,125) and GCVS Wellbeing (£5,000) for the financial year 2026/2027.

17 Retirement benefit schemes

Defined contribution schemes	2026	2025
	£	£
Charge to profit or loss in respect of defined contribution schemes	22,624	23,650

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: 0C5880D2-318C-83BA-824E-ABC738DDE423

18 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
	£	£	£	£	£
CAS-Money Talk Plus	-	70,577	(70,577)	-	-
CAS - Help to claim	-	39,951	(39,951)	-	-
CAS - Pensionwise Level 2	-	62,572	(62,572)	-	-
Ataxia - Rare Conditions	12,559	10,806	(23,365)	-	-
ANON Trust	11,301	-	(11,301)	-	-
GCC Money Advice Trainee	11,291	-	(11,291)	-	-
CAS - Social Policy	9,534	74,717	(75,709)	-	8,542
Glasgow GNE Foodbank	-	33,627	(33,627)	-	-
Glasgow Life - Culture & Sports	466	-	(466)	-	-
Henry Smith Charity	-	62,820	(62,820)	-	-
National Lottery - Barlinnie	32,689	62,726	(69,271)	-	26,144
Gem Workspace	-	5,500	(5,500)	-	-
Glasgow City Council IGF Core	-	117,963	(117,963)	-	-
NHS – GP Outreach	-	4,594	(4,594)	-	-
	77,840	545,853	(589,007)	-	34,686

Docusign Envelope ID: 0C5880D2-318C-83BA-824E-ABC738DDE423

18 Restricted funds **(Continued)**

Previous year:	At 1 April 2024 £	Incoming resources £	Resources expended £	Transfers £	At 31 March 2025 £
ANON Trust	-	20,000	(8,699)	-	11,301
Citizens Advice Scotland - Pensionwise	1,263	1,326	(2,589)	-	-
Citizens Advice Scotland - Gambling Support	2,998	2,129	(5,127)	-	-
Citizens Advice Scotland - Money Talks Plus	-	66,898	(67,043)	145	-
Citizens Advice Scotland - Help to Claim	-	38,167	(38,167)	-	-
Citizens Advice Scotland - Pensionwise Level 2	-	50,788	(50,788)	-	-
Citizens Advice Scotland - Ataxia - Rare Conditions	9,210	49,347	(45,998)	-	12,559
Citizens Advice Scotland - Social Policy	-	75,888	(66,354)	-	9,534
Glasgow City Council IGF Core	-	112,463	(112,463)	-	-
Glasgow City Council Money Advice Trainee	-	26,835	(15,544)	-	11,291
NHS – GP Outreach	-	9,333	(9,333)	-	-
Glasgow Life - Culture & Sports	2,199	24,887	(26,620)	-	466
Henry Smith Charity	-	60,000	(60,000)	-	-
National Lottery - Barlinnie	613	78,426	(46,350)	-	32,689
National Lottery - Awards for All	3,334	-	(3,334)	-	-
The Robertson Trust	-	34,000	(34,000)	-	-
Trussell Trust	-	16,000	(16,000)	-	-
	19,617	666,487	(608,409)	145	77,840

Docusign Envelope ID: 0C5880D2-318C-83BA-824E-ABC738DDE423

18 Restricted funds **(Continued)**

Restricted funds comprise:
ANON Trust – a grant from an anonymous funder to support outreach services for prisoners in HMP Barlinnie and other advice delivery.

Citizens Advice Scotland – Pensionwise – a project providing guidance for people aged 50 years and over who wish to understand their options under pensions freedom legislation.

Citizens Advice Scotland – Pensionwise Level 2 – a project providing guidance for people aged 50 years and over who wish to understand their options under pensions freedom legislation.

Citizens Advice Scotland - Gambling Support - support and advice for gambling addictions.

NHS – GP Outreach - NHS paid North West CAB towards the delivery of advice in GP practices.

Citizens Advice Scotland – Money Talks Plus – funding for money advice and welfare rights.

Citizens Advice Scotland – Help to Claim – funding to deliver advice and assist with initial claims for Universal Credit.

Citizens Advice Scotland – Ataxia / Rare Conditions – funding provided for the rare conditions project.

Citizens Advice Scotland – Social Policy – funding for the CAB in Glasgow to campaign on local issues and national issues that feed into Citizens Advice Scotland's work.

Glasgow City Council IGF Core – funding for the core delivery of advice services in the East End of Glasgow through drop-in sessions and appointments.

Glasgow City Council Money Advice Trainee – funding towards employing a money advice trainee.

Glasgow GNE Foodbank – funding to help raise awareness of Glasgow Helps and provide advice to the people of Glasgow.

Glasgow Life – Culture & Sports – two-year funding for the Glasgow Multiplier Grant awarded by Glasgow Life.

Henry Smith Charity – three-year funding for a project which aims to assist in relieving poverty by educating the community on mental, physical and social welfare in Glasgow.

National Lottery – Barlinnie – funding to provide advice and support to prisoners and their families at HMP Barlinnie.

National Lottery – Awards for All – grant funding towards youth project work.

The Robertson Trust – grant towards the provision of support advice services.

Gem Workspace – funding to further GEM's charitable activities in relieving poverty and increasing employability.

Docusign Envelope ID: 0C5880D2-318C-83BA-824E-ABC738DDE423

19 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 £
Tangible fixed assets	13,850	-	-	(3,889)	9,961
Redundancy	73,503	-	-	-	73,503
Public liability excess	10,000	-	-	(7,500)	2,500
Winding up costs	150,000	-	-	-	150,000
Service sustainability	-	-	-	27,367	27,367
Salary review fund	-	-	-	17,010	17,010
General funds	23,946	174,756	(95,176)	(32,988)	70,538
	271,299	174,756	(95,176)	-	350,879

Previous year:	At 1 April 2024 £	Incoming resources £	Resources expended £	Transfers £	At 31 March 2025 £
Salary review fund	23,640	-	-	(23,640)	-
Redundancy fund	73,503	-	-	-	73,503
Tangible fixed assets	16,925	-	(6,086)	3,011	13,850
Public liability excess	-	-	-	10,000	10,000
Winding up costs	150,000	-	-	-	150,000
General funds	7,559	71,200	(65,297)	10,484	23,946
	271,627	71,200	(71,383)	(145)	271,299

Designated funds comprise:

Salary Review Fund – represents funds held to be spent on future salary reviews.

Redundancy Fund – represents funds held for future redundancies should this be necessary.

Tangible Fixed Assets Fund – represents the net book value of the charity's tangible fixed assets.

Public Liability Excess Fund – represents funds held to meet the potential excess payable in respect of public liability claims.

Winding Up Costs Fund – represents funds held for running costs in the event of the charity winding up.

Service Sustainability Fund – represents funds received from Foundation Scotland which have been designated to support the ongoing work of the Bureau and maximise the delivery of crucial services to the local community.

Docusign Envelope ID: 0C5880D2-318C-83BA-824E-ABC738DDE423

20 Analysis of net assets between funds

	Unrestricted funds 2026 £	Restricted funds 2026 £	Total 2026 £
At 31 March 2026:			
Tangible assets	9,961	-	9,961
Current assets/(liabilities)	340,918	34,686	375,604
	350,879	34,686	385,565

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £
At 31 March 2025:			
Tangible assets	13,850	-	13,850
Current assets/(liabilities)	257,449	77,840	335,289
	271,299	77,840	349,139

21 Operating lease commitments

Lessee

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	10,054	9,580
Between two and five years	1,812	-
	11,866	9,580

22 Related party transactions

Docusign Envelope ID: 0C5880D2-318C-83BA-824E-ABC738DDE423

22 Related party transactions **(Continued)**

Transactions with related parties

Citizens Advice Scotland is a related party by association. Gil Long is a member of the CAS Board and Chair of the Policy Forum, a standing committee of CAS. Janet Bain was elected on to the Development Committee of Citizens Advice Scotland. The charity received £237,792 (2025: £271,284) of income from Citizens Advice Scotland during the year.

No trustee or other person related to the charity had any personal interest in any contract or transaction entered into by the charity during the year (2025: None).

Expenses were waived by the trustees during the year amounting to £Nil (2025: £Nil). Travel costs amounting to £Nil (2025: nil) were reimbursed to (2025: nil) trustees. No donations were made by a Trustee during the year (2025: None).

23 Cash generated from operations

	2026	2025
	£	£
Surplus for the year	36,426	57,895
Adjustments for:		
Investment income recognised in statement of financial activities	(1,916)	-
Interest payable	-	128
Depreciation and impairment of tangible fixed assets	3,889	6,086
Movements in working capital:		
(Increase) in debtors	(10,417)	(1,201)
Increase/(decrease) in creditors	3,524	(361)
(Decrease)/increase in deferred income	(8,526)	13,528
Cash generated from operations	22,980	76,075

24 Analysis of changes in net funds

The charitable company had no material debt during the year.