Charity registration number SC010123 (Scotland)

Company registration number SC400899 (Scotland)

ROXBURGH & BERWICKSHIRE CITIZENS ADVICE BUREAU

ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2026

JRW HOGG & THORBURN
chartered accountants

ROXBURGH & BERWICKSHIRE CITIZENS ADVICE BUREAU

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	Mrs H Anderson	
	Mrs S R C Bell	
	Mrs G Purdie	
	Mr H R Scott	
	Mr M Wilson	
	Mr J Currie	(Appointed 8 April 2025)
	Ms K Stephenson	(Appointed 22 September 2025)
Secretary	Mr Jack Dalrymple	
Bureau Managers	Jack Dalrymple	
	Fiona Caldwell	Roxburghshire
	Jennie Hemmings	Berwickshire
Country of incorporation	United Kingdom (Scotland)	SC400899
Charity registration	Scotland	SC010123
Registered office	1 Towerdykeside Hawick Roxburghshire United Kingdom TD9 9EA	
Independent examiner	Joanne Gibson JRW Hogg & Thorburn LLP Chartered Accountants 19 Buccleuch Street Hawick Roxburghshire TD9 0HL	

ROXBURGH & BERWICKSHIRE CITIZENS ADVICE BUREAU

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ROXBURGH & BERWICKSHIRE 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 charity's governing document, the Companies Act 2006 the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" and the Charities SORP "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)".

Objectives and activities

The company's objects are to promote any charitable purposes for the public benefit in Roxburgh and Berwickshire ("the area of local benefit") and elsewhere, by:
(i) The advancement of education
by providing clients with information, clarification and understanding of legislation and their legal rights and responsibilities and enhancing employability of volunteer advisers through a targeted training programme.
(ii) The relief of those in need
by assessing clients' entitlement to welfare benefits, by providing assistance in claiming benefits and by assisting them to appeal against refusal to benefits and by doing so ensure they do not suffer from poverty.
(iii) 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.
(iv) Advancement of health
by providing a comprehensive advice service which deals with all aspects of clients' problems and alleviates the injury, stress and anxiety caused by unsolved problems.
(v) Advancement of community development
by recruiting, training and developing local citizens to be volunteers in and for the Citizens Advice Bureau who in turn assist members of the public in their community and in doing so contribute to the development of their community.
Where the objects are being promoted out with the defined area of local benefit, the Company may work with organisations with similar aims, but shall at all times adhere to the agreed principles for the operation of Citizens Advice Bureaux set out from time to time by the Citizens Advice Scotland ("CAS"), who regularly audit the activities of it's 61 member Bureaux to ensure that they comply fully with its stipulated membership requirements.
To achieve these objects the Company operates an advice service from four locations: Hawick, Kelso, Duns, Eyemouth.

Volunteers

The trustees would like to thank all members of staff and our treasured volunteers for all their hard work over the past 12 months. They would also like to thank all financial contributes for their ongoing support.

Achievements and performance

Significant activities and achievements against objectives

During the 2025/2026 financial year, the bureau made a number of achievements of which it is proud. During the year, the bureau supported 1734 clients, with 13,494 issues over 5847 contacts. The work of the bureau resulted in £1,826,255.95 in financial gains for clients – money put back into the pockets of the local community.

Over the financial year, benefits continues to be our most sought after advice area, with 38.41% of all contacts, followed by debt (11.85%) and financial and crisis support (11.33%).

The 2025/2026 financial year has seen the funding come to an end for our highly successful Employment Rights Advice Service, a project delivered in collaboration with Dumfries and Galloway Citizens Advice Service, Central Borders Citizens Advice Bureau, and Peebles and District Citizens Advice Bureau. This project has allowed the community to receive advice and assistance on employment enquiries up to and including employment tribunal representation. Thanks go to Robertson Trust for their funding and support throughout this project.

Financial review

The Bureau operates in conjunction with two other Bureaux operating within the Scottish Borders Region. A company and charity, Borders Citizens Advice Consortium Ltd (BCAC) acts as a conduit for all funding received from Scottish Borders Council. There is a contract between BCAC and the Council which runs to 31st March 2027 and the Bureau is sub-contracted to provide the services in Roxburgh and Berwickshire.

In 2025/26 the total SBC funding was £240,600 of which this Bureau received £125,112. In 2026/27 the anticipated total BCAC funding will be £240,600 of which the Bureau will receive £125,112.

Other non-core funding in 2025/26 amounted to £259,790 compared to £206,970 for 2024/25. Core funding in 2025/26 amounted to £50,000.

Reserves policy

1. Purpose of holding reserves

The trustees consider that an appropriate level of reserves is necessary to support the charity's financial stability and sustainability. Reserves may be required to manage short-term cash-flow pressures, respond to unexpected costs, cover delays or reductions in income, protect core charitable activities, and allow the trustees time to take decisions in the best interests of beneficiaries if circumstances change.

2. Target level of unrestricted reserves

The trustees aim to maintain free reserves equivalent to approximately 6 months of normal unrestricted operating expenditure, estimated at £182,000 for the financial year 2026/27. This target has been set after considering the charity's current activities, funding streams, forecast income and expenditure, known commitments, and the main financial risks facing the charity.

The trustees have resolved to create a designated reserve to meet potential costs of redundancy payments in the event of core activities being de funded and/or there being a structural review of service delivery methods. In the financial year 2026/27 the cost is projected to be approximately £46,000.

Additionally, the trustees have resolved to create a designated reserve of £12,500 to meet potential costs arising from insurance claims due to complaints and disputes. This designated reserve is provided to meet the insurance excess on each and every claim which is currently set at £2,500 per event.

3. Position at the year end

At the year-end 2025/26, the charity held total funds of £377,000 of which £42,800 were restricted funds and £334,200 were unrestricted funds. After excluding restricted funds, fixed assets held for charitable use, and any designated funds, free reserves were £275,700. This represents approximately 9 months of normal unrestricted operating expenditure. The Board are satisfied that the current level of free reserves ensure long term financial sustainability and resilience, particularly in light of increasing demand for services and uncertain future funding landscape with SBC.

4. Monitoring and review

The trustees will monitor the level of free reserves during the year as part of their regular financial review. The reserves policy will be reviewed at least annually when the accounts and budget are considered, and sooner if there are significant changes to the charity's income, expenditure, activities, or financial risks.

The trustees meet regularly and receive regular reports from managers and the treasurer to ensure they mitigate any risks related to service provision and funding.

They have taken out trustee indemnity insurance as well as other insurance to ensure appropriate provision is in place.

Plans for future periods

For the 2026/2027 financial year, Roxburgh and Berwickshire CAB will be launching the new Veterans Advice Service, to support veterans and their families within the area. The project provides a dedicated point of contact to provide advice on benefits, debt, employment, energy, utilities, and financial crisis etc. As part of the project, our dedicated advisor will run a number of roadshow sessions, reaching out to veterans and the wider communities that do not have as easy access to a CAB office.

As part of our plans to provide advice where clients need it most, Roxburgh and Berwickshire CAB will look to further increase its outreach provision in the 2026/2027 financial year, with a focus on engaging with the What Matters Hubs.

Roxburgh and Berwickshire CAB will continue to provide a high standard of advice to all those within the area who need it.

Structure, governance and management

The company is limited by guarantee and does not have Share Capital. It is governed by its Memorandum and Articles of Association.

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

Mrs H Anderson
Mrs S R C Bell
Mrs G Purdie
Mr H R Scott
Mr M Wilson
Mr J Currie (Appointed 8 April 2025)
Ms K Stephenson (Appointed 22 September 2025)

Recruitment and appointment of trustees

At each annual general meeting the members shall elect any member who is willing so to act as a director, subject to the proviso that no more than 25% of directors at any time shall be volunteer workers. The directors may at any time appoint as a director any individual whom they reasonably consider appropriate.

Organisational structure

Jack Dalrymple, Fiona Caldwell and Jennie Hemmings manage the Roxburgh and the Berwickshire services. Supervision and advice is always provided by the trustees.

Induction and training of trustees

New trustees will undergo an induction process which will include guidance from experienced trustees and an information pack including the Guidance for Charity Trustees produced by OSCR.

The trustees' report was approved by the Board of Trustees.

Marshall Wilson

Mr M Wilson
Trustee

5 October 2026

ROXBURGH & BERWICKSHIRE CITIZENS ADVICE BUREAU

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF ROXBURGH & BERWICKSHIRE CITIZENS ADVICE BUREAU

I report on the financial statements of the charity for the year ended 31 March 2026, which are set out on pages 5 to 15.

Respective responsibilities of trustees and examiner

The charity trustees (who are also the directors of Roxburgh & Berwickshire Citizens Advice Bureau for the purposes of company law) are responsible for the preparation of the financial statements in accordance with the terms of the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006.The charity trustees consider that the audit requirement of Regulation 10(1)(a)-(c) of the Charities Accounts (Scotland) Regulations 2006 does not apply.

It is my responsibility to examine the financial statements as required under section 44(1)(c) of the Charities and Trustee Investment (Scotland) Act 2005 and to state whether particular matters have come to my attention.

Basis of independent examiner's statement

My examination is carried out in accordance with Regulation 11 of the Charities Accounts (Scotland) Regulations 2006. An examination includes a review of the accounting records kept by the charity and a comparison of the financial statements presented with those records. It also includes consideration of any unusual items or disclosures in the financial statements, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the financial statements.

Independent examiner's statement

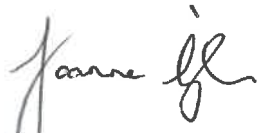
Since the charity has prepared its financial statements on an accruals basis and is also registered in Scotland, the independent examiner must be a member of a body listed in Regulation 11(2) of the Charities Accounts (Scotland) Regulations 2006. I confirm that I am qualified to undertake the examination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

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

1. which gives me reasonable cause to believe that in any material respect the requirements:
   - to keep accounting records in accordance with Section 44(1)(a) of the Charities and Trustee Investment (Scotland) Act 2005 and Regulation 4 of the Charities Accounts (Scotland) Regulations 2006, and
   - to prepare financial statements which accord with the accounting records and comply with Regulation 8 of the Charities Accounts (Scotland) Regulations 2006

have not been met, or

2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the financial statements to be reached.



Joanne Gibson
JRW Hogg & Thorburn LLP
Chartered Accountants
19 Buccleuch Street
Hawick
Roxburghshire
TD9 0HL
8 October 2026

ROXBURGH & BERWICKSHIRE 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 and endowments from:							
Donations and legacies	2	50,120	-	50,120	120	-	120
Charitable activities							-
Charitable activities	3	175,141	209,761	384,902	149,880	182,202	332,082
Other income	4	539	-	539	1,192	-	1,192
Total income		225,800	209,761	435,561	151,192	182,202	333,394
Expenditure on:							
Charitable activities	5	159,959	178,807	338,766	214,852	156,540	371,392
Total expenditure		159,959	178,807	338,766	214,852	156,540	371,392
Net income/(expenditure)		65,841	30,954	96,795	(63,660)	25,662	(37,998)
Transfers between funds		28,078	(28,078)	-	30,774	(30,774)	-
Net movement in funds	8	93,919	2,876	96,795	(32,886)	(5,112)	(37,998)
Reconciliation of funds:							
Fund balances at 1 April 2025		240,329	39,871	280,200	273,215	44,983	318,198
Fund balances at 31 March 2026		334,248	42,747	376,995	240,329	39,871	280,200

ROXBURGH & BERWICKSHIRE CITIZENS ADVICE BUREAU

BALANCE SHEET

AS AT 31 MARCH 2026

	Notes	2026 £	£	2025 £	£
Current assets					
Debtors	13	10,355		11,033	
Cash at bank and in hand		367,983		270,767	
		378,338		281,800	
Creditors: amounts falling due within one year	14	(1,343)		(1,600)	
Net current assets			376,995		280,200
The funds of the charity					
Restricted income funds	16		42,747		39,871
Unrestricted funds	17		334,248		240,329
			376,995		280,200

The company is entitled to the exemption from the audit requirement contained in section 477 of the Companies Act 2006, for the year ended 31 March 2026.

The directors acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of financial statements.

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.

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

The financial statements were approved by the trustees on 5 October 2026

Mr M Wilson
Trustee

Ms K Stephenson
Trustee

1 Accounting policies

Charity information

Roxburgh & Berwickshire Citizens Advice Bureau is a private company limited by guarantee incorporated in Scotland. The registered office is 1 Towerdykeside, Hawick, Roxburghshire, TD9 9EA, United Kingdom.

1.1 Basis of preparation

The financial statements have been prepared in accordance with the charity'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 charity is a Public Benefit Entity as defined by FRS 102.

The charity has taken advantage of the provisions in the SORP for charities not to prepare a statement of cash flows.

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

The 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 charity 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 funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Restricted funds are subject to specific conditions by donors or grantors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

Endowment funds are subject to specific conditions by donors that the capital must be maintained by the charity.

1.4 Income

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Legacies are recognised on receipt or otherwise if the charity has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

No amounts are included in the SOFA for the very significant amount of work carried out for the charity by volunteers, because the value of their work cannot be reasonably quantified in financial terms.

1 Accounting policies **(Continued)**

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.

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:

Computers	Straight line over 4 years

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

All assets are capitalised with a cost of over £5,000.

1.7 Financial instruments

The charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

1 Accounting policies (Continued)

Basic financial liabilities

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

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

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

Derecognition of financial liabilities

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

1.8 Retirement benefits

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

2 Income from donations and legacies

	Unrestricted funds 2026 £	Unrestricted funds 2025 £
Donations and gifts	120	120
Grants	50,000	-
	50,120	120
Grants		
Foundation Scotland	50,000	-
	50,000	-

3 Income from charitable activities

	Unrestricted funds 2026 £	Restricted funds 2026 £	Total 2026 £	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £
Charitable activities						
Grants	175,141	209,761	384,902	149,880	182,202	332,082

3 Income from charitable activities (Continued)

Grants analysis

	Charitable activities 2026 £	Charitable activities 2025 £
Scottish Borders Council	150,612	175,595
The Robertson Trust	46,465	42,232
Citizens Advice Scotland	187,825	114,255
Other	-	-
	(384,902)	(332,082)

4 Other income

	Unrestricted funds 2026 £	Unrestricted funds 2025 £
Other income	539	1,192

5 Expenditure on charitable activities

	Charitable activities 2026 £	Charitable activities 2025 £
Direct costs		
Staff costs	281,294	311,785
Travel - volunteers	3,650	2,909
Travel - staff & committee	3,264	3,990
Training	525	154
Room Hire	149	713
Admin Fee	-	1,130
Project costs	3,523	-
	292,405	320,681
Grant funding of activities (see note 6)	2,013	19,612
Share of support and governance costs (see note 7)		
Support	41,419	27,657
Governance	2,929	3,442
	338,766	371,392
Analysis by fund		
Unrestricted funds	159,959	214,852
Restricted funds	178,807	156,540
	338,766	371,392

6 Grants payable

	Charitable activities 2026 £	Charitable activities 2025 £
Grants to individuals	2,013	19,612

-

7 Support costs allocated to activities

	2026 £	2025 £
Premises costs	3,631	5,258
Postage, printing, stationery & advertising	4,168	6,264
Communication costs	7,042	3,412
Repairs & replacements	18,422	5,323
Subscriptions	5,632	4,267
Sundries	2,525	3,133
Governance costs	2,928	3,442
	44,348	31,099
Analysed between:		
Charitable activities	44,348	31,099

8 Net movement in funds

	2026 £	2025 £
The net movement in funds is stated after charging/(crediting):		
Fees payable for the independent examination of the charity's financial statements	1,800	2,400

9 Trustees

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

10 Employees

The average monthly number of employees during the year was:

	2026 Number	2025 Number
Project staff	9	10

Employment costs	2026 £	2025 £
Wages and salaries	243,838	270,445
Social security costs	19,293	20,113
Other pension costs	18,163	21,227
	281,294	311,785

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

10 Employees (Continued)

Remuneration of key management personnel

The key management personnel of the charity comprise the trustees and bureau managers J Dalrymple, F Caldwell and J Hemmings. None of the trustees were remunerated for their duties as trustees during the year. The total remuneration of key management personnel during the year was £132,275 (2025, £111,574).

11 Taxation

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

12 Tangible fixed assets

	Computers £
Cost	
At 1 April 2025	15,325
At 31 March 2026	15,325
Depreciation and impairment	
At 1 April 2025	15,325
At 31 March 2026	15,325
Carrying amount	-

13 Debtors

	2026 £	2025 £
Amounts falling due within one year:		
Other debtors	10,355	11,033

14 Creditors: amounts falling due within one year

	2026 £	2025 £
Other creditors	1,343	1,600

15 Retirement benefit schemes

	2026 £	2025 £
Defined contribution schemes		
Charge to profit or loss in respect of defined contribution schemes	18,163	21,227

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

16 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
	£	£	£	£	£
Pension Wise	330	56,857	(43,896)	(12,368)	923
Warm & Well	1,709	-	-	-	1,709
Money Talk Plus	-	42,218	(39,368)	(3,000)	(150)
Employment Rights & Advice Service	17,143	46,465	(32,865)	(5,460)	25,283
SBC - Levelling Up	-	20,000	(16,815)	-	3,185
GBV	4,890	-	(4,890)	-	-
Warm & Well Utility	1,425	-	(287)	-	1,138
Reaching You	10,870	-	-	(2,000)	8,870
CT Debt	-	24,226	(20,726)	(3,500)	-
Big 50th Birthday	2,630	-	(3,380)	750	-
PAF Borders	874	19,995	(16,580)	(2,500)	1,789
	39,871	209,761	(178,807)	(28,078)	42,747

Previous year:	At 1 April 2024	Incoming resources	Resources expended	Transfers	At 31 March 2025
	£	£	£	£	£
Pension Wise	315	53,030	(40,785)	(12,230)	330
Warm & Well	109	29,120	(24,520)	(3,000)	1,709
Money Talk Plus	2,871	40,016	(37,162)	(5,725)	-
Gambling Support	1,146	2,760	(329)	(3,577)	-
Employment Rights & Advice Service	20,747	42,235	(40,347)	(5,492)	17,143
Warm & Well Utility	1,425	-	-	-	1,425
Reaching You	10,870	-	-	-	10,870
Food Insecurity	-	151	(151)	-	-
Financial Health Grant	7,500	-	(7,500)	-	-
Big 50th Birthday	-	5,000	(1,620)	(750)	2,630
PAF Borders	-	5,000	(4,126)	-	874
GBV	-	4,890	-	-	4,890
	44,983	182,202	(156,540)	(30,774)	39,871

The main restricted funds are described in the Report of the Trustees.

17 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
	£	£	£	£	£
General funds	240,329	225,800	(159,959)	28,078	334,248

Previous year:	At 1 April 2024	Incoming resources	Resources expended	Transfers	At 31 March 2025
	£	£	£	£	£
General funds	273,215	151,192	(214,852)	30,774	240,329

Movement in funds relate to management fee contributions from projects which are quantified, agreed with funder, and allocated to core unrestricted funds.

18 Analysis of net assets between funds

	Unrestricted funds 2026	Restricted funds 2026	Total 2026
	£	£	£
At 31 March 2026:			
Current assets/(liabilities)	334,248	42,747	376,995
	334,248	42,747	376,995

	Unrestricted funds 2025	Restricted funds 2025	Total 2025
	£	£	£
At 31 March 2025:			
Current assets/(liabilities)	240,329	39,871	280,200
	240,329	39,871	280,200

19 Related party transactions

There were no disclosable related party transactions during the year (2025 - none).

20 Company Limited by Guarantee

The charity is a company limited by guarantee and has no share capital. The liability of each member in the event of winding up is limited to £1.