

REGISTERED CHARITY NUMBER: SC005001

**REPORT OF THE TRUSTEES AND
FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025
FOR
EASTERHOUSE CITIZENS ADVICE BUREAU
(A SCOTTISH CHARITABLE INCORPORATED
ORGANISATION)**

Azets Audit Services
Chartered Accountant
Titanium 1
King's Inch Place
Renfrew
Glasgow
PA4 8WF

**EASTERHOUSE CITIZENS ADVICE BUREAU
(A SCOTTISH CHARITABLE INCORPORATED
ORGANISATION)**

**CONTENTS OF THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025**

	Page
Reference and Administrative Details	1
Report of the Trustees	2 to 5
Independent Examiner's Report	6
Statement of Financial Activities	7
Balance Sheet	8
Notes to the Financial Statements	9 to 19
Detailed Statement of Financial Activities	20 to 21

**EASTERHOUSE CITIZENS ADVICE BUREAU
(A SCOTTISH CHARITABLE INCORPORATED
ORGANISATION)**

**REFERENCE AND ADMINISTRATIVE DETAILS
FOR THE YEAR ENDED 31 MARCH 2025**

TRUSTEES



REGISTERED OFFICE

**REGISTERED CHARITY
NUMBER**

SC005001

INDEPENDENT EXAMINER

Azets Audit Services
Chartered Accountant
Titanium 1
King's Inch Place
Renfrew
Glasgow
PA4 8WF

BANKERS

Bank of Scotland
Argyle Street
GLASGOW

**EASTERHOUSE CITIZENS ADVICE BUREAU
(A SCOTTISH CHARITABLE INCORPORATED
ORGANISATION)**

**REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2025**

The trustees present their report with the financial statements of the charity for the year ended 31 March 2025. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

OBJECTIVES AND ACTIVITIES

Charitable Objectives

The main purposes for which the Bureau is established are to alleviate the effects of poverty and social and economic exclusion through the provision of advice, assistance, negotiation, representation, education and training to the residents of the Greater Easterhouse area of Glasgow.

Principal activities

The service is based on respect for the client and is free, confidential, independent and impartial. It aims to empower and enable clients to make informed choices and take appropriate action regarding their circumstances by providing information, advice, practical assistance and where necessary representation. Trained volunteer advisers, drawn from the local community and supported by paid support staff, provide the front line service.

The Bureau is a member of the Scottish Association of Citizens Advice Bureaux commonly known as Citizens Advice Scotland. As such, the Bureau works within the twelve principles of the Association of members, i.e. the services are free, confidential, impartial, independent, accessible, effective, community accountable, support the clients' right to decide, are voluntary, work in an empowering manner, undertake information retrieval and provide a generalist service. The bureau delivers services through an open door service, appointments and home visits and provides outreach services for hard to reach clients.

Money Talk Plus

The Scottish Government through Citizens Advice Scotland have made funding available to mitigate the effects of welfare reform for a number of years. We are grateful to continue to receive funding from the Scottish Government which has enabled us to continue to assist our clients and to help address the impact of the cost of living increases.

Pensionwise

We continue to receive funds from the Scottish Government through Citizens Advice Scotland to deliver level one advice on pensions and to make referrals to a Pensionwise Guidance Specialist where necessary for people wishing advice in relation to their pension and the options available to them.

Recovery Café

We attend Jim's Recovery Café, one of the recovery café's in the east end of Glasgow. By making our services available in the café we can target individuals who are in recovery from substance abuse and who might not otherwise engage with our services for the help that they need.

Brighter Baillieston

We provide an outreach service within Brighter Baillieston fortnightly where we offer appointments to enable people in the local area to access our services without the need to travel to Easterhouse.

**EASTERHOUSE CITIZENS ADVICE BUREAU
(A SCOTTISH CHARITABLE INCORPORATED
ORGANISATION)**

**REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2025**

ACHIEVEMENTS AND PERFORMANCE

Bureau

We are pleased to report that we continue to operate a full service including a face to face service via drop in, appointments via telephone and face to face, outreach services and some home visits for those clients who have difficulty attending our office due to disability and/or carer responsibilities.

Throughout the year we have dealt with 6134 issues generated by 3981 client contacts. Welfare benefits accounted for 52% of our ongoing caseload with a high percentage of those relating to ill health/disability benefits. This again highlights the need for accessible local services for our local community.

Debt/financial issues this year accounted for 19% of our ongoing caseload, another small increase however, we expect this figure to continue to increase given the cost-of-living crisis we have continued to experience. We have seen an increase in energy efficiency/fuel cost enquiries and continue to assist in these areas. Employment, Housing, Immigration and Tax issues remains the main other issues dealt with, however as always, we receive enquiries on a wide range of issues including Consumer, travel etc.

We are pleased to report almost £989,000 in financial gains for our clients throughout this year.

Funding

We have historically received our core funding through Glasgow City Council until we were unsuccessful with our application to the new Community Fund. After negotiation we were awarded transitional funding however, this was substantially less than applied for and with a year on year reduction over the past four years this is substantially less than we need to operate effectively. As a result of this and the standstill nature of the funding over the past 12 years it has been necessary for us to attempt to lever in funds from other sources to ensure we have sufficient staff to meet the demand for our service. We are currently working in partnership with Glasgow City Council and the GAIN network to develop financial inclusion provision across the city.

Citizens Advice Scotland continue to distribute funding received from the Scottish Government to every bureau in Scotland to assist with the increased demand on the service as a result of the cost of living crisis. This is now known as Money Talk Plus and has helped us to continue to deliver our vital services to our clients within our local community.

We would like to take this opportunity to record our thanks to all of our funders who have contributed to our service throughout the year and enabled us to continue to deliver our vital services to our local community.

FINANCIAL REVIEW

Reserves policy

In general terms, the level of expenditure incurred during a year is matched by the level of funding gained in that year. Nevertheless it is recognised that there is a need to carry an appropriate level of reserves to provide a margin of safety in the event of temporary difficulties with funding and to enable the Bureau to take advantage of development opportunities which may present themselves. The Management Committee considers that the level of reserves should equate to four months worth of total expenditure, including salaries (i.e. approx £100,000). At the year end, the Bureau's unrestricted reserves per the General Fund (excluding Designated Funds) amounted to £45,011.

Financial Review

As can be seen from the Statement of Financial Activities on page 7, the Bureau recorded a net deficit before other gains of £28,120 (2024 - net deficit of £60,098), which comprised a net deficit on unrestricted funds of £28,120 (2024 - net deficit of £60,098) and a net deficit on restricted funds of £nil (2024 - £nil). During the year, there was an actuarial gain on the defined benefit pension scheme of £nil (2024 - £359,000).

The net assets of the Bureau at the year end were £465,568 of which £45,011 related to the General Fund, £420,557 to Designated Funds and £nil to Restricted Funds.

**EASTERHOUSE CITIZENS ADVICE BUREAU
(A SCOTTISH CHARITABLE INCORPORATED
ORGANISATION)**

**REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2025**

FUTURE PLANS

We will continue to deliver information, advice, assistance and representation to our local community and provide training and work experience for local volunteers. The demand for the service remains high and given the current economic climate we again do not envisage that decreasing in the near future. We continue to prioritise access to our service and hope to develop and increase our availability over the coming year. The need for quality advice and assistance remains and we will make strenuous efforts to mitigate wherever possible the effects of the current climate.

In order to increase and develop our service we require larger premises. The management committee will be investigating this matter further this year.

The challenge will be to keep up with demand, particularly in times when we are operating on stand still budgets. However, we will endeavour to secure further resources to ensure we can meet client demand for the service and to develop the work of the bureau.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

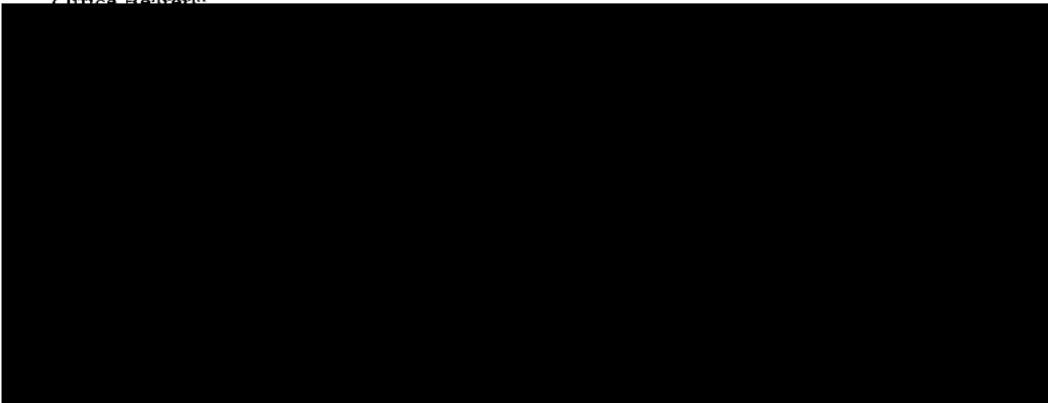
Easterhouse Citizens Advice Bureau, established in 1974, was an unincorporated association governed by a Deed of Trust until the assets were transferred to the SCIO on 27 February 2012. It is a recognised Scottish charity (No. SC005001) and the SCIO is regulated by its own constitution.

A SCIO is a legal entity and as such the trustees are in general protected from incurring personal liability and can enter contracts, employ staff, own property etc.

Management Committee

The Management Committee members who served during the period and to the date of this report were as follows:

Office Bearers:



Administrative Structure

Management Committee members are responsible for the overall management and decision making of the Bureau, that is, to take management decisions and generally control and supervise the activities of the organisation. The Management Committee delegates the day-to-day operational management of the Bureau to the Bureau manager.

Management Committee and Trustees

The Bureau is managed by a locally elected Management Committee who serve as the charity's Trustees comprising local people, volunteers and representatives of locally based organisations. Elections for the Management Committee take place annually. New Management Committee members take part in an induction programme and are provided with a Management Committee handbook outlining roles and responsibilities.

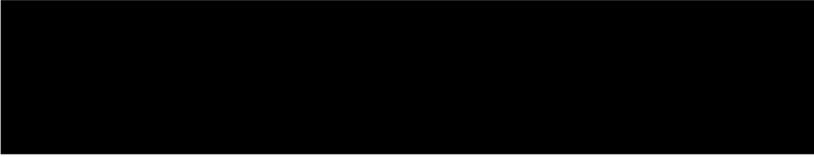
Risk management

The Management Committee assesses the major risks to which the charity is exposed on an ongoing basis and has established procedures to mitigate those that are identified as a result of these reviews.

EASTERHOUSE CITIZENS ADVICE BUREAU
(A SCOTTISH CHARITABLE INCORPORATED
ORGANISATION)

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2025

Approved by order of the board of trustees on 29/10/2025 and signed on its behalf by:



**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF
EASTERHOUSE CITIZENS ADVICE BUREAU**

I report on the accounts for the year ended 31 March 2025 set out on pages seven to nineteen.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts in accordance with the terms of the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended). The charity's trustees consider that the audit requirement of Regulation 10(1)(a) to (c) of the Accounts Regulations does not apply. It is my responsibility to examine the accounts as required under Section 44(1)(c) of the Act and to state whether particular matters have come to my attention.

Basis of the independent examiner's report

My examination was 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 accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the accounts.

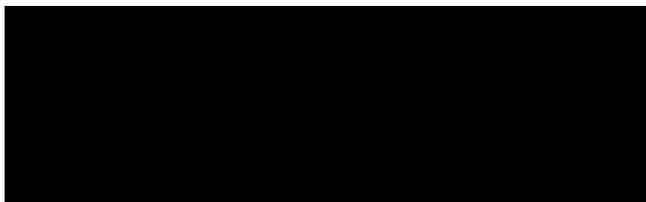
Independent examiner's statement

In connection with 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 2005 Act and Regulation 4 of the 2006 Accounts Regulations; and
 - to prepare accounts which accord with the accounting records and to comply with Regulation 8 of the 2006 Accounts Regulations

have not been met; or

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



The Institute of Chartered Accountants of Scotland

Azets Audit Services
Chartered Accountant
Titanium 1
King's Inch Place
Renfrew
Glasgow
PA4 8WF

Date: 29/10/25

**EASTERHOUSE CITIZENS ADVICE BUREAU
(A SCOTTISH CHARITABLE INCORPORATED
ORGANISATION)**

**STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 MARCH 2025**

	Notes	Designated Funds £	General Fund £	Restricted Funds £	2025 Total funds £	2024 Total funds £
INCOME AND ENDOWMENTS FROM						
Charitable activities	2	-	-	138,724	138,724	138,884
Advice Services		-	42,476	<u>160,081</u>	<u>202,557</u>	<u>188,105</u>
Grants		-				
Total		-	<u>42,476</u>	<u>298,805</u>	<u>341,281</u>	<u>326,989</u>
 EXPENDITURE ON						
Charitable activities		-	69,191	298,805	367,996	385,773
Advice Services		-				
Other		<u>1,405</u>	-	-	<u>1,405</u>	<u>1,314</u>
Total		<u>1,405</u>	<u>69,191</u>	<u>298,805</u>	<u>369,401</u>	<u>387,087</u>
 NET INCOME/(EXPENDITURE)						
Other recognised gains/(losses)		(1,405)	(26,715)	-	(28,120)	(60,098)
Actuarial gains on defined benefit schemes		-	-	-	-	<u>359,000</u>
Net movement in funds		(1,405)	(26,715)	-	(28,120)	298,902
 RECONCILIATION OF FUNDS						
Total funds brought forward		421,962	71,726	-	493,688	194,786
 TOTAL FUNDS CARRIED FORWARD		<u>420,557</u>	<u>45,011</u>	<u>-</u>	<u>465,568</u>	<u>493,688</u>

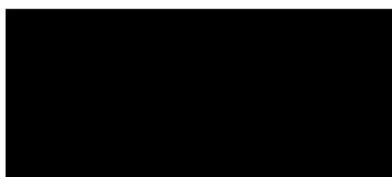
The notes form part of these financial statements

**EASTERHOUSE CITIZENS ADVICE BUREAU
(A SCOTTISH CHARITABLE INCORPORATED
ORGANISATION)**

**BALANCE SHEET
31 MARCH 2025**

	Notes	2025 £	2024 £
FIXED ASSETS			
Tangible assets	7	2,481	3,886
CURRENT ASSETS			
Debtors	8	10,385	17,788
Cash at bank		<u>116,749</u>	<u>152,124</u>
		127,134	169,912
CREDITORS			
Amounts falling due within one year	9	(32,047)	(48,110)
NET CURRENT ASSETS		<u>95,087</u>	<u>121,802</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		97,568	125,688
PENSION ASSET	12	368,000	368,000
NET ASSETS		<u>465,568</u>	<u>493,688</u>
FUNDS	11		
Unrestricted funds		<u>465,568</u>	<u>493,688</u>
TOTAL FUNDS		<u>465,568</u>	<u>493,688</u>

The financial statements were approved by the Board of Trustees and authorised for issue on29.1.16/25..... and were signed on its behalf by:



The notes form part of these financial statements

**EASTERHOUSE CITIZENS ADVICE BUREAU
(A SCOTTISH CHARITABLE INCORPORATED
ORGANISATION)**

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025**

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities and Trustee Investment (Scotland) Act 2005. The financial statements have been prepared under the historical cost convention and on an accruals basis.

All figures reported in the financial statements are in pounds sterling.

Going concern

After making appropriate enquiries, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. The balance sheet at 31 March 2025 shows a strong net assets and cash flow position. As a result, the financial statements have been prepared on the going concern basis.

Critical accounting judgements and key sources of estimation uncertainty

In preparing these financial statements, the trustees have made the following judgements:

Tangible fixed assets are depreciated over their useful lives taking into account residual values, where appropriate. The actual lives of the assets and residual values are assessed annually and may vary depending on a number of factors. In re-assessing asset lives, factors such as technological innovation, product life cycles and maintenance programmes are taken into account. Residual value assessments consider issues such as future market conditions, the remaining life of the asset and projected disposal values.

Assets are considered for indications of impairment. If required an impairment review will be carried out and a decision made on possible impairment. Factors taken into consideration in reaching such a decision include the economic viability and expected future financial performance of the asset and where it is a component of a larger cash-generating unit, the viability and expected future performance of that unit.

Bad debts are provided for where objective evidence of the need for a provision exists.

Income

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

Expenditure

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

Tangible fixed assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life:-

Tenant's improvements	9% straight line (over remaining term of lease)
Computer equipment	50% reducing balance
Fixtures and fittings	25% reducing balance

Statement of financial activities

For the purpose of the Statement of Financial Activities as shown on page 7, funds are defined as follows:

**EASTERHOUSE CITIZENS ADVICE BUREAU
(A SCOTTISH CHARITABLE INCORPORATED
ORGANISATION)**

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2025**

1. ACCOUNTING POLICIES - continued

Statement of financial activities

Unrestricted funds comprise grants and other income received for the objects of the charity without further specified purpose and are available as general funds.

Designated funds represent unrestricted funds which have been earmarked by the management committee for particular purposes.

Restricted funds comprise grants and other income received for spending on specified purposes as laid down by the grantor.

Pension costs and other post-retirement benefits

The bureau operates a defined contribution scheme and a defined benefit scheme.

Contributions payable to the defined contribution scheme are charged to the Statement of Financial Activities in the period to which they relate.

Pension benefits under the defined benefit scheme are defined on retirement based on age at the date of retirement, years of service and employee's final compensation package.

The bureau's defined benefit scheme is funded by contributions from the Bureau and members. Pension scheme assets, which are held in separate trustee administered funds, are valued at market rates. Pension scheme obligations are measured on a discounted present value basis using assumptions set out in note 12. The operating and financing costs of the scheme are recognised in the statement of financial activities in the period in which they arise.

A liability is recognised in the balance sheet in respect of the Bureau's net obligations to the scheme. (See note 12).

Impairment of assets

Assets, other than those measured at fair value, are assessed for indicators of impairment at each balance sheet date. If there is objective evidence of impairment, an impairment loss is recognised in profit or loss as described below.

Non-financial assets

An asset is impaired where there is objective evidence that, as a result of one or more events that occurred after initial recognition, the estimated recoverable value of the asset has been reduced. The recoverable amount of an asset is the higher of its fair value less costs to sell and its value in use.

Where indicators exist for a decrease in impairment loss, the prior impairment loss is tested to determine reversal. An impairment loss is reversed on an individual impaired asset to the extent that the revised recoverable value does not lead to a revised carrying amount higher than the carrying value had no impairment been recognised.

Financial assets

For financial assets carried at amortised cost, the amount of impairment is the difference between the asset's carrying amount and the present value of estimated future cash flows, discounted at the financial asset's original effective interest rate.

For financial assets carried at cost less impairment, the impairment loss is the difference between the asset's carrying amount and the best estimate of the amount that would be received for the asset if it were to be sold at the reporting date.

Where indicators exist for a decrease in impairment loss, and the decrease can be related objectively to an event occurring after the impairment was recognised, the prior impairment loss is tested to determine reversal.

**EASTERHOUSE CITIZENS ADVICE BUREAU
(A SCOTTISH CHARITABLE INCORPORATED
ORGANISATION)**

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2025**

1. ACCOUNTING POLICIES - continued

Impairment of assets

An impairment loss is reversed on an individual impaired financial asset to the extent that the revised recoverable value does not lead to a revised carrying amount higher than the carrying value had no impairment been recognised.

Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

Debtors

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

Creditors

Creditors 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 are normally recognised at the settlement amount after allowing for discounts due.

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 transactions 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.

Derecognition of financial assets

Financial assets are derecognised only when the contractual rights to the cash flows from the asset expire or are settled, or when the charity transfers the financial asset and substantially all the risks and rewards of ownership to another entity, or if some significant risks and rewards of ownership are retained but control of the asset has transferred to another party that is able to sell the asset in its entirety to an unrelated third party.

Classification of financial liabilities

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

Basic financial liabilities

Basic financial liabilities, including creditors, 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.

**EASTERHOUSE CITIZENS ADVICE BUREAU
(A SCOTTISH CHARITABLE INCORPORATED
ORGANISATION)**

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2025**

2. INCOME FROM CHARITABLE ACTIVITIES

	Advice Services £	Grants £	2025 Total activities £	2024 Total activities £
Glasgow City Council	137,364	-	137,364	137,364
Glasgow City Council interpreting grant	1,360	-	1,360	1,520
Grants	<u>-</u>	<u>202,557</u>	<u>202,557</u>	<u>188,105</u>
	<u>138,724</u>	<u>202,557</u>	<u>341,281</u>	<u>326,989</u>

Grants received, included in the above, are as follows:

	2025 £	2024 £
CAS - Pensionwise	1,325	1,263
Energy best deal	1,364	3,180
The Robertson Trust	16,000	35,200
The Scottish Government Specialist Debt Advice	-	4,639
Safe and Warm Advice Service	22,704	21,401
WHAP	8,000	11,333
Big Energy Savings Network	1,170	1,635
Gambling Support Service	2,759	4,791
Money Advice Trainee GCC	28,709	-
Money Talk Plus	94,238	89,750
TT Access to Advice	16,000	12,000
Other	<u>10,288</u>	<u>2,913</u>
	<u>202,557</u>	<u>188,105</u>

3. NET INCOME/(EXPENDITURE)

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

	2025 £	2024 £
Depreciation - owned assets	1,405	1,314
Other operating leases	<u>10,208</u>	<u>27,972</u>

4. TRUSTEES' REMUNERATION AND BENEFITS

No member of the Management Committee received remuneration or expenses during the year other than the Secretary in respect of her employment as the Bureau's manager.

The Management Committee are considered to be the Bureau's key management personnel.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 March 2025 nor for the year ended 31 March 2024.

**EASTERHOUSE CITIZENS ADVICE BUREAU
(A SCOTTISH CHARITABLE INCORPORATED
ORGANISATION)**

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2025**

5. STAFF COSTS

The average monthly number of employees during the year was as follows:

	2025	2024
	<u>10</u>	<u>11</u>

No employees received emoluments in excess of £60,000.

6. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Designated Funds £	General Fund £	Restricted Funds £	Total funds £
INCOME AND ENDOWMENTS FROM				
Charitable activities				
Advice Services	-	-	138,884	138,884
Grants	-	<u>25,782</u>	<u>162,323</u>	<u>188,105</u>
Total	-	<u>25,782</u>	<u>301,207</u>	<u>326,989</u>
 EXPENDITURE ON				
Charitable activities				
Advice Services	-	84,566	301,207	385,773
Other	<u>1,314</u>	-	-	<u>1,314</u>
Total	<u>1,314</u>	<u>84,566</u>	<u>301,207</u>	<u>387,087</u>
 NET INCOME/(EXPENDITURE)	 (1,314)	 (58,786)	 -	 (60,098)
Transfers between funds	(34,169)	34,169	-	-
Other recognised gains/(losses)				
Actuarial gains on defined benefit schemes	<u>359,000</u>	-	-	<u>359,000</u>
Net movement in funds	323,517	(24,615)	-	298,902
 RECONCILIATION OF FUNDS				
Total funds brought forward	<u>98,445</u>	<u>96,341</u>	-	<u>194,786</u>
 TOTAL FUNDS CARRIED FORWARD	 <u>421,962</u>	 <u>71,726</u>	 <u>-</u>	 <u>493,688</u>

**EASTERHOUSE CITIZENS ADVICE BUREAU
(A SCOTTISH CHARITABLE INCORPORATED
ORGANISATION)**

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2025**

7. TANGIBLE FIXED ASSETS

	Tenant's improvements £	Fixtures and fittings £	Computer equipment £	Totals £
COST				
At 1 April 2024 and 31 March 2025	<u>62,609</u>	<u>17,275</u>	<u>34,286</u>	<u>114,170</u>
DEPRECIATION				
At 1 April 2024	62,609	15,453	32,222	110,284
Charge for year	<u>-</u>	<u>455</u>	<u>950</u>	<u>1,405</u>
At 31 March 2025	<u>62,609</u>	<u>15,908</u>	<u>33,172</u>	<u>111,689</u>
NET BOOK VALUE				
At 31 March 2025	<u>-</u>	<u>1,367</u>	<u>1,114</u>	<u>2,481</u>
At 31 March 2024	<u>-</u>	<u>1,822</u>	<u>2,064</u>	<u>3,886</u>

8. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2025 £	2024 £
Prepayments and accrued income	<u>10,385</u>	<u>17,788</u>

9. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2025 £	2024 £
Trade creditors	8,992	9,055
Deferred income	-	16,000
Accrued expenses	<u>23,055</u>	<u>23,055</u>
	<u>32,047</u>	<u>48,110</u>

10. ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Designated Funds £	General Fund £	Restricted Funds £	2025 Total funds £	2024 Total funds £
Fixed assets	2,481	-	-	2,481	3,886
Current assets	50,076	77,058	-	127,134	169,912
Current liabilities	-	(32,047)	-	(32,047)	(48,110)
Pension asset	<u>368,000</u>	<u>-</u>	<u>-</u>	<u>368,000</u>	<u>368,000</u>
	<u>420,557</u>	<u>45,011</u>	<u>-</u>	<u>465,568</u>	<u>493,688</u>

**EASTERHOUSE CITIZENS ADVICE BUREAU
(A SCOTTISH CHARITABLE INCORPORATED
ORGANISATION)**

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2025**

11. MOVEMENT IN FUNDS

	At 1/4/24 £	Net movement in funds £	At 31/3/25 £
Unrestricted funds	71,726	(26,715)	45,011
General fund	3,886	(1,405)	2,481
Designated Assets	50,076	-	50,076
Staff Costs Fund	<u>368,000</u>	-	<u>368,000</u>
Pension Fund			
	<u>493,688</u>	<u>(28,120)</u>	<u>465,568</u>
TOTAL FUNDS	<u>493,688</u>	<u>(28,120)</u>	<u>465,568</u>

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds	42,476	(69,191)	(26,715)
General fund	-	(1,405)	(1,405)
Designated Assets	<u>42,476</u>	(70,596)	(28,120)
Restricted funds			
Glasgow City Council Transitional Support Fund (formerly Integrated Grant Fund)	138,724	(138,724)	-
The Robertson Trust	16,000	(16,000)	-
Safe and Warm Advice Service	22,704	(22,704)	-
WHAP	8,000	(8,000)	-
Money Talk Plus	94,238	(94,238)	-
GCC - Money Advice Trainee	<u>19,139</u>	<u>(19,139)</u>	-
	<u>298,805</u>	<u>(298,805)</u>	-
TOTAL FUNDS	<u>341,281</u>	<u>(369,401)</u>	<u>(28,120)</u>

Comparatives for movement in funds

	At 1/4/23 £	Net movement in funds £	Transfers between funds £	At 31/3/24 £
Unrestricted funds	96,341	(58,784)	34,169	71,726
General fund	3,685	(1,314)	1,515	3,886
Designated Assets	94,760	-	(44,684)	50,076
Staff Costs Fund	-	<u>359,000</u>	<u>9,000</u>	<u>368,000</u>
Pension Fund				
	<u>194,786</u>	<u>298,902</u>	-	<u>493,688</u>
TOTAL FUNDS	<u>194,786</u>	<u>298,902</u>	-	<u>493,688</u>

**EASTERHOUSE CITIZENS ADVICE BUREAU
(A SCOTTISH CHARITABLE INCORPORATED
ORGANISATION)**

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2025**

11. MOVEMENT IN FUNDS - continued

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

	Incoming resources £	Resources expended £	Gains and losses £	Movement in funds £
Unrestricted funds				
General fund	25,782	(84,566)	-	(58,784)
Designated Assets	-	(1,314)	-	(1,314)
Pension Fund	<u>-</u>	<u>-</u>	<u>359,000</u>	<u>359,000</u>
	25,782	(85,880)	359,000	298,902
Restricted funds				
Glasgow City Council Transitional Support Fund (formerly Integrated Grant Fund)	138,884	(138,884)	-	-
Scottish Government Specialist Debt Advice	4,639	(4,639)	-	-
The Robertson Trust	35,200	(35,200)	-	-
Safe and Warm Advice Service	21,401	(21,401)	-	-
WHAP	11,333	(11,333)	-	-
Money Talk Plus	<u>89,750</u>	<u>(89,750)</u>	<u>-</u>	<u>-</u>
	<u>301,207</u>	<u>(301,207)</u>	<u>-</u>	<u>-</u>
TOTAL FUNDS	<u><u>326,989</u></u>	<u><u>(387,087)</u></u>	<u><u>359,000</u></u>	<u><u>298,902</u></u>

A current year 12 months and prior year 12 months combined position is as follows:

	At 1/4/23 £	Net movement in funds £	Transfers between funds £	At 31/3/25 £
Unrestricted funds				
General fund	96,341	(85,499)	34,169	45,011
Designated Assets	3,685	(2,719)	1,515	2,481
Staff Costs Fund	94,760	-	(44,684)	50,076
Pension Fund	<u>-</u>	<u>359,000</u>	<u>9,000</u>	<u>368,000</u>
	<u>194,786</u>	<u>270,782</u>	<u>-</u>	<u>465,568</u>
TOTAL FUNDS	<u><u>194,786</u></u>	<u><u>270,782</u></u>	<u><u>-</u></u>	<u><u>465,568</u></u>

**EASTERHOUSE CITIZENS ADVICE BUREAU
(A SCOTTISH CHARITABLE INCORPORATED
ORGANISATION)**

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2025**

11. MOVEMENT IN FUNDS - continued

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Gains and losses £	Movement in funds £
Unrestricted funds				
General fund	68,258	(153,757)	-	(85,499)
Designated Assets	-	(2,719)	-	(2,719)
Pension Fund	-	-	<u>359,000</u>	<u>359,000</u>
	<u>68,258</u>	<u>(156,476)</u>	359,000	270,782
Restricted funds				
Glasgow City Council Transitional Support Fund (formerly Integrated Grant Fund)	277,608	(277,608)	-	-
Scottish Government Specialist Debt Advice	4,639	(4,639)	-	-
The Robertson Trust	51,200	(51,200)	-	-
Safe and Warm Advice Service	44,105	(44,105)	-	-
WHAP	19,333	(19,333)	-	-
Money Talk Plus	183,988	(183,988)	-	-
GCC - Money Advice Trainee	<u>19,139</u>	<u>(19,139)</u>	-	-
	<u>600,012</u>	<u>(600,012)</u>	-	-
TOTAL FUNDS	<u>668,270</u>	<u>(756,488)</u>	<u>359,000</u>	<u>270,782</u>

Explanation of funds

General Funds

General Fund - encompasses all income and expenditure relating to the primary focus activities of the charity, other than those for which funding is restricted.

CAS - Pensionwise - represents funds for ECAB to provide guidance on the new pension legislation applicable from April 2015.

Designated Funds

Designated Assets Fund - represents the value of the Bureau's Unrestricted Funds tied up in property improvements, office equipment and furniture. Depreciation is charged directly against this fund each year as a measure of the reduction in the value of total assets.

Staff Costs Fund - represents funding designated towards the cost of staff posts.

Pension Fund - represents the value of the actuarial surplus on the defined benefit pension scheme.

Restricted Funds

Scottish Government - Money Talk Plus - represents funding from the Scottish Government through Citizens Advice Scotland to mitigate the impact of the cost of living crisis.

Debt Advice - funding from Aviva through Citizens Advice Scotland to assist with debt enquiries.

Glasgow City Council Transitional Support Fund (formerly Integrated Grant Fund) - represents our core funding to deliver advice services.

**EASTERHOUSE CITIZENS ADVICE BUREAU
(A SCOTTISH CHARITABLE INCORPORATED
ORGANISATION)**

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2025**

11. MOVEMENT IN FUNDS - continued

Robertson Trust - contribution to overheads to allow the service to continue.

Safe & Warm Advice Service - Funded by SGN and administered by CAS the Safe & Warm Advice Service aim is to reach into communities and tackle inequalities and socio-economic disadvantage. Primarily focusing on energy the project offers a holistic service within the bureau.

WHAP (Welfare in Health and Advice Partnership) Working in partnership with Glasgow North West, Parkhead and Bridgeton CAB we deliver advice services in local surgeries. We are based within Glenmill Health Centre and provide a service for patients of the surgery.

GCC - Money Advice Trainees - Working with other GAIN agencies throughout the city we have been provided with funding from Glasgow City Council to train money advisers over a one-year period with a view to increase skills throughout the advice sector.

Funds transfers

Year ended 31 March 2024

The transfer of £1,515 from general funds to the designated fixed asset fund represents the value of fixed asset additions in the year.

The transfer of £44,684 to general funds from the designated staff costs fund represents a decrease in the staff costs fund to reflect the fund being partly utilised.

The transfer of £9,000 from general funds to the designated pension fund represents the opening actuarial gain on the scheme.

12. EMPLOYEE BENEFIT OBLIGATIONS

Strathclyde Pension Fund

E.C.A.B participates in the Strathclyde Pension Fund which is an industry-wide defined benefit scheme. The latest full valuation of that Scheme was at 31 March 2023. The financial assumptions underlying that valuation were as follows:-

- a) Annual rate of price inflation - 2.7%
- b) Discount rate - 5.0% per annum
- c) Rate of salary increases - 3.4% per annum
- d) Rate of pension increases - 2.7% per annum

At the date of the last valuation the market value of the Scheme's assets was £27,872m. The valuation used the "projected unit credit" method. The valuation has revealed a surplus of £8,902m.

Following the latest valuation the individual employer's share of assets and liabilities has been identified as follows

	£'000
Value of employer's assets	1,242
Present value of employer's liabilities	874
Employer's surplus in the scheme	368

It has been agreed by the Scheme that the following employer contribution rates as a % of pensionable pay are required in the following years:-

**EASTERHOUSE CITIZENS ADVICE BUREAU
(A SCOTTISH CHARITABLE INCORPORATED
ORGANISATION)**

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2025**

12. EMPLOYEE BENEFIT OBLIGATIONS - continued

Year to 31 March 2025	6.5%
Year to 31 March 2026	6.5%
Year to 31 March 2027	17.5%

13. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 March 2025.

14. INSURANCE

The Bureau arranges directly each year insurance to cover contents of property, public liability and employer's liability insurance. Citizens Advice Scotland provides cover for professional indemnity insurance etc and levies a charge on the Bureau annually.

15. VOLUNTEERS

The Bureau is dependent on the services of volunteers to carry out its objectives. The volunteers give their time free of charge and it is not possible to quantify the benefit arising to the Bureau.

**EASTERHOUSE CITIZENS ADVICE BUREAU
(A SCOTTISH CHARITABLE INCORPORATED
ORGANISATION)**

**DETAILED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 MARCH 2025**

	2025 £	2024 £
INCOME AND ENDOWMENTS		
Charitable activities		
Glasgow City Council	137,364	137,364
Glasgow City Council interpreting grant	1,360	1,520
Grants	<u>202,557</u>	<u>188,105</u>
	<u>341,281</u>	<u>326,989</u>
Total incoming resources	341,281	326,989
EXPENDITURE		
Charitable activities		
Wages	223,455	213,505
Social security	23,926	21,858
Pensions	22,321	28,671
Light and heat	4,571	5,064
Telephone	2,124	3,932
Printing and stationery	2,738	2,266
Sundries	4,176	3,597
Training	2,136	1,156
Travel	2,314	2,775
Information materials	992	560
Office rent	10,320	10,370
Repairs and maintenance	4,004	9,727
Postage	2,875	1,747
Cleaning	754	1,420
Interpretation	<u>2,503</u>	<u>2,698</u>
	309,210	309,346
Other		
Depreciation of tangible fixed assets	1,405	1,314
Support costs		
Management		
Wages	32,500	32,500
Office service charge	10,208	27,972
Rates and water	1,659	1,726
Insurance	3,131	3,977
Membership fees	<u>3,579</u>	<u>2,722</u>
	51,077	68,897

This page does not form part of the statutory financial statements

**EASTERHOUSE CITIZENS ADVICE BUREAU
(A SCOTTISH CHARITABLE INCORPORATED
ORGANISATION)**

**DETAILED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 MARCH 2025**

	2025 £	2024 £
Management		
Governance costs	4,500	4,500
Wages	<u>3,210</u>	<u>3,030</u>
Independent Examiner's fee		
	<u>7,710</u>	<u>7,530</u>
Total resources expended	<u>369,401</u>	<u>387,087</u>
Net expenditure	<u>(28,120)</u>	<u>(60,098)</u>

This page does not form part of the statutory financial statements