REGISTERED COMPANY NUMBER: SC270038 (Scotland)
REGISTERED CHARITY NUMBER: SC015018

Report of the Trustees and

Financial Statements for the Year Ended 31 March 2026

for

WESTERN ISLES CITIZENS ADVICE SERVICE

Mann Judd Gordon Ltd
Chartered Accountants
& Statutory Auditors
26 Lewis Street
Stornoway
Isle of Lewis
HS1 2JF

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

Report of the Trustees
for the Year Ended 31 March 2026

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

OBJECTIVES AND ACTIVITIES
Objectives and aims
The objectives of the charity are to promote the community benefit within the Western Isles by advancing education, protecting health and the relief of poverty sickness and distress.

Significant activities
The principal activity of the company in the year under review was that of the provision of information, advice and practical assistance to the community through advice bureaux in Lewis, Harris, Uist and Barra. This service has faced significant funding challenges and underwent organisational changes to better manage the community needs and these funding challenges.

All projects have performed well this year and all met the required milestones. Our grant with CNES was continued along with significant acceptance and acknowledgement by CNES of the valuable service provided. WICAS were able to satisfy all evidence requirements and submit the claims to draw down the full amount of funding for all income streams.

Volunteers
The trustees are grateful to all our volunteers who kindly give up their time to assist in the delivery of the charity's services.

STRATEGIC REPORT
Achievements and performance
Internal and external factors
The continued delivery of the charity's activities is dependent upon funding from The Scottish Executive through the local authority, Comhairle nan Eilean Siar and Citizens Advice Scotland. The charity aims to ensure continuity of funding through maintaining the necessary standards of service delivery. These standards are subject to external monitoring by a number of agencies and the organisation continues to meet their requirements and guidelines.

Financial review
Principal funding sources
The charity's principal sources of funding are from the local authority Comhairle nan Eilean Siar, Citizens Advice Scotland, Foundation Scotland and the Robertson Trust.

Reserves policy
The trustees have created a Designated Restructuring Fund to allow the charity to meet the uncertainties and challenges that will arise from gaps and reductions in funding. The adequacy of this fund will be reviewed annually. It is believed that the fund at the year end was sufficient to give assurance on viability going forward.

During the year the charity's incoming resources exceeded expended resources resulting in a surplus for the year of £60,004 (2024: £87,048). This represents an increase in unrestricted funds of £45,697 after fund transfers and an increase in restricted funds of £14,307.

Going concern
The management team have prepared projections for the period to 31 March 2027. The Trustees have reviewed the projections, based on this review, have a reasonable expectation that the charity has adequate resources to continue in operation for a period of at least 12 months from the approval of the financial statements. The charity therefore continues to adopt the going concern basis in preparing its financial statements and the period of management's going concern assessment is the period to 31 March 2027.

Report of the Trustees
for the Year Ended 31 March 2026

STRATEGIC REPORT

Principal risks and uncertainties

The principal risks facing the charity remain broadly unchanged. Service delivery is increasingly reliant on telephone and online channels; however, face-to-face advice continues to be available for clients who require or prefer this form of support.
The ongoing cost-of-living pressures and rising energy costs continue to disproportionately affect the most vulnerable members of our communities. As a result, demand for our services has increased significantly, while the complexity of cases has also grown. This has placed additional pressure on service capacity across the network.
The health, wellbeing and resilience of our staff and volunteers remain a key priority. We recognise the challenging nature of their work and the essential support they provide to communities throughout the Western Isles. Measures continue to be taken to support their wellbeing and ensure the sustainability of service delivery.

Financial and risk management objectives and policies

The Charity has strengthened its risk management framework through the introduction of a more comprehensive risk register, which is incorporated within the Business Plan. The risk register is reviewed regularly by both the Board of Trustees and the senior management team to ensure the emerging risks are identified and managed appropriately.
Trustees receive monthly financial information and quarterly management accounts, supported by detailed performance reports and management information. This enables effective oversight of the charity's financial position, operational performance and strategic risks.

Future plans

The Charity intends to continue delivering its existing services through the network of bureaux across the Western Isles, ensuring that accessible, high-quality advice remains available to local communities.
A key strategic priority is to broaden and diversify the charity's funding base to support the sustainability of current services and enable the development of additional activities. The charity will continue to pursue external funding opportunities to complement and enhance existing core funding streams.
To ensure that resources are directed where they can have the greatest impact, the charity will regularly review service provision and patterns of client demand. This will help identify emerging advice needs and align funding applications with areas of greatest need, while taking account of wider social and economic trends.
The charity also recognises the importance of effective partnership working and will continue to review and strengthen relationships with partner organisations. By working collaboratively, the charity aims to maximise efficiencies, improve access to services, and ensure that clients across the area of benefit receive the most effective and efficient support possible.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The organisation is incorporated as a company limited by guarantee and is governed by the Memorandum and Articles of Association. In the event of the company being wound up, the members are required to contribute an amount not exceeding £1.

The organisation is registered with the Scottish Charity Regulator and the Scottish Charity Number is SC015018.

Membership of the charity is open to local residents, local groups and volunteers.

Report of the Trustees
for the Year Ended 31 March 2026

STRUCTURE, GOVERNANCE AND MANAGEMENT

Recruitment and appointment of new trustees

The directors of the company are also charity trustees for the purposes of charity law.

At each annual general meeting, the members may (subject to articles 70 to 75 of the Articles of Association) elect any member (providing they are willing to act) to be a director (a "Member Director"). The directors may (subject to articles 70 to 75 of the Articles of Association) at any time appoint any member (providing they are willing to act) to be a director (a "Member Director").

At each annual general meeting:
any Member Director appointed during the period since the preceding annual general meeting shall retire from office; out of the remaining Member Directors, one-third (to the nearest round number) shall retire from office.

Member Director means a director (drawn from the membership of the company) appointed under articles 76 to 83 of the Articles of Association.
Co-opted Director means a (non-member) director appointed or re-appointed by the directors under articles 84 and 85 of the Articles of Association.

The maximum number of directors shall be 12 out of that number, no more than 10 shall be Member Directors and no more than 2 shall be Co-opted Directors. At any given time, Member Directors must form a majority of the total number of directors in office. At any given time, no more than 25% of the directors in office may be volunteers working for the Bureau.

The minimum number of directors shall be 4.

Organisational structure

The charity delivers information and advice services through a network of bureaux located across in four areas of the Western Isles: Lewis, Harris, Uist and Barra. The structure enables the charity to provide accessible, locally focused support to communities throughout the Western Isles.
The charity is governed by a Board of Trustees, which is responsible for the overall strategic direction, governance, and financial oversight of the organisation. The board meets regularly to consider and make decisions on matters relating to the charity's activities, performance, and future development.
Responsibility for the day-to-day management and operation of the charity is delegated to the Chief Executive Officer (CEO), who is accountable to the Board. The CEO is responsible for implementing the Board's decisions and ensuring the effective delivery of services across all four bureaux.

Induction and training of new trustees

The trustees maintain a close understanding of the charity's activities through their involvement at a local level and regular engagement with its day-to-day operations. This ensures that the Board remains informed about the needs of the communities served, the challenges facing the organisation, and the impact of its services.
The charity is committed to ensuring that trustees have the knowledge and skills required to fulfil their duties effectively. Training and ongoing development opportunities are provided to support trustees in understanding their legal and governance responsibilities, the organisational structure of the charity, its financial position, and its strategic objectives and future plans. This helps to ensure that the Board is well equipped to provide effective leadership, oversight, and long-term stewardship of the organisation.

Key management remuneration

The CEO, to whom day to day management of the charity is delegated, is Lynda MacLean.

The pay of the CEO is considered annually as part of an overall review of pay in the organisation.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Company number

SC270038 (Scotland)

Registered Charity number

SC015018

Report of the Trustees
for the Year Ended 31 March 2026

Registered office
Lewis Citizens Advice Bureau
41-43 Westview Terrace
Stornoway
Isle of Lewis
HS1 2HP

Trustees
E K Geddes
M M Maclean
F M S Macleod
P Smith
M P Campbell
D Cross
S A Macaulay
K Long (resigned 19.6.26)

Auditors
Mann Judd Gordon Ltd
Chartered Accountants
& Statutory Auditors
26 Lewis Street
Stornoway
Isle of Lewis
HS1 2JF

STATEMENT OF TRUSTEES' RESPONSIBILITIES
The trustees (who are also the directors of Western Isles Citizens Advice Service for the purposes of company law) are responsible for preparing the Report of the Trustees 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 period. In preparing those financial statements, the trustees are required to

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charity SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- 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 which disclose with reasonable accuracy at any time the financial position of the charitable company and to 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 (as amended). 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.

Report of the trustees, incorporating a strategic report, approved by order of the board of trustees, as the company directors, on 27 August 2026 and signed on the board's behalf by:

M M Maclean - Trustee

Report of the Independent Auditors to the Trustees and Members of Western Isles Citizens Advice Service

Opinion

We have audited the financial statements of Western Isles Citizens Advice Service (the 'charitable company') for the year ended 31 March 2026 which comprise the Statement of Financial Activities, the Balance Sheet, the Cash Flow Statement and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards (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 Auditors' 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 trustees are responsible for the other information. The other information comprises the information included in the Annual Report, other than the financial statements and our Report of the Independent Auditors thereon.

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.

In connection with our audit of the financial statements, 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 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.

Opinions on other matters prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of the audit:

- the information given in the Report of the Trustees for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the Report of the Trustees 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 Report of the Trustees.

We have nothing to report in respect of the following matters where the Companies Act 2006 and the Charities Accounts (Scotland) Regulations 2006 (as amended) requires us to report to you if, in our opinion:
- adequate and 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.

Responsibilities of trustees
As explained more fully in the Statement of Trustees' Responsibilities, the trustees 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.

Our responsibilities for the audit of the financial statements

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 a Report of the Independent Auditors 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:

Our approach was as follows:
We obtained an understanding of the legal and regulatory frameworks that are applicable to the entity and determined that the most significant are the Scottish Association of Citizens Advice Bureaux Membership Standards (SACABMS). We have also considered those that relate to employment matters and those relating directly the preparation of the financial statements, that is FRS102, Charities SORP and the Companies Act 2006. We assessed the risks of material misstatement in respect of fraud as follows:

As part of our audit team discussion, we identified if any particular area was more susceptible to misstatement. A list of the known related parties was compiled along with an expectation of transactions between them. We then made fraud enquiries of those charged with governance and confirmed our related party list.

Based on the results of our risk assessment we designed our audit procedures to identify non-compliance with such laws and regulations identified above. We corroborated our enquiries of those charged with governance by a review of the board minutes to date, a review of the bank statements to date, a review of the organisation's payroll files for the year and a review of legal fees charged in the year for any evidence of legal or regulatory issues. Our considerations at planning were corroborated and no further legal or regulatory issues were noted.

We considered the risk of fraud through management override and, in response, we incorporated testing of manual journal entries throughout the year into our audit approach . A review of the year of bank statements was undertaken, to identify any large or unusual transactions. No transactions outside the normal course of business were identified. Given the size of the entity, segregation of duties is limited, so we designed our audit procedures to identify and to address any material misstatements arising from this. Appropriate approval controls were found to be in place.

The engagement partner's assessment of whether the engagement team collectively had the appropriate competence and capabilities to identify or recognise non-compliance with laws and regulations concluded that the overall risk was of fraud and misstatement was low and the experience of the audit team assigned was sufficient and no specialists were required. An appropriate level of materiality has been calculated in consideration of the inherent difficulty in detecting irregularities along with the perceived level of risk.

There are inherent limitations in the audit procedures described above that result in an unavoidable risk that some material misstatements in the financial statements may not be detected, even though the audit is properly planned and performed in accordance with International Standards on Auditing (UK). The further removed non-compliance with laws and regulations is from the events and financial transactions in the financial statements, the less likely the auditor is to become aware of it or recognise non-compliance. The risk is also greater regarding irregularities occurring due to fraud rather than error, as fraud involves intentional concealment through forgery, collusion, omission or misrepresentation. The primary responsibility for the prevention and detection of fraud rests with both those charged with governance of the entity and management.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at www.frc.org.uk/auditorsresponsibilities. This description forms part of our Report of the Independent Auditors.

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 the trustees those matters we are required to state to them in an auditors' 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 and the charitable company's members as a body, for our audit work, for this report, or for the opinions we have formed.

Andrew Cumming CA (Senior Statutory Auditor)
for and on behalf of Mann Judd Gordon Ltd
Chartered Accountants
& Statutory Auditors
Eligible to act as an auditor in terms of Section 1212 of the Companies Act 2006
26 Lewis Street
Stornoway
Isle of Lewis
HS1 2JF

27 August 2026

Statement of Financial Activities
(Incorporating an Income and Expenditure Account)
for the Year Ended 31 March 2026

	Notes	Unrestricted funds £	Restricted funds £	31.3.26 Total funds £	31.3.25 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies	2	149	-	149	387
Charitable activities	4				
Advice services		251,157	364,400	615,557	599,503
Investment income	3	7,276	3	7,279	6,989
Other income	5	25,913	-	25,913	12,377
Total		284,495	364,403	648,898	619,256
EXPENDITURE ON					
Charitable activities	6				
Advice services		262,632	326,262	588,894	532,208
NET INCOME		21,863	38,141	60,004	87,048
Transfers between funds	18	23,834	(23,834)	-	-
Net movement in funds		45,697	14,307	60,004	87,048
RECONCILIATION OF FUNDS					
Total funds brought forward		353,864	52,903	406,767	319,719
TOTAL FUNDS CARRIED FORWARD		399,561	67,210	466,771	406,767

The notes form part of these financial statements

Balance Sheet
31 March 2026

	Notes	Unrestricted funds £	Restricted funds £	31.3.26 Total funds £	31.3.25 Total funds £
FIXED ASSETS					
Tangible assets	14	102,396	-	102,396	106,380
CURRENT ASSETS					
Debtors	15	2,746	-	2,746	3,903
Cash at bank		302,788	67,210	369,998	310,704
		305,534	67,210	372,744	314,607
CREDITORS					
Amounts falling due within one year	16	(8,369)	-	(8,369)	(14,220)
NET CURRENT ASSETS		297,165	67,210	364,375	300,387
TOTAL ASSETS LESS CURRENT LIABILITIES		399,561	67,210	466,771	406,767
NET ASSETS		399,561	67,210	466,771	406,767
FUNDS	18				
Unrestricted funds:					
General				283,124	252,440
Designated Restructuring Fund				100,608	79,774
Designated Fund - Project Fund				-	21,650
Designated Fund - Capital Works				15,829	-
				399,561	353,864
Restricted funds				67,210	52,903
TOTAL FUNDS				466,771	406,767

The financial statements were approved by the Board of Trustees and authorised for issue on 27 August 2026 and were signed on its behalf by:

M M Maclean - Trustee

Cash Flow Statement
for the Year Ended 31 March 2026

	Notes	31.3.26 £	31.3.25 £
Cash flows from operating activities			
Cash generated from operations	1	52,015	86,999
Net cash provided by operating activities		52,015	86,999
Cash flows from investing activities			
Interest received		7,279	6,989
Net cash provided by investing activities		7,279	6,989
Change in cash and cash equivalents in the reporting period		59,294	93,988
Cash and cash equivalents at the beginning of the reporting period		310,704	216,716
Cash and cash equivalents at the end of the reporting period		369,998	310,704

The notes form part of these financial statements

Notes to the Cash Flow Statement
for the Year Ended 31 March 2026

1. RECONCILIATION OF NET INCOME TO NET CASH FLOW FROM OPERATING ACTIVITIES

	31.3.26	31.3.25
	£	£
Net income for the reporting period (as per the Statement of Financial Activities)	60,004	87,048
Adjustments for:		
Depreciation charges	3,984	4,556
Interest received	(7,279)	(6,989)
Decrease in debtors	1,157	5,114
Decrease in creditors	(5,851)	(2,730)
Net cash provided by operations	52,015	86,999

2. ANALYSIS OF CHANGES IN NET FUNDS

	At 1.4.25	Cash flow	At 31.3.26
	£	£	£
Net cash			
Cash at bank	310,704	59,294	369,998
	310,704	59,294	369,998
Total	310,704	59,294	369,998

Notes to the Financial Statements
for the Year Ended 31 March 2026

1. ACCOUNTING POLICIES

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

The financial statements are prepared in sterling which is the functional currency of the charity and are rounded to the nearest £.

Going concern
The charity is a going concern and there are no material uncertainties casting significant doubt over its ability to continue as a going concern.

Critical accounting judgements and key sources of estimation uncertainty
In the application of the charity's accounting policies, the directors are required to make judgements, estimates and assumptions that affect the amounts reported for assets, liabilities, income and expenditure.

Fixed asset net book value and depreciation charges are the areas of the accounts which are affected by significant judgements and estimates. The directors exercise judgement in determining both the useful economic life and the likely residual value of the charity's assets. This judgement affects the rates of and charge for depreciation in the accounts for the year. It also therefore affects the net book value of the assets in the balance sheet.

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.

Grants receivable are credited to the Statement of Financial Activities when receivable where entitlement is not conditional on the delivery of a specific performance by the charity. Grants related to performance and specific activities are accounted for when the charity has completed the related undertakings. Grants received which are related to capital expenditure are held within restricted funds and are utilised to fund the future depreciation of the related capital expenditure.

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

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.
Freehold property - 2% on cost
Fixtures and fittings - 33% on cost and 20% on cost

Assets not measured at fair value are reviewed for any indication that the asset may be impaired at each balance sheet date. If such indication exists, the recoverable amount of the asset is estimated and compared to the carrying amount. Where the carrying amount exceeds its recoverable amount, an impairment loss is recognised in profit or loss unless the asset is carried at a revalued amount where the impairment loss is a revaluation decrease.

continued...

Notes to the Financial Statements - continued
for the Year Ended 31 March 2026

1. **ACCOUNTING POLICIES - continued**

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

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

The designated restructuring fund allows the charity to meet the uncertainties and challenges that will arise from gaps and reductions in funding. The adequacy of this fund will be reviewed annually.

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

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

Hire purchase and leasing commitments
Rentals paid under operating leases are charged to the Statement of Financial Activities on a straight line basis over the period of the lease.

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

Debtors and creditors
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.

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.

2. **DONATIONS AND LEGACIES**

	31.3.26	31.3.25
	£	£
Donations	149	387

3. **INVESTMENT INCOME**

	31.3.26	31.3.25
	£	£
Deposit account interest	7,279	6,989

continued...

Notes to the Financial Statements - continued for the Year Ended 31 March 2026

4. INCOME FROM CHARITABLE ACTIVITIES

		31.3.26	31.3.25
	Activity	£	£
Grants	Advice services	615,557	599,503

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

	31.3.26	31.3.25
	£	£
Comhairle nan Eilean Siar	308,000	289,501
Citizens Advice Scotland	214,057	221,156
Scottish Legal Aid Board	-	21,897
The Robertson Trust	28,000	28,000
Urras Oighreachd Ghabhsainn	-	12,000
Stornoway Trust	-	7,949
Storas Uibhist	-	10,000
Good Things Foundation	-	1,000
Stafford Trust	-	5,000
AMW Trust	-	2,000
WM Mann Foundation	-	1,000
James Wood Bequest Fund	1,000	-
TSB Community Fund	1,000	-
Foundation Scotland	50,000	-
Community Energy Scotland	4,500	-
CNES - OH CLLD	9,000	-
	615,557	599,503

5. OTHER INCOME

	31.3.26	31.3.25
	£	£
Employer Allowance	10,500	5,000
Management fees	15,413	7,377
	25,913	12,377

6. CHARITABLE ACTIVITIES COSTS

	Direct Costs (see note 7)	Support costs (see note 8)	Totals
	£	£	£
Advice services	578,419	10,475	588,894

continued...

Notes to the Financial Statements - continued
for the Year Ended 31 March 2026

7. DIRECT COSTS OF CHARITABLE ACTIVITIES

	31.3.26	31.3.25
	£	£
Staff costs	426,839	380,127
Rent	8,910	9,002
Rates and water	2,138	1,081
Insurance	2,164	1,224
Light and heat	12,269	10,850
Telephone	4,019	4,599
Postage and stationery	572	583
Management charges	15,413	7,377
Affiliation and membership fees	5,857	6,273
Volunteer expenses	573	2,384
Maintenance and equipment	5,550	6,598
Travel and conferences	6,608	5,371
Training	2,520	628
Advertising	385	957
Health & Safety costs	618	684
Vouchers	80,000	66,975
Redundancy costs	-	12,668
Depreciation	3,984	4,556
	578,419	521,937

8. SUPPORT COSTS

	Finance	Other 2	Governance costs	Totals
	£	£	£	£
Advice services	60	3,187	7,228	10,475

Support costs, included in the above, are as follows:

	31.3.26 Advice services	31.3.25 Total activities
	£	£
Bank charges	60	88
Other operating leases	3,187	3,763
Auditors' remuneration	6,035	5,403
Accountancy fees	1,193	1,017
	10,475	10,271

continued...

Notes to the Financial Statements - continued
for the Year Ended 31 March 2026

9. OTHER

	31.3.26	31.3.25
	£	£
Support costs	10,475	10,271

10. NET INCOME/(EXPENDITURE)

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

	31.3.26	31.3.25
	£	£
Audit fees	6,035	5,403
Depreciation - owned assets	3,984	4,556
Other operating leases	12,097	12,765

11. TRUSTEES' REMUNERATION AND BENEFITS

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

Trustees' expenses

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

12. STAFF COSTS

	31.3.26	31.3.25
	£	£
Wages and salaries	365,477	335,426
Social security costs	43,121	27,055
Other pension costs	18,241	17,646
	426,839	380,127

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

	31.3.26	31.3.25
Advice services	17	16
Management	1	1
Finance and administration	1	1
	19	18

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

continued...

**Notes to the Financial Statements - continued
for the Year Ended 31 March 2026**

13. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted funds £	Restricted funds £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	387	-	387
Charitable activities			
Advice services	266,387	333,116	599,503
Investment income	6,986	3	6,989
Other income	12,377	-	12,377
Total	286,137	333,119	619,256
EXPENDITURE ON			
Charitable activities			
Advice services	257,517	274,691	532,208
NET INCOME	28,620	58,428	87,048
Transfers between funds	133,292	(133,292)	-
Net movement in funds	161,912	(74,864)	87,048
RECONCILIATION OF FUNDS			
Total funds brought forward	191,951	127,768	319,719
TOTAL FUNDS CARRIED FORWARD	353,863	52,904	406,767

14. TANGIBLE FIXED ASSETS

	Freehold property £	Fixtures and fittings £	Computer equipment £	Totals £
COST				
At 1 April 2025 and 31 March 2026	185,919	52,973	19,474	258,366
DEPRECIATION				
At 1 April 2025	80,223	52,574	19,189	151,986
Charge for year	3,300	399	285	3,984
At 31 March 2026	83,523	52,973	19,474	155,970
NET BOOK VALUE				
At 31 March 2026	102,396	-	-	102,396
At 31 March 2025	105,696	399	285	106,380

continued...

Notes to the Financial Statements - continued
for the Year Ended 31 March 2026

15. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.3.26	31.3.25
	£	£
Other debtors	2,746	3,903

16. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.3.26	31.3.25
	£	£
Social security and other taxes	(103)	6,455
Other creditors	1,864	1,580
Accrued expenses	6,608	6,185
	8,369	14,220

17. LEASING AGREEMENTS

Minimum lease payments under non-cancellable operating leases fall due as follows:

	31.3.26	31.3.25
	£	£
Within one year	9,000	9,000

18. MOVEMENT IN FUNDS

	At 1.4.25	Net movement in funds	Transfers between funds	At 31.3.26
	£	£	£	£
Unrestricted funds				
General	252,440	30,684	-	283,124
Designated Restructuring Fund	79,774	-	20,834	100,608
Designated Fund - Project Fund	21,650	(13,321)	(8,329)	-
Designated Fund - Capital Works	-	4,500	11,329	15,829
	353,864	21,863	23,834	399,561
Restricted funds				
Patient Advice and Support Service	2,661	1,460	-	4,121
SSE: Fuel Poverty	6,243	(754)	(3,000)	2,489
Pension Wise	2,668	(2,668)	-	-
Scottish Government Money Talk	2,510	11,120	(10,462)	3,168
Outreach Fund	10,834	-	(10,834)	-
Lewis Project	8,441	(6,229)	-	2,212
Income Maximisation	19,546	(5,183)	3,000	17,363
Council Tax Engagement	-	15,567	(13,000)	2,567
Lewis Advisor	-	24,828	-	24,828
Money Talks Plus	-	-	10,462	10,462
	52,903	38,141	(23,834)	67,210
TOTAL FUNDS	406,767	60,004	-	466,771

continued...

Notes to the Financial Statements - continued
for the Year Ended 31 March 2026

18. MOVEMENT IN FUNDS - continued

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General	279,996	(249,312)	30,684
Designated Fund - Project Fund	-	(13,321)	(13,321)
Designated Fund - Capital Works	4,500	-	4,500
	284,496	(262,633)	21,863
Restricted funds			
Patient Advice and Support Service	23,556	(22,096)	1,460
SSE: Fuel Poverty	38,751	(39,505)	(754)
Pension Wise	42,292	(44,960)	(2,668)
Scottish Government Money Talk	57,249	(46,129)	11,120
Food Insecurity Fund	30,000	(30,000)	-
Lewis Project	1	(6,230)	(6,229)
Income Maximisation	30,001	(35,184)	(5,183)
Help Heat Homes	58,000	(58,000)	-
Council Tax Engagement	34,551	(18,984)	15,567
Lewis Advisor	50,001	(25,173)	24,828
	364,402	(326,261)	38,141
TOTAL FUNDS	648,898	(588,894)	60,004

Comparatives for movement in funds

	At 1.4.24 £	Net movement in funds £	Transfers between funds £	At 31.3.25 £
Unrestricted funds	191,951	28,621	133,292	353,864
Restricted funds				
Lewis Capital	80,970	-	(80,970)	-
Barra Capital	34,601	-	(34,601)	-
Patient Advice and Support Service	-	2,661	-	2,661
Scottish Legal Aid Board	2,113	(282)	(1,831)	-
SSE: Fuel Poverty	-	6,243	-	6,243
Pension Wise	1,457	6,211	(5,000)	2,668
Scottish Government Money Talk	-	2,510	-	2,510
Food Insecurity Fund	-	3,335	(3,335)	-
Outreach Fund	8,627	12,207	(10,000)	10,834
Lewis Project	-	(29)	8,470	8,441
Income Maximisation	-	19,546	-	19,546
Help Heat Homes	-	1,025	(1,025)	-
Aviva Project	-	5,000	(5,000)	-
	127,768	58,427	(133,292)	52,903
TOTAL FUNDS	319,719	87,048	-	406,767

continued...

Notes to the Financial Statements - continued
for the Year Ended 31 March 2026

18. MOVEMENT IN FUNDS - continued

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds	286,137	(257,516)	28,621
Restricted funds			
Patient Advice and Support Service	22,984	(20,323)	2,661
Scottish Legal Aid Board	21,898	(22,180)	(282)
SSE: Fuel Poverty	36,907	(30,664)	6,243
Pension Wise	50,514	(44,303)	6,211
Scottish Government Money Talk	39,017	(36,507)	2,510
Food Insecurity Fund	27,500	(24,165)	3,335
Outreach Fund	20,163	(7,956)	12,207
Lewis Project	(1)	(28)	(29)
Income Maximisation	38,000	(18,454)	19,546
Help Heat Homes	50,000	(48,975)	1,025
Aviva Project	26,137	(21,137)	5,000
	333,119	(274,692)	58,427
TOTAL FUNDS	619,256	(532,208)	87,048

Lewis Capital
This fund represents the value of the property in Stornoway, Isle of Lewis transferred from Lewis Citizens Advice Service. During the year the assets in this fund were transferred to Unrestricted Funds.

Barra Capital
Funding received to assist with the purchase of the property in Castlebay, Isle of Barra. During the year the assets in this fund were transferred to Unrestricted Funds.

The following restricted funds represent funding received to deliver advice and assistance in these specific areas:
Patient advice and support;
Scottish Legal Aid Board - Court services;
SSE Fuel poverty;
Pension Wise - advice on pensions;
Money Talk - assistance in managing personal finances;
Food Insecurity;
Outreach;
Income maximisation;
Lewis project;
Aviva project;
Help heat homes project;
Council Tax Engagement;
Lewis Advisor;
Money Talks Plus.

Within unrestricted funds is the following Designated Funds:-
Designated Restructuring Fund - set up to allow the charity to meet the uncertainties and challenges that will arise from gaps and reductions in funding.

Designated Project Fund - set up from various surpluses to be used for additional projects without specific funding.

Designated Capital Works Fund - set up from various unrestricted surpluses for future capital works.

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Notes to the Financial Statements - continued
for the Year Ended 31 March 2026

18. MOVEMENT IN FUNDS - continued

Transfers between funds

Further transfers have been made where surplus funds have been agreed by the funder to be used for another purpose.

19. CONTINGENT LIABILITIES

The charity have granted a Standard Security to VisitScotland over the property purchased in Castlebay, Isle of Barra which previously served as the Tourist Information Centre.

20. RELATED PARTY DISCLOSURES

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

Detailed Statement of Financial Activities for the Year Ended 31 March 2026

	Unrestricted funds £	Restricted funds £	31.3.26 Total funds £	31.3.25 Total funds £
INCOME AND ENDOWMENTS				
Donations and legacies				
Donations	149	-	149	387
Investment income				
Deposit account interest	7,276	3	7,279	6,989
Charitable activities				
Grants	251,158	364,399	615,557	599,503
Other income				
Employer Allowance	10,500	-	10,500	5,000
Management fees	15,413	-	15,413	7,377
	25,913	-	25,913	12,377
Total incoming resources	284,496	364,402	648,898	619,256
EXPENDITURE				
Charitable activities				
Wages	185,845	179,632	365,477	335,426
Social security	22,667	20,454	43,121	27,055
Pensions	8,752	9,489	18,241	17,646
Rent	5,017	3,893	8,910	9,002
Rates and water	1,220	918	2,138	1,081
Insurance	735	1,429	2,164	1,224
Light and heat	6,745	5,524	12,269	10,850
Telephone	2,732	1,287	4,019	4,599
Postage and stationery	499	73	572	583
Management charges	-	15,413	15,413	7,377
Affiliation and membership fees	5,403	454	5,857	6,273
Volunteer expenses	542	31	573	2,384
Maintenance and equipment	3,832	1,718	5,550	6,598
Travel and conferences	5,770	838	6,608	5,371
Training	1,737	783	2,520	628
Advertising	344	41	385	957
Health & Safety costs	486	132	618	684
Vouchers	-	80,000	80,000	66,975
Redundancy costs	-	-	-	12,668
Depreciation of tangible fixed assets	3,984	-	3,984	4,556
	256,310	322,109	578,419	521,937
Support costs				
Finance				
Bank charges	60	-	60	88

This page does not form part of the statutory financial statements

Detailed Statement of Financial Activities
for the Year Ended 31 March 2026

	Unrestricted funds £	Restricted funds £	31.3.26 Total funds £	31.3.25 Total funds £
Finance				
Other 2				
Other operating leases	1,811	1,376	3,187	3,763
Governance costs				
Auditors' remuneration	3,771	2,264	6,035	5,403
Accountancy fees	681	512	1,193	1,017
	4,452	2,776	7,228	6,420
Total resources expended	262,633	326,261	588,894	532,208
Net income	21,863	38,141	60,004	87,048

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