

Charity registration number SC000593 (Scotland)

Company registration number SC332676

**DALKEITH AND DISTRICT CITIZENS ADVICE BUREAU
ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025**

DALKEITH AND DISTRICT CITIZENS ADVICE BUREAU

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DALKEITH AND DISTRICT CITIZENS ADVICE BUREAU

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT)

FOR THE YEAR ENDED 31 MARCH 2025

The trustees present their annual report and financial statements for the year ended 31 March 2025.

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 Memorandum and Articles of Association, the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 (as amended), the Companies Act 2006 and "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

Dalkeith and District Citizens Advice Bureau (Dalkeith CAB) strives for a fairer Scotland where people are empowered and their rights respected. It aims to achieve this by:

- Offering free, impartial, confidential, holistic, quality-assured information and advice on issues including benefits, debt, employment, housing, home energy and emergency food and home fuel to help people in Midlothian make informed life choices.
- Using information gained from the service and client engagement to campaign for improved public policies that reduce the likelihood of problems in the future.

As a member of the 58 strong Citizens Advice Scotland (CAS) network of Bureaux across Scotland, adheres to 12 principles that underpin Dalkeith CAB's values, activities and services.

- **Free.** Clients are not charged for advice and information.
- **Confidential.** We do not disclose client details to others without their consent.
- **Impartial.** CAB advisors do not make judgements or steer clients in making decisions.
- **Independent.** No outside agencies influence the services we offer.
- **Accessible.** We take steps to make the service inclusive and accessible to all in need.
- **Effective.** Accurate, quality-checked information enables needs to be addressed.
- **Accountable.** CAB operations are transparent and accountable to the community.
- **Client's right to decide.** We offer information to enable their own informed choices.
- **Voluntary.** Unpaid staff from the local community are at the heart of service delivery.
- **Empowerment.** We equip clients with knowledge, skills and confidence.
- **Information retrieval.** Evidence from service-users helps us influence policy.
- **Generalist.** We do not restrict topics on which we are prepared to offer advice.

These are embedded in all policies, procedures and systems used to plan, deliver and evaluate Dalkeith CAB's activities. This includes valuing diversity and a commitment to equality in governance, employment, volunteering, partnerships and services.

Achievements and performance

Dalkeith & District CAB has offered support, advice and information in Midlothian since 1966. It has continued to develop in response to changing local needs and available opportunities, to improve quality, extend partnerships and meet all legal and regulatory requirements.

Our dedicated staff and volunteer team continued to develop and expand how we provide advice, information and support to communities still struggling with the impact of the continuing cost of living crisis and legacy of Covid. The CAB focussed on widening access and reducing waiting times to reach more people in need and help them address problems before they become entrenched and harder to resolve.

While holistic general advice in person, by phone and via email remained the core service of the CAB, we secured resources to deliver several specialist services including for maximising household income, debt management, home energy efficiency, and projects offering advice, information and opportunities for mutual support and learning for vulnerable members of the community – marginalised families, isolated men and older people on low incomes.

DALKEITH AND DISTRICT CITIZENS ADVICE BUREAU

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

FOR THE YEAR ENDED 31 MARCH 2025

Dalkeith CAB also continued with developing and delivering outreach clinics in communities throughout Dalkeith and District including Bonnyrigg Rose FC, Gorebridge Hive, Central Dalkeith & Woodburn Community Pantry, Gorebridge Library, Horizons Recovery Café, Mayfield & Easthouses Development Trust Pavilion, Midlothian Foodbank, Newtongrange Development Trust, St Johns Church and VOCAL Carers organisation.

This year, the CAB introduced VERA (Virtual Expert Responsive Advice), a user-friendly touch screen resource located in the Pantry at Mayfield Pavilion. VERA provides links to information on common issues as well as for booking an appointment with the CAB and a range of other specialist helping agencies. This has helped the CAB reach more people in need at a time when there is high demand for its services.

The CAB also continued its delivery of CAS-led services including Pension Wise, Patient Advice & Support Service (PASS), Awareness Campaigns and Energy Advice projects.

The following is an overview of Dalkeith CAB services in 2024-25.

- Clients - the CAB helped 2,823 people resolve 7,558 concerns.
- Benefits – This was the most common issue, raised by more than 41% of clients.
- Debt – 16% of people were helped to manage their debts.
- Other Concerns – The proportion of clients requiring help with other issues included Home Energy (8.5%), Emergency Food Parcels or Energy Vouchers (7%), Housing and Homelessness (6%), Employment (5.5%) and Council Tax (4.5%).
- Client Financial Gains - the CAB helped clients secure £4,101,106 in financial gains from benefits, settlements, refunds, charitable financial support and debt arrangements. This was an average £2,686 per person who received financial gains.

Partnership working remained key to the CAB's success during the year by sharing expertise, maximising resources and reaching more people in need. Partnerships include Midlothian Financial Inclusion Network, Melville Housing Association, NHS Lothian, Midlothian Voluntary Action, Fuelbank Foundation, Trussell Trust, Surestart Midlothian, East and Midlothian Women's Aid and Midlothian Council Welfare Rights department.

In March 2025, Dalkeith CAB sent a short survey to 20 of its partner organisations. Twelve responded, sharing their views on the relationship with the CAB.

- Type of Partnership. The most common ways organisations engaged with the CAB were through referring people to or receiving referrals from the CAB. Many also hosted CAB outreach clinics or VERA touchscreen advice units.
- Why Partner with the CAB? The most popular reasons for working in partnership with Dalkeith CAB were because CAB services complemented their own, shared values and goals, trust in the CAB and Dalkeith CAB's strong track record of partnership-working.
- Benefits to their organisation. The most common benefits of partnering with Dalkeith CAB were sharing skills and knowledge, improving outcomes for their service-users, reaching more people in need and maximising or increasing their resources and funding.

The CAB maintained its accreditation with Scottish National Standards for Advice and Information Providers accreditation for Housing, Welfare Benefit, Money and Debt Advice at levels I, II and III. Dalkeith CAB remains the only advice service in Midlothian to achieve this.

Dalkeith CAB also passed its Citizens Advice Scotland quality of advice and organisational performance assessment during the year.

DALKEITH AND DISTRICT CITIZENS ADVICE BUREAU

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

FOR THE YEAR ENDED 31 MARCH 2025

In March 2025, Dalkeith CAB completed a "thumbnail" survey of service-users, focussing especially on those nearing the end of their period of support from Dalkeith CAB. Key findings from the study are as follows:

- 85% of respondents said it was very true, 6% mostly true, that their problems had been resolved with assistance from Dalkeith CAB.
- 82% said it was very true, 12% mostly true, that information gained from the CAB had helped them manage their concerns more effectively.
- 85% stated it was very true, 12% mostly true, that they felt more confident about managing their issues having had support from the CAB.
- 70.5% reported it was very true, 17.5% mostly true, that their engagement with Dalkeith CAB had helped them feel less anxious about their issues.
- All 34 participants said that they would recommend Dalkeith CAB's services to friends or family.

During the year, the CAB appointed a Volunteer Manager to recruit, train and support volunteers to undertake a wide range of roles, gaining valuable experience and making a positive contribution to the community. During 2024-25, Dalkeith CAB's 25 volunteers contributed 4,322 hours of service. Had the CAB employed staff for these roles, paying Real Living Wage, this would have cost £69,066.

Financial review

The Board drafts an annual budget and receives quarterly reports that include expenditure against forecast targets. The budget is based on financial performance and adapted when new information comes to light. Examples of this might include the receipt of new grant funding during the year or an unanticipated large item of expenditure.

The Finance Officer conducts day-to-day financial tasks including receipts and payments, bank reconciliations and retaining payroll and other financial documentation.

Financial Procedures, agreed by the Board, govern all financial processes, and secure electronic and print accounting systems inform financial reports for funders and other stakeholders. This includes monthly reports for the manager and Treasurer or Chair to identify emerging concerns and opportunities as well as any issues requiring urgent action.

The Annual Financial Statements are approved by the Board and subject to external independent examination before presentation to members at the Annual General Meeting.

During the year ended 31 March 2025, the Bureau received total income of £499,490 (2024: £493,641). After expenditure of £489,567 (2024: £462,938) the net movement in funds for the year was an increase of £9,923 (2024: increase of £30,703). Total funds carried forward at 31 March 2025 were £333,261 (2024: £323,338).

Going concern

Sufficient funding has been secured for the 2025-26 financial year for core functions, services and project work from statutory and other sources. The Board has a reasonable expectation that financial support will continue to be forthcoming. Consequently, the going concern concept has been used in preparing these accounts.

DALKEITH AND DISTRICT CITIZENS ADVICE BUREAU

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

FOR THE YEAR ENDED 31 MARCH 2025

Reserves Policy

The Board reviews its Reserves Policy each year, mindful of the need to expend funds in furtherance of Dalkeith CAB's objects and strategic priorities while ensuring sufficient unrestricted reserves to unanticipated expenditure and other contingencies, if they arise.

In recent years, this has included allotting some free reserves to enable delivery of services, for example "topping up" project grants to meet demand until additional resources can be secured or bridging the gap between investment from one funding source and another.

The Board reviews reserves at the end of each financial year to calculate sums to designate for contingencies and to "ring fence" for services or anticipated costs in the following year. The Board has designated £179,000 of unrestricted reserves for these purposes.

At 31st March 2025, the remaining unrestricted reserves stood at £81,117, which represents 16% of the organisation's turnover in that year.

Plans for future periods

During 2024-25, the CAB achieved and often exceeded its output and outcome targets, and maintained good relationships with funding bodies. Trustees are pleased to report that most funding streams will continue for the 2025-26 year, including from Midlothian Council, Trussell Trust, Investing in Communities and Robertson Trust.

We are pleased that additional resources have been secured for the next year, both to develop, enhance and extend our core functions and services and for specific projects to meet identified needs. This includes a 3 year unrestricted grant of £150,000 from the Bank of Scotland Foundation Empower Fund, a 2 year unrestricted grant of £100,000 from Foundation Scotland via CAS, a National Lottery Community Fund grant of £39,800 for an innovative Housing Advice project and £15,000 from Midlothian Council to advise, train and support parents seeking employment.

Given indications of ongoing economic, political and social uncertainty, the CAB anticipates demand for its services and the urgency and complexity of client needs will increase in the year to come. In addition to sustaining current activities and growing income, the CAB will prioritise:

- Partnerships - sustaining current relationships and building new local partnerships.
- Outreach – making services more accessible via advice clinics in areas of high need.
- Remote Advice - expanding the use of VERA touchscreen advice points in the community and introducing real-time remote advice via video link.
- Projects - filling gaps not met by current provision with specialist activities or services.
- Evidence - making better use of data collected by the CAB, client engagement and external evidence to inform the CAB's future direction and influence public policy.
- Premises - moving to more fit-for-purpose, environmentally sustainable offices.

DALKEITH AND DISTRICT CITIZENS ADVICE BUREAU

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

FOR THE YEAR ENDED 31 MARCH 2025

Structure, governance and management

Dalkeith and District Citizens Advice Bureau is a private company limited by guarantee, incorporated on 19th October 2007. It is governed by its Articles of Association, an updated version of which was adopted by the membership at an Annual General Meeting on 8th March 2023.

The CAB is registered as a charity with the Office of the Scottish Charity Regulator and recognised as a charity by HMRC.

Membership of the CAB is governed by the Articles of Association and applicants for membership of the company must be approved by the Board. The Board is appointed in accordance with the process set out in the Articles.

The Board is responsible for the strategic direction and stewardship of the CAB on behalf of its membership. The Board sets the overarching strategy and monitors performance against agreed outcomes. The Board is also responsible for financial and contractual matters, including employment of staff and ensuring health and safety in its services and premises.

The seven-member volunteer Board meets six times per year and, where required, appoints sub-groups to undertake tasks or gather and provide required advice or information.

Responsibility for management of day-to-day operations is delegated to the CAB manager. This includes ensuring functions like operational planning, service delivery and evaluation, implementing and reviewing policies, procedures and systems, recruitment, support and supervision of staff and volunteers, income generation and financial management and compliance with legal and regulatory requirements.

The Manager, in turn, delegates responsibilities to staff and volunteers, in line with their stated roles, providing support and oversight of performance. They also report on operational developments and achievements toward goals in the strategic plan.

The team currently comprises 17 paid members of staff (11.5 full time equivalent) and 32 volunteers who serve as advisors, administrators, receptionists and social policy workers.

Dalkeith CAB is grateful to all funders and supporters of the service, its partner organisations and of course, the staff and volunteers who make the service possible.

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:

M Hedlund	(Resigned 26 March 2025)
R Davies	(Resigned 1 June 2025)
S Moffat	
R Goater	
P McQuarrie	
J Doyle	
E Mclean	(Resigned 23 September 2025)
C Ross	(Appointed 1 April 2025)
B Scott	(Appointed 1 April 2025)
D Milne	(Appointed 9 September 2025)

DALKEITH AND DISTRICT CITIZENS ADVICE BUREAU

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2025

Manager	J Podet
Charity number (Scotland)	SC000593
Company number	SC332676
Registered Office	8 Buccleuch Street Dalkeith Midlothian EH22 1HA
Independent Examiner	Thomson Cooper 22 Stafford Street Edinburgh EH3 7BD
Bankers	Royal Bank of Scotland 63 High Street Dalkeith EH22 1JA
Solicitors	Burness Paull 50 Lothian Road Edinburgh EH3 9WJ

None of the trustees have any beneficial interest in the company.

Statement of trustees' responsibilities

The trustees, who are also the directors of Dalkeith and District Citizens Advice Bureau for the purpose of company law, are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that year.

In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

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

Draft Financial Statements

DALKEITH AND DISTRICT CITIZENS ADVICE BUREAU

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

FOR THE YEAR ENDED 31 MARCH 2025

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

P.E. McQuarrie

P McQuarrie

Trustee

Date: *4/12/25*

DALKEITH AND DISTRICT CITIZENS ADVICE BUREAU

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF DALKEITH AND DISTRICT CITIZENS ADVICE BUREAU

I report on the financial statements of the charity for the year ended 31 March 2025, which are set out on pages 9 to 26.

Respective responsibilities of trustees and examiner

The charity's trustees, who are also the directors of Dalkeith and District 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 Investments (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006. The trustees consider that the audit requirement of Regulation 10(1)(a) to (c) of the 2006 Accounts Regulations does not apply. It is my responsibility to examine the financial statements as required under section 44(1)(c) of the Act 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

In connection with my examination, no matter has come to my attention:

- (a) which gives me reasonable cause to believe that in any material respect the requirements:
 - (i) to keep accounting records in accordance with section 44(1) (a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations; and
 - (ii) to prepare financial statements which accord with the accounting records and comply with Regulation 8 of the 2006 Accounts Regulations;have not been met or
- (b) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the financial statements to be reached.

Fiona Haro CA
Thomson Cooper
22 Stafford Street
Edinburgh
EH3 7BD

Dated:

DALKEITH AND DISTRICT CITIZENS ADVICE BUREAU**STATEMENT OF FINANCIAL ACTIVITIES
INCLUDING INCOME AND EXPENDITURE ACCOUNT****FOR THE YEAR ENDED 31 MARCH 2025**

Current financial year		Unrestricted funds general 2025 £	Unrestricted funds designated 2025 £	Restricted funds 2025 £	Total 2025 £	Total 2024 £
	Notes					
<u>Income from:</u>						
Donations and legacies	2	167,870	-	328,519	496,389	491,079
Investments	3	3,101	-	-	3,101	2,562
Total income		170,971	-	328,519	499,490	493,641
<u>Expenditure on:</u>						
Raising funds	4	10,080	-	800	10,880	7,845
Charitable activities	5	95,720	-	382,967	478,687	455,093
Total expenditure		105,800	-	383,767	489,567	462,938
Net incoming/(outgoing) resources before transfers		65,171	-	(55,248)	9,923	30,703
Gross transfers between funds		(5,000)	5,000	-	-	-
Net income/(expenditure) for the year/ Net movement in funds		60,171	5,000	(55,248)	9,923	30,703
Fund balances at 1 April 2024		20,946	174,000	128,392	323,338	292,635
Fund balances at 31 March 2025		81,117	179,000	73,144	333,261	323,338

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

The statement of financial activities also complies with the requirements for an income and expenditure account under the Companies Act 2006.

DALKEITH AND DISTRICT CITIZENS ADVICE BUREAU**STATEMENT OF FINANCIAL ACTIVITIES (CONTINUED)
INCLUDING INCOME AND EXPENDITURE ACCOUNT****FOR THE YEAR ENDED 31 MARCH 2025**

Prior financial year		Unrestricted funds general 2024 £	Unrestricted funds designated 2024 £	Restricted funds 2024 £	Total 2024 £
	Notes				
<u>Income from:</u>					
Donations and legacies	2	165,622	-	325,457	491,079
Investments	3	2,562	-	-	2,562
Total income		168,184	-	325,457	493,641
<u>Expenditure on:</u>					
Raising funds	4	7,845	-	-	7,845
Charitable activities	5	154,902	-	300,191	455,093
Total expenditure		162,747	-	300,191	462,938
Net incoming/(outgoing) resources before transfers		5,437	-	25,266	30,703
Net income/(expenditure) for the year/ Net movement in funds		5,437	-	25,266	30,703
Fund balances at 1 April 2023		15,509	174,000	103,126	292,635
Fund balances at 31 March 2024		20,946	174,000	128,392	323,338

DALKEITH AND DISTRICT CITIZENS ADVICE BUREAU**BALANCE SHEET****AS AT 31 MARCH 2025**

	Notes	2025		2024	
		£	£	£	£
Fixed assets					
Tangible assets	11		11,407		1,977
Current assets					
Debtors	12	7,792		30,770	
Cash at bank and in hand		528,162		422,941	
		<u>535,954</u>		<u>453,711</u>	
Creditors: amounts falling due within one year	13	<u>(214,100)</u>		<u>(132,350)</u>	
Net current assets			321,854		321,361
Total assets less current liabilities			<u>333,261</u>		<u>323,338</u>
Income funds					
Restricted funds	16		73,144		128,392
Designated funds	17		179,000		174,000
Unrestricted Fund	18		81,117		20,946
			<u>333,261</u>		<u>323,338</u>

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 2025.

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 3/12/25

P.E. McQuarrie

P McQuarrie
Trustee

Company registration number SC332676

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2025

1 Accounting policies

Charity information

Dalkeith and District Citizens Advice Bureau is a private company limited by guarantee incorporated in Scotland. The registered office is 8 Buccleuch Street, Dalkeith, Midlothian, EH22 1HA.

Dalkeith and District Citizens Advice Bureau is a company limited by guarantee and does not have any share capital. Every member of the company undertakes to contribute such amount as may be required not exceeding £1 in the event of it being wound up.

1.1 Accounting convention

The financial statements have been prepared in accordance with the charity's Memorandum and Articles of Association, the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 (as amended), FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" ("FRS 102") 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)" (effective 1 January 2019). 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.

Designated funds comprise funds which have been set aside at the discretion of the trustees for specific purposes. The purposes and uses of the designated funds are set out in the notes to the financial statements.

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.

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.

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

1 Accounting policies

(Continued)

1.5 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement, and the amount of the obligation can be measured reliably.

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

1.6 Tangible fixed assets

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

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

Computers	3 years straight line
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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.

1.7 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.

1.8 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.

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)**FOR THE YEAR ENDED 31 MARCH 2025****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.

1.9 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

1.10 Retirement benefits

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

1.11 Leases

Rentals payable under operating leases, including any lease incentives received, are charged as an expense on a straight line basis over the term of the relevant lease.

2 Donations and legacies

	Unrestricted funds general 2025 £	Restricted funds 2025 £	Total 2025 £	Unrestricted funds general 2024 £	Restricted funds 2024 £	Total 2024 £
Donations and gifts	873	-	873	1,710	-	1,710
Grants received	166,997	328,519	495,516	163,912	325,457	489,369
	<u>167,870</u>	<u>328,519</u>	<u>496,389</u>	<u>165,622</u>	<u>325,457</u>	<u>491,079</u>

DALKEITH AND DISTRICT CITIZENS ADVICE BUREAU**NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)****FOR THE YEAR ENDED 31 MARCH 2025****2 Donations and legacies****(Continued)****Grants receivable for core activities**

	Unrestricted funds general 2025 £	Restricted funds 2025 £	Total 2025 £	Unrestricted funds general 2024 £	Restricted funds 2024 £	Total 2024 £
Midlothian Council - core funding	125,000	-	125,000	125,000	-	125,000
Midlothian Council - Premises	-	15,000	15,000	-	15,000	15,000
CAS - Pension Wise	1,061	-	1,061	1,010	-	1,010
CAS - Money Talks Plus	-	50,854	50,854	-	48,432	48,432
CAS - Big Energy Savings Network (BESN)	6,805	-	6,805	7,043	-	7,043
CAS - Energy Best Deal (EBD)	18,975	-	18,975	11,054	-	11,054
MLC Extra Welfare/ Income Max	-	46,499	46,499	-	15,250	15,250
Horizons Café - Outreach	-	8,518	8,518	-	8,568	8,568
Trussell Trust - CAB in Foodbank	-	54,874	54,874	-	24,927	24,927
CAS – Scottish Gas Network (SGN)	-	-	-	-	44,938	44,938
Gambling Support	-	2,759	2,759	-	2,998	2,998
Aviva	-	-	-	-	2,002	2,002
PES Money MOT	-	-	-	-	33,420	33,420
Bonnyrigg Bequest Fund	-	-	-	4,428	-	4,428
Investing in Communities	-	37,401	37,401	-	37,326	37,326
VOCAL - Outreach	-	15,762	15,762	-	19,355	19,355
Robertson Trust	-	25,000	25,000	-	25,000	25,000
Communities Mental Health & Wellbeing Fund	-	29,837	29,837	-	28,363	28,363
Older Persons' Project	-	15,092	15,092	-	14,796	14,796
Midlothian Council - Trusted Partner Fund	-	18,500	18,500	-	-	-
Other	15,156	8,423	23,579	15,377	5,082	20,459
	<u>166,997</u>	<u>328,519</u>	<u>495,516</u>	<u>163,912</u>	<u>325,457</u>	<u>489,369</u>

3 Income from investments

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Interest receivable	3,101	2,562

DALKEITH AND DISTRICT CITIZENS ADVICE BUREAU**NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)****FOR THE YEAR ENDED 31 MARCH 2025****4 Expenditure on fundraising & publicity**

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
Fundraising and publicity						
Advertising	1,715	800	2,515	-	-	-
Other fundraising costs	8,365	-	8,365	7,845	-	7,845
	<u>10,080</u>	<u>800</u>	<u>10,880</u>	<u>7,845</u>	<u>-</u>	<u>7,845</u>

5 Expenditure on charitable activities

	2025 £	2024 £
Direct costs		
Staff costs	396,563	358,507
Property rent	16,130	16,169
Water rates, building insurance and waste	4,428	3,547
Midlothian Council – Trusted Partner Fund	12,788	15,807
	<u>429,909</u>	<u>394,030</u>
Share of support and governance costs (see note 6)		
Support	45,511	58,143
Governance	3,267	2,920
	<u>478,687</u>	<u>455,093</u>
Analysis by fund		
Unrestricted funds	95,720	154,902
Restricted funds	382,967	300,191
	<u>478,687</u>	<u>455,093</u>

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)**FOR THE YEAR ENDED 31 MARCH 2025****6 Support costs allocated to activities**

		2025	2024
		£	£
	<i>Basis of allocation</i>		
Depreciation	<i>Direct allocation</i>	6,197	2,845
Insurance and utilities	<i>Direct allocation</i>	7,507	14,779
Repairs - small equipment and leases	<i>Direct allocation</i>	10,820	12,000
Cleaning	<i>Direct allocation</i>	825	655
Telephone, stationery and postage	<i>Direct allocation</i>	2,353	3,281
CAS fees and subscriptions	<i>Direct allocation</i>	4,187	3,711
Consultancy	<i>Direct allocation</i>	9,286	12,105
Travel	<i>Direct allocation</i>	1,402	5,216
Training costs	<i>Direct allocation</i>	686	1,596
Bank charges and sundry	<i>Direct allocation</i>	2,248	1,955
Governance costs	<i>Governance</i>	3,267	2,920
		<u>48,778</u>	<u>61,063</u>

7 Net movement in funds

	2025	2024
	£	£
The net movement in funds is stated after charging/(crediting):		
Fees payable for the independent examination of the charity's financial statements	3,267	2,920
Depreciation of owned tangible fixed assets	6,197	2,845
	<u>9,464</u>	<u>5,765</u>

8 Trustees

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

9 Employees

The average monthly number of employees during the year was:

	2025	2024
	Number	Number
	16	16
	<u>16</u>	<u>16</u>
Employment costs	2025	2024
	£	£
Wages and salaries	362,842	327,788
Social security costs	25,118	22,142
Other pension costs	8,603	8,577
	<u>396,563</u>	<u>358,507</u>

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)**FOR THE YEAR ENDED 31 MARCH 2025****9 Employees****(Continued)**

Employment costs for the year attributable to unrestricted funds were £100,576 (2024: £115,309) and restricted funds £295,987 (2024: £243,198).

The total amount of employee benefits received by key management personnel of the charity was £51,767 (2024: £49,428)

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

10 Taxation

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

11 Tangible fixed assets

	Computers
	£
Cost	
At 1 April 2024	30,102
Additions	15,626
	<u>45,728</u>
At 31 March 2025	45,728
	<u>45,728</u>
Depreciation and impairment	
At 1 April 2024	28,124
Depreciation charged in the year	6,197
	<u>34,321</u>
At 31 March 2025	34,321
	<u>34,321</u>
Carrying amount	
At 31 March 2025	11,407
	<u>11,407</u>
At 31 March 2024	1,977
	<u>1,977</u>

12 Debtors

	2025	2024
	£	£
Amounts falling due within one year:		
Prepayments and accrued income	7,792	30,770
	<u>7,792</u>	<u>30,770</u>

DALKEITH AND DISTRICT CITIZENS ADVICE BUREAU**NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)****FOR THE YEAR ENDED 31 MARCH 2025****13 Creditors: amounts falling due within one year**

	Notes	2025 £	2024 £
Other taxation and social security		6,438	5,089
Deferred income	14	134,786	104,837
Trade creditors		3,082	2,286
Other creditors		62,009	12,018
Accruals		7,785	8,120
		<u>214,100</u>	<u>132,350</u>

14 Deferred income

	2025 £	2024 £
Other deferred income	<u>134,786</u>	<u>104,837</u>

Deferred income is included in the financial statements as follows:

	2025 £	2024 £
Deferred income is included within:		
Current liabilities	<u>134,786</u>	<u>104,837</u>
Movements in the year:		
Deferred income at 1 April 2024	104,837	58,296
Released from previous periods	(104,837)	(58,296)
Resources deferred in the year	<u>134,786</u>	<u>104,837</u>
Deferred income at 31 March 2025	<u>134,786</u>	<u>104,837</u>

15 Retirement benefit schemes

	2025 £	2024 £
Defined contribution schemes		
Charge to profit or loss in respect of defined contribution schemes	<u>8,603</u>	<u>8,577</u>

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.

DALKEITH AND DISTRICT CITIZENS ADVICE BUREAU**NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)****FOR THE YEAR ENDED 31 MARCH 2025****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.

For the year ended 31 March 2025

	Movement in funds				Balance at 31 March 2025 £
	Balance at 1 April 2024 £	Incoming resources £	Resources expended £	Transfers £	
Midlothian Council - Premises	-	15,000	(15,000)	-	-
CAS - Money Talks Plus	11,955	50,854	(62,809)	-	-
CAS - Welfare Reform	337	-	-	-	337
CAS - Financial Health Check	11,252	-	(11,252)	-	-
MLC Extra Welfare/ Income Max	5,083	46,499	(46,910)	-	4,672
Horizon Cafe - Outreach	-	8,518	(8,518)	-	-
Trussell Trust - CAB in Foodbank	13,100	54,874	(60,057)	-	7,917
CAS - Scottish Gas Network (SGN)	14,735	-	-	-	14,735
Gambling Support	2,086	2,759	(4,845)	-	-
MLC Poverty Grant	14,894	-	(14,894)	-	-
Investing in Communities	2,792	37,401	(40,193)	-	-
SLA Debt	8,472	-	-	-	8,472
SG Debt Advice	5,137	-	-	-	5,137
Shopping voucher scheme	11,085	-	(11,085)	-	-
VOCAL - Outreach	6,681	15,762	(20,494)	-	1,949
Communities Mental Health & Well Being Fund	9,105	29,837	(32,022)	-	6,920
Older persons' project	-	15,092	(15,092)	-	-
Robertson Trust	-	25,000	(25,000)	-	-
Midlothian Council - Trusted Partner Fund	11,678	18,500	(12,788)	-	17,390
PBIF	-	8,423	(2,808)	-	5,615
	<u>128,392</u>	<u>328,519</u>	<u>(383,767)</u>	<u>-</u>	<u>73,144</u>

DALKEITH AND DISTRICT CITIZENS ADVICE BUREAU**NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)****FOR THE YEAR ENDED 31 MARCH 2025**

16 Restricted funds

(Continued)

For the year ended 31 March 2024

	Movement in funds				Balance at 1 April 2024 £
	Balance at 1 April 2023 £	Incoming resources £	Resources expended £	Transfers £	
Midlothian Council - Premises	-	15,000	(15,000)	-	-
CAS - Money Talks Plus	-	48,431	(36,476)	-	11,955
CAS - Welfare Reform	337	-	-	-	337
CAS - Financial Health Check	11,252	-	-	-	11,252
MLC Extra Welfare/ Income Max	7,861	15,250	(23,111)	-	5,083
Horizon Cafe - Outreach	-	8,568	(8,568)	-	-
Trussell Trust - CAB in Foodbank	9,835	24,927	(21,662)	-	13,100
CAS - Scottish Gas Network (SGN)	-	44,938	(30,203)	-	14,735
Communications and Wellbeing	-	28,363	(19,258)	-	9,105
Gambling Support	-	2,998	(912)	-	2,086
Aviva	-	2,002	(2,002)	-	-
MLC Poverty Grant	14,894	-	-	-	14,894
Investing in Communities	-	37,326	(34,534)	-	2,792
SLA Debt	8,738	-	(266)	-	8,472
SG Debt Advice	5,137	-	-	-	5,137
Shopping voucher scheme	11,085	-	-	-	11,085
Vocal	5,248	19,355	(17,922)	-	6,681
Older person project	1,254	14,796	(16,050)	-	-
Midlothian Council - Trusted Partner Fund	27,485	-	(15,807)	-	11,678
PES Money MOT	-	33,420	(33,420)	-	-
	<u>103,126</u>	<u>325,457</u>	<u>(300,191)</u>	<u>-</u>	<u>128,392</u>

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

16 Restricted funds

(Continued)

Midlothian Council - Premises

This funding supplements the rent costs of the organisation.

CAS - Money Talks Plus

Funding from Citizens Advice Scotland to support the Money Talks programme assisting people in financial hardship.

CAS - Welfare Reform

Funding from Citizens Advice Scotland to support the Welfare Reform programme assisting individuals who have been affected.

CAS - Financial Health Check

Funding from Citizens Advice Scotland to support the Financial Health Checks programme assisting low income families to seek financial advice to maximise their income.

MLC Extra Welfare/Income Max

Funding from Midlothian Council towards two full time positions' wages costs.

Horizon Cafe - Outreach

Income from the Horizons Cafe in Dalkeith to help provide support and advice to patrons.

Trussel Trust - CAB in Foodbank

Funding from Trussel Trust to provide outreach work at the Midlothian Foodbank in Gorebridge.

CAS - Scottish Gas Network (SGN)

Funding from SGN to assist with the Safe and Warm outreach programme, assisting families with information on how to reduce energy bills and carbon monoxide awareness.

Gambling Support

Funding from CAS to train staff in how to deliver outreach services for gambling support.

MLC Poverty Grant

Funding from Midlothian Council to support low income families.

Investing in Communities

Funding from Midlothian Community Action to deliver projects that target the most disadvantaged communities addressing poverty in the area.

SLA Debt

Funding from CAS to help provide debt advice.

SG Debt Advice

Funding from Scottish Government to help provide debt advice.

Shopping Voucher Scheme

Funding from Citizens Advice Scotland to support families with the cost of living crisis through providing vouchers for supermarkets.

VOCAL - Outreach

Funding from VOCAL to support the local outreach work.

Communities Mental Health & Wellbeing Fund

Funding from Midlothian Community Action for the U_Matter project engaging men who are isolated and vulnerable due to bereavement, long-term mental or physical illness, disability, poverty, past trauma, being from marginalised communities, and similar.

DALKEITH AND DISTRICT CITIZENS ADVICE BUREAU

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

16 Restricted funds

(Continued)

Older Persons' Project

Funding from Midlothian Council to provide support and advice to people over the age of 55 who are isolated.

Robertson Trust

Funding from Robertson Trust to support wages costs for a triage advisor.

Midlothian Council - Trusted Partner Fund

Funding from Midlothian Council to support low-income households that have been disproportionately impacted by the current cost of living crisis.

PBIF

Funding from Midlothian Council towards the new VERA machine.

Aviva

Funding from Aviva to support salaries.

PES Money MOT

Funding from Midlothian Council towards tackling child poverty.

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)**FOR THE YEAR ENDED 31 MARCH 2025****17 Designated funds**

These are unrestricted funds which are material to the charity's activities. These include designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes.

For the year ended 31 March 2025

	Movement in funds				Balance at 31 March 2025
	Balance at 1 April 2024	Incoming resources	Resources expended	Transfers	
	£	£	£	£	£
Operating reserve	105,000	-	-	-	105,000
Redundancy costs provision	24,500	-	-	-	24,500
IT fund	20,000	-	-	-	20,000
Building maintenance fund	4,500	-	-	-	4,500
Utilities fund	20,000	-	-	-	20,000
Training fund	-	-	-	5,000	5,000
	174,000	-	-	5,000	179,000
	174,000	-	-	5,000	179,000

For the year ended 31 March 2024

	Movement in funds				Balance at 1 April 2024
	Balance at 1 April 2023	Incoming resources	Resources expended	Transfers	
	£	£	£	£	£
Operating reserve	105,000	-	-	-	105,000
Redundancy costs provision	24,500	-	-	-	24,500
IT fund	20,000	-	-	-	20,000
Building maintenance fund	4,500	-	-	-	4,500
Utilities fund	20,000	-	-	-	20,000
	174,000	-	-	-	174,000
	174,000	-	-	-	174,000

The Board must review reserves at the end of each financial year to calculate sums to designate for contingencies and to "ring fence" for services or anticipated costs in the following year.

- **Operating Reserves.** The CAB relies on funding from the Local Authority and other statutory and charitable sources to deliver activities and services. With ongoing economic uncertainty and pressures on all funding providers, the Board has agreed to designate 6 months of running costs to enable effective re-profiling of the service, or transition to closure, if significant funding sources are lost.
- **Redundancy Costs.** A sum is designated based on a calculation of redundancy payment liabilities in the event of significant staffing loss or winding up of CAB.
- **IT.** A sum is designated for replacement and renewals of hardware and software licences as well as training for staff when systems upgrade or change.
- **Premises.** Given the age and conditions of the rented premises, the Board has set aside a sum for ongoing maintenance. The Board hopes to secure more fit-for-purpose premises in the year to come, and has designated a sum for obligations required within the full repairing lease and for removal of the CAB to new premises.
- **Utilities.** The Board anticipates a significant rise in the cost of electricity for the current premises in the year to come and has designated funds to enable costs to be met.
- **Training.** With the expected expansion and turnover in staff, an amount has been designated to put towards training costs incurred.

DALKEITH AND DISTRICT CITIZENS ADVICE BUREAU**NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)****FOR THE YEAR ENDED 31 MARCH 2025****18 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.

For the year ended 31 March 2025

	Movement in funds				Balance at 31 March 2025
	Balance at 1 April 2024	Incoming resources	Resources expended	Transfers	
	£	£	£	£	£
General funds	20,946	170,971	(143,031)	32,231	81,117
	<u>20,946</u>	<u>170,971</u>	<u>(143,031)</u>	<u>32,231</u>	<u>81,117</u>

For the year ended 31 March 2024

	Movement in funds				Balance at 31 March 2024
	Balance at 1 April 2023	Incoming resources	Resources expended	Transfers	
	£	£	£	£	£
General funds	40,781	128,904	(155,066)	890	20,946
	<u>40,781</u>	<u>128,904</u>	<u>(155,066)</u>	<u>890</u>	<u>20,946</u>

19 Analysis of net assets between funds

	Unrestricted funds	Designated funds	Restricted funds	Total
	2025	2025	2025	2025
	£	£	£	£
Fund balances at 31 March 2025 are represented by:				
Tangible assets	5,544	-	5,863	11,407
Current assets/(liabilities)	75,573	179,000	67,281	321,854
	<u>81,117</u>	<u>179,000</u>	<u>73,144</u>	<u>333,261</u>

	Unrestricted funds	Designated funds	Restricted funds	Total
	2024	2024	2024	2024
	£	£	£	£
Fund balances at 31 March 2024 are represented by:				
Tangible assets	1,481	-	496	1,977
Current assets/(liabilities)	19,465	174,000	127,896	321,361
	<u>20,946</u>	<u>174,000</u>	<u>128,392</u>	<u>323,338</u>

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

20 Operating lease commitments

Lessee

At the reporting end date the charity had outstanding commitments for future minimum lease payments under non-cancellable operating leases, which fall due as follows:

	2025	2024
	£	£
Within one year	-	377
	<u> </u>	<u> </u>

21 Related party transactions

There were no disclosable related party transactions during the year (2024 - none).