

**REPORT OF THE TRUSTEES AND
UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025
FOR
NORTH WEST ABERDEENSHIRE CITIZEN ADVICE
BUREAU SCIO**

Nuvo Scotland Limited
Bankhead Drive
City South Office Park
Portlethen
Aberdeenshire
AB12 4XX

**NORTH WEST ABERDEENSHIRE CITIZEN ADVICE
BUREAU SCIO**

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for the Year Ended 31 March 2025**

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NORTH WEST ABERDEENSHIRE CITIZEN ADVICE BUREAU SCIO

REPORT OF THE TRUSTEES for the Year Ended 31 March 2025

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

OBJECTIVES AND ACTIVITIES

Objectives and aims

As laid out in our North West Aberdeenshire Citizens Advice Bureau Constitution (revised on the 23rd June 2025)

The organisation has been formed to benefit principally the area of North Aberdeenshire (the "Area of Benefit") with the following purposes:

- the advancement of education through (but not limited to) providing individuals with information, clarification and understanding of legislation and their legal rights and responsibilities.
- the relief of those in need through (but not limited to) (i) assessing individuals' entitlement to welfare benefits; (ii) providing assistance in claiming benefits; and (iii) assisting individuals to appeal against refusal of benefits.
- the advancement of health through (but not limited to) providing a comprehensive advice service which seeks to address individuals' problems and thereby alleviates the injury to health, stress and anxiety caused by unsolved problems; and
- the advancement of community development through (but not limited to) recruiting, training and developing local citizens to be volunteers in and for the Bureau, who in turn assist Members of the public within the Area of Benefit, and in doing so contribute to the development of the Area of Benefit.'

(Constitution of North West Aberdeenshire Citizens Advice Bureau, revised 23 June 2025)

North West Aberdeenshire Citizens Advice bureau is committed to providing free, impartial, and confidential advice to the public in North Aberdeenshire. Their charitable purpose revolves around empowering individuals, strengthening communities, and ensuring everyone has access to the support they need to overcome life's challenges. They achieve this by offering practical advice, negotiating on behalf of clients, and even representing them in formal settings like tribunals.

Significant activities

Whatever an individual's concerns, we strive to point them in the right direction. North West Aberdeenshire Citizens Advice Bureau can advise and provide information on day-to-day issues, through detailed support and specialist topics. Our main Bureau is in the central North Aberdeenshire town of Turriff, but we also see people at our outreach offices and also offer support, sign posting and clinics at specific key community events and venues.

Our specialist advisers most commonly give expert advice on:

- HELP TO CLAIM** - Our experienced advisers can help support individuals through benefit claims such as first time Universal Credit application.
- WELFARE RIGHTS** - The Welfare Rights Service offers confidential advice and assistance to access benefit entitlement.
- MONEY ADVICE** - A specialist debt team who offer a free, confidential debt advice service.
- MONEY TALK PLUS ADVICE** - Delivers benefits and welfare rights advice up to level 2. Advisors have specialist debt and money knowledge including understanding of statutory remedies.
- HOUSING** - North West Aberdeenshire are accredited in giving Type 1, 2 and 3 level of advice by the Scottish National Standards for Information. This includes advising and supporting individuals to explore housing options, dealing with eviction or anti-social behaviour and support for individuals facing homelessness. They can also advise anyone renting from local authorities or private landlords; and those with issues regarding security of tenure, statutory rights, housing repairs and adaptations.
- DEBT AND MONEY ADVICE SERVICE** - NWACAB can advise and assist members of the public who would benefit from a financial health check to help ensure they are receiving all the money they are entitled to and confirm they are not paying over the odds for services. There is also a specialist debt support service for clients with multiple debts; we support individuals to find suitable and sustainable options for managing their debts. The aim being to maximise their income and review expenditure, negotiate with creditors and explore options to take concerns forward through an agreed plan.
- BENEFIT APPEAL HELP AND REPRESENTATION** - We provide specialist support with mandatory reconsideration and appeals, and if appropriate representation at benefit appeal tribunals.
- PATIENT ADVICE** - The Patient Advice & Support Service (PASS) has been specially created to offer free, impartial and confidential advice to patients, their carers and families in Scotland. When needed our advisers can provide feedback, raise concerns or complaints about the healthcare provided by NHS; and when applicable support individuals through the NHS complaints procedure.
- PENSION WISE** - Free and impartial government guidance about your defined contribution pension options.

Lastly, a very important role of NWACAB is to collect data and knowledge of the real issues that are affecting our clients on a day-to-day basis, this allows us to work alongside other Scottish CABs and Citizens Advice Scotland (CAS) to change and develop social policy for the better of the people and develop a national database that can effectively pin point and support change in social policy.

NORTH WEST ABERDEENSHIRE CITIZEN ADVICE BUREAU SCIO

REPORT OF THE TRUSTEES for the Year Ended 31 March 2025

ACHIEVEMENTS AND PERFORMANCE

Charitable activities

The Board of Trustees is indebted to all our staff and volunteers, both those on the frontline service who deliver advice and support and equally those who are behind the scenes charity ensuring the smooth and effective delivery of services. In this climate we could not be prouder of all those at NWACAB who continue to grow and improve the service; they have continued to deliver despite a lack of respite for our community from the cost-of-living crisis and cuts to health and public services. Through sheer determination and the hard work of our staff, volunteers and partners we continue to deliver a high quality and much-needed service to the people of North Aberdeenshire, while also affecting national social policy change.

This year has seen yet further rise in the public need for our services, our main office in Turriff, sub office Macduff and Outreach centres in Inverurie, Aberchirder and Huntly have been extremely busy. We have also seen an increase in requests for home visits to those who live in rural communities who often isolated by the high cost of transport and severe cuts to public transport.

The changes in social security benefits continue to impact on our clients and account for a high percentage of our workload; the support given in this area has increased year on year. A holistic approach is taken in client meetings; advisers check more than just what is presented and take a whole person approach to maximize the opportunity of identifying all areas of life and applying knowledge and support to enhance individual's lifestyle as fully as possible.

Date	Number of Clients seen by NWACAB	Number of separate issues NWACAB dealt with on behalf of Clients	Total Financial Gain to Client (£)
Apr-24	248	246	124,105.30
May-24	260	301	118,105.45
Jun-24	254	334	89,545.09
Jul-24	211	548	32,224.48
Aug-24	254	286	71,822.34
Sep-24	300	384	205,109.26
Oct-24	285	393	233,186.77
Nov-24	287	359	265,028.14
Dec-24	244	270	138,507.57
Jan-25	224	562	112,822.03
Feb-25	268	328	134,776.09
Mar-25	368	385	144,785.21
Total	3203	4396	1,535,241.64

The NWACAB team and our Chief Officer have spent a great deal of time forging close ties with essential partners within the community. These include a parish church that provides a low-cost meeting space for clients within an office local to them; covering such a large geographical area with poor public transport means these sub offices are essential to client accessibility. The Forglen and St Ninians church through the Taylor Bequest Fund have also been giving our Advisers access to funding that is primarily used to purchase food vouchers, and to provide assistance with travel costs to enable attendance at DWP appointments. As always, we continue to work closely with local food banks and a partnership with the SPCA means we can also help those in crisis to feed and care for their pets. Lastly, we continue to take up opportunities at various local events, promoting the work done and support offered by the Bureau, while raising much-needed funds to support our day-to-day operations.

In 2022-23 our CAB along with other Scottish CABs within the CAS umbrella collected data and knowledge of real-life debt and mental health concerns into a Mental Health Moratorium Consultation. In 2024 the news came through that this had directly fed in and effectively changed social policy by supporting the Government's proposal of introducing a bespoke Mental Health Moratorium Form through powers contained in the Bankruptcy and Diligence (Scotland) Bill. As a board we are extremely proud of our team, particularly when they continue to feed into this consultation when so many other pressures are on their time, their determination effectively changed social policy for the better and is a brilliant example of the extraordinary work that CABs and CAS are doing that is improving people's lives and upholding their rights.

FINANCIAL REVIEW

Reserves policy

The balance on our Reserve Account is currently required to provide for 3 months of expected running costs plus and any unexpected costs for example redundancy. The Reserve account remains at the correct level.

NORTH WEST ABERDEENSHIRE CITIZEN ADVICE BUREAU SCIO

REPORT OF THE TRUSTEES for the Year Ended 31 March 2025

FUTURE PLANS

NWACAB will continue into 2025/26 the good work achieved in 2024/25, but with an emphasis on reaching out to areas in our constituency that are less catered for or geographically isolated. We will continue to take every chance possible to support the assessment and development of social policy.

We plan an emphasis on continuing to foster partnerships with other groups, agencies, authorities, charities and individuals; 2024/25 showed us what a massive asset partnership working makes to improving the quality and provision of services to our community.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing document, a deed of trust and constitutes an unincorporated charity.

North West Aberdeenshire Citizens Advice Bureau (NWACAB) is a Scottish Charitable Incorporated Organisation (SCIO). The Bureau is an independent organisation with an individual board of trustees who are based in the community of North Aberdeenshire with the chief purpose to engage the community in the running of the local CAB through membership of a volunteer board of directors, open annual AGMs and public events.

Primarily NWACAB operates under a constitution that outlines its core principles and aims. These include providing free, confidential, impartial, and independent advice, as well as empowering individuals and influencing positive social change. The constitution emphasises on accessibility, effectiveness, and community accountability.

The general structure of the organisation consists of:

- the MEMBERS - who have the right to attend Member's meetings (including any annual general meeting) and have important powers under the constitution; in particular, the Members appoint people to serve on the Board and take decisions on changes to the constitution itself;
 - the BOARD - who hold regular meetings, and generally control the activities of the organisation; for example, the Board is responsible for monitoring and controlling the financial position of the organisation.
 - the people serving on the Board are referred to in the constitution as CHARITY TRUSTEES.
- (Constitution of North West Aberdeenshire Citizens Advice Bureau, revised 23 June 2025)

Importantly, NWACAB is also a member of the Citizens Advice Scotland (CAS) and as such, are bound by their principles and conditions of that membership. CAS chiefly supports the Citizens Advice network in Scotland by providing resources, training, and policy influence to help them deliver advice services. CAS also offers direct advice services to the public, handles consumer complaints, and engages in policy work based on the advice needs of the Scottish population.

The Chief Officer (CO) continues to record and develop our Health and Safety Policy; but ultimately it is the responsibility of the Board of Trustees to ensure these policies are up to date and regular risk assessments and procedures are carried out and followed. Also, appropriate systems and procedures, such as the Finance Policy and Procedures and funding strategies, are reviewed regularly throughout the year to ensure the mitigation of financial risks that the charity may face. The Board meets regularly to support our CO who is responsible for the day-to-day management of a significant number of staff and volunteers. At these meetings there is a routine review of the direction and on-going needs of NWACAB, as well as discussion of any significant concerns that the CO has and needs board backing resolve. One of the most important roles of the Board Trustees is to support the Chief Officer to meet the ever-increasing public demands.

NWACAB had a 5-year contract for the Aberdeenshire consortium, that was extended in 2024 for a further year, this is to provide money advice, outreach and admin staff and supervisors. This funding is from Aberdeenshire Council and is the main funding for NWACAB and an important source of funding that allows it to continue to operate. With this funding comes clear structure and outcomes that need to be met, with regular reports sent to all involved.

Recruitment and appointment of new trustees

In line with the Constitution, Charitable Trustees of NWACAB are responsible for sourcing new members when required. The Board endeavours to maintain a level of diversity that truly represents its beneficiaries and Trustees are sought from a wide demographic across the large rural geographical area of North Aberdeenshire. Prospective trustees complete an application form and process, before being co-opted if the Board agrees. All new board members must attend an induction training session delivered by Citizens Advice Scotland and further online training with CASLearn so they can acquaint themselves with the work of the organisation; then on-going training is provided as required throughout the duration of their role as a Board Trustee.

Membership is (subject to clause 13) open to any person aged 16 years or over who:

- lives, works or otherwise has an interest in the Area of Benefit; and
 - supports the purposes and activities of the organisation.
- Employees of the organisation are not eligible for Membership; a person who becomes an employee of the organisation after admission to Membership shall automatically cease to be a Member.
- At any given time, no more than 25% of the Membership of the organisation may be volunteers working at the Bureau.

(Constitution of North West Aberdeenshire Citizens Advice Bureau, revised 23 June 2025)

**REPORT OF THE TRUSTEES
for the Year Ended 31 March 2025**

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Charity number
FCA617432

Principal address

Masonic Building
Gladstone Terrace
Turriff
Aberdeenshire
AB53 4AT

Trustees

R Ross
J Kelly
E McIntosh
G Maitland
S Cheyne
J Chillingworth
B McAllister (appointed 29.11.24)
V Gardiner

Independent Examiner

Mr Barrie Alexander
Nuvo Scotland Limited
Bankhead Drive
City South Office Park
Portlethen
Aberdeenshire
AB12 4XX

Approved by order of the board of trustees on 13/11/2025 and signed on its behalf by:

Rebecca Ross

R Ross - Trustee

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF
NORTH WEST ABERDEENSHIRE CITIZEN ADVICE
BUREAU SCIO**

Independent examiner's report to the trustees of North West Aberdeenshire Citizen Advice Bureau SCIO

I report to the charity trustees on my examination of the accounts of North West Aberdeenshire Citizen Advice Bureau SCIO (the Trust) for the year ended 31 March 2025.

Responsibilities and basis of report

As the charity trustees of the Trust you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the Trust's accounts carried out under Section 145 of the Act and in carrying out my examination I have followed all applicable Directions given by the Charity Commission under Section 145(5)(b) of the Act.

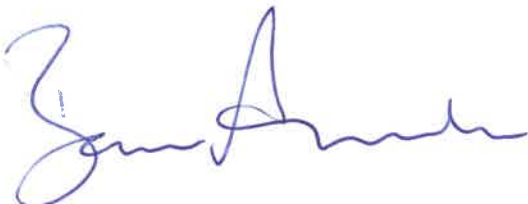
Independent examiner's statement

Since your charity's gross income exceeded £250,000 your examiner must be a member of a listed body. I can confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants of Scotland, which is one of the listed bodies.

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the Trust as required by Section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



Mr Barrie Alexander
The Institute of Chartered Accountants of Scotland

Nuvo Scotland Limited
Bankhead Drive
City South Office Park
Portlethen
Aberdeenshire
AB12 4XX

Date: 19/11/2025

**NORTH WEST ABERDEENSHIRE CITIZEN ADVICE
BUREAU SCIO**

**STATEMENT OF FINANCIAL ACTIVITIES
for the Year Ended 31 March 2025**

	Notes	Unrestricted fund £	Restricted funds £	2025 Total funds £	2024 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies		474	301,659	302,133	210,467
EXPENDITURE ON					
Raising funds		-	400	400	4,485
Charitable activities					
Advice and advocacy services		451	260,562	261,013	212,176
Other		-	375	375	-
Total		451	261,337	261,788	216,661
NET INCOME/(EXPENDITURE)		23	40,322	40,345	(6,194)
RECONCILIATION OF FUNDS					
Total funds brought forward		(11)	172,602	172,591	178,785
TOTAL FUNDS CARRIED FORWARD		12	212,924	212,936	172,591

The notes form part of these financial statements

BALANCE SHEET
31 March 2025

	Notes	Unrestricted fund £	Restricted funds £	2025 Total funds £	2024 Total funds £
CURRENT ASSETS					
Cash at bank		463	213,049	213,512	172,602
CREDITORS					
Amounts falling due within one year	4	(450)	(126)	(576)	(11)
NET CURRENT ASSETS		<u>13</u>	<u>212,923</u>	<u>212,936</u>	<u>172,591</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>13</u>	<u>212,923</u>	<u>212,936</u>	<u>172,591</u>
NET ASSETS		<u>13</u>	<u>212,923</u>	<u>212,936</u>	<u>172,591</u>
FUNDS	6				
Unrestricted funds				13	(11)
Restricted funds				212,923	172,602
TOTAL FUNDS				<u>212,936</u>	<u>172,591</u>

The financial statements were approved by the Board of Trustees and authorised for issue on 13/11/2025 and were signed on its behalf by:

Rebecca Ross
R Ross - Trustee

The notes form part of these financial statements

**NOTES TO THE FINANCIAL STATEMENTS
for the Year Ended 31 March 2025**

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention.

Income

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

Expenditure

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

Taxation

The charity is exempt from tax on its charitable activities.

Fund accounting

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

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.

2. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 March 2025 nor for the year ended 31 March 2024.

Trustees' expenses

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

3. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted fund £	Restricted funds £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	1,708	208,759	210,467
EXPENDITURE ON			
Raising funds	-	4,485	4,485
Charitable activities			
Advice and advocacy services	79	212,097	212,176
Total	79	216,582	216,661
NET INCOME/(EXPENDITURE)	1,629	(7,823)	(6,194)
Transfers between funds	(16,062)	16,062	-
Net movement in funds	(14,433)	8,239	(6,194)

**NORTH WEST ABERDEENSHIRE CITIZEN ADVICE
BUREAU SCIO**

**NOTES TO THE FINANCIAL STATEMENTS - continued
for the Year Ended 31 March 2025**

3. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES - continued

	Unrestricted fund £	Restricted funds £	Total funds £
RECONCILIATION OF FUNDS			
Total funds brought forward	14,422	164,363	178,785
	<hr/>	<hr/>	<hr/>
TOTAL FUNDS CARRIED FORWARD	<u>(11)</u>	<u>172,602</u>	<u>172,591</u>

4. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2025 £	2024 £
Bank loans and overdrafts (see note 5)	-	11
Taxation and social security	(364)	-
Other creditors	940	-
	<hr/>	<hr/>
	<u>576</u>	<u>11</u>

5. LOANS

An analysis of the maturity of loans is given below:

	2025 £	2024 £
Amounts falling due within one year on demand:		
Bank overdrafts	-	11
	<hr/>	<hr/>

6. MOVEMENT IN FUNDS

	At 1.4.24 £	Net movement in funds £	At 31.3.25 £
Unrestricted funds			
General fund	(11)	24	13
Restricted funds			
Aberdeenshire Council	-	8,908	8,908
Pensionwise/ Welfare			
MR/PASS/MTT/HTC/ASAP/EUCSS/Campaigns/Kickstart/			
SG Debt/Shopping Cards/Vol Support Fund	97,870	1,446	99,316
Aberdeenshire Council Core PHD	-	37,252	37,252
Gambling Fund	821	(308)	513
The Robertson Trust	42,541	(7,074)	35,467
AVIVA	995	-	995
K&M EU Scheme	806	-	806
European Social Fund	13,035	-	13,035
Covid Funding	13,728	-	13,728
Bank of Scotland Funding	2,454	-	2,454
Energy Crisis Grant	352	-	352
Rural Alleviation Fund	-	97	97
	<hr/>	<hr/>	<hr/>
	<u>172,602</u>	<u>40,321</u>	<u>212,923</u>
TOTAL FUNDS	<u>172,591</u>	<u>40,345</u>	<u>212,936</u>

**NORTH WEST ABERDEENSHIRE CITIZEN ADVICE
BUREAU SCIO**

**NOTES TO THE FINANCIAL STATEMENTS - continued
for the Year Ended 31 March 2025**

6. 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 fund	474	(450)	24
Restricted funds			
Aberdeenshire Council	127,216	(118,308)	8,908
Pensionwise/ Welfare			
MR/PASS/MTT/HTC/ASAP/EUCSS/Campaigns/Kickstart/			
SG Debt/Shopping Cards/Vol Support Fund	88,931	(87,485)	1,446
Aberdeenshire Council Core PHD	48,496	(11,244)	37,252
Gambling Fund	2,848	(3,156)	(308)
The Robertson Trust	26,167	(33,241)	(7,074)
Rural Alleviation Fund	8,001	(7,904)	97
	<u>301,659</u>	<u>(261,338)</u>	<u>40,321</u>
TOTAL FUNDS	<u>302,133</u>	<u>(261,788)</u>	<u>40,345</u>

Comparatives for movement in funds

	At 1.4.23 £	Net movement in funds £	Transfers between funds £	At 31.3.24 £
Unrestricted funds				
General fund	14,422	1,629	(16,062)	(11)
Restricted funds				
Aberdeenshire Council	(19,144)	3,133	16,011	-
Pensionwise/ Welfare				
MR/PASS/MTT/HTC/ASAP/EUCSS/Campaigns/Kickstart/				
SG Debt/Shopping Cards/Vol Support Fund	109,371	(11,501)	-	97,870
Gambling Fund	-	821	-	821
The Robertson Trust	43,792	(1,251)	-	42,541
AVIVA	-	995	-	995
K&M EU Scheme	806	-	-	806
European Social Fund	13,035	-	-	13,035
Covid Funding	13,728	-	-	13,728
Bank of Scotland Funding	2,454	-	-	2,454
Energy Crisis Grant	352	-	-	352
Job Creation Scheme	(31)	-	31	-
Citizens Advice Scotland	-	(20)	20	-
	<u>164,363</u>	<u>(7,823)</u>	<u>16,062</u>	<u>172,602</u>
TOTAL FUNDS	<u>178,785</u>	<u>(6,194)</u>	<u>-</u>	<u>172,591</u>

**NORTH WEST ABERDEENSHIRE CITIZEN ADVICE
BUREAU SCIO**

**NOTES TO THE FINANCIAL STATEMENTS - continued
for the Year Ended 31 March 2025**

6. 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			
General fund	1,708	(79)	1,629
Restricted funds			
Aberdeenshire Council	101,807	(98,674)	3,133
Pensionwise/ Welfare			
MR/PASS/MTT/HTC/ASAP/EUCSS/Campaigns/Kickstart/			
SG Debt/Shopping Cards/Vol Support Fund	73,865	(85,366)	(11,501)
Gambling Fund	4,591	(3,770)	821
The Robertson Trust	27,501	(28,752)	(1,251)
AVIVA	995	-	995
Citizens Advice Scotland	-	(20)	(20)
	<u>208,759</u>	<u>(216,582)</u>	<u>(7,823)</u>
TOTAL FUNDS	<u>210,467</u>	<u>(216,661)</u>	<u>(6,194)</u>

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

	At 1.4.23 £	Net movement in funds £	Transfers between funds £	At 31.3.25 £
Unrestricted funds				
General fund	14,422	1,653	(16,062)	13
Restricted funds				
Aberdeenshire Council	(19,144)	12,041	16,011	8,908
Pensionwise/ Welfare				
MR/PASS/MTT/HTC/ASAP/EUCSS/Campaigns/Kickstart/				
SG Debt/Shopping Cards/Vol Support Fund	109,371	(10,055)	-	99,316
Aberdeenshire Council Core PHD	-	37,252	-	37,252
Gambling Fund	-	513	-	513
The Robertson Trust	43,792	(8,325)	-	35,467
AVIVA	-	995	-	995
K&M EU Scheme	806	-	-	806
European Social Fund	13,035	-	-	13,035
Covid Funding	13,728	-	-	13,728
Bank of Scotland Funding	2,454	-	-	2,454
Energy Crisis Grant	352	-	-	352
Job Creation Scheme	(31)	-	31	-
Citizens Advice Scotland	-	(20)	20	-
Rural Alleviation Fund	-	97	-	97
	<u>164,363</u>	<u>32,498</u>	<u>16,062</u>	<u>212,923</u>
TOTAL FUNDS	<u>178,785</u>	<u>34,151</u>	<u>-</u>	<u>212,936</u>

**NORTH WEST ABERDEENSHIRE CITIZEN ADVICE
BUREAU SCIO**

**NOTES TO THE FINANCIAL STATEMENTS - continued
for the Year Ended 31 March 2025**

6. MOVEMENT IN FUNDS - continued

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	2,182	(529)	1,653
Restricted funds			
Aberdeenshire Council	229,023	(216,982)	12,041
Pensionwise/ Welfare			
MR/PASS/MTT/HTC/ASAP/EUCSS/Campaigns/Kickstart/			
SG Debt/Shopping Cards/Vol Support Fund	162,796	(172,851)	(10,055)
Aberdeenshire Council Core PHD	48,496	(11,244)	37,252
Gambling Fund	7,439	(6,926)	513
The Robertson Trust	53,668	(61,993)	(8,325)
AVIVA	995	-	995
Citizens Advice Scotland	-	(20)	(20)
Rural Alleviation Fund	8,001	(7,904)	97
	<u>510,418</u>	<u>(477,920)</u>	<u>32,498</u>
TOTAL FUNDS	<u>512,600</u>	<u>(478,449)</u>	<u>34,151</u>

7. RELATED PARTY DISCLOSURES

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

**NORTH WEST ABERDEENSHIRE CITIZEN ADVICE
BUREAU SCIO**

**DETAILED STATEMENT OF FINANCIAL ACTIVITIES
for the Year Ended 31 March 2025**

	2025 £	2024 £
INCOME AND ENDOWMENTS		
Donations and legacies		
Donations	475	1,149
Grants	301,305	208,565
Other income	353	753
	<hr/>	<hr/>
	302,133	210,467
Total incoming resources	<hr/>	<hr/>
	302,133	210,467
EXPENDITURE		
Raising donations and legacies		
Grant underspend	-	4,341
Other trading activities		
Purchases	400	144
Charitable activities		
Wages	186,414	150,009
Social security	9,487	5,641
Pensions	14,675	11,089
Insurance	941	1,493
Light and heat	5,836	7,948
Telephone	4,049	3,642
Postage and stationery	1,551	1,674
Sundries	980	4,772
Health and safety	846	2,293
Groceries	7,113	325
Computer expenses	2,728	1,970
Advertising	164	108
Rent	10,118	8,367
Repairs	348	76
Subscriptions	332	896
Staff training	1,451	3,056
Volunteer training	542	404
Staff travel expenses	2,526	1,451
Volunteer travel expenses	624	1,294
Rates	336	-
	<hr/>	<hr/>
	251,061	206,508
Other		
Penalties	375	-
Support costs		
Governance costs		
Accountancy and legal fees	9,952	5,668
	<hr/>	<hr/>
Total resources expended	261,788	216,661
	<hr/>	<hr/>
Net income/(expenditure)	40,345	(6,194)
	<hr/>	<hr/>

This page does not form part of the statutory financial statements