

**Report for the Trustees and
Audited Financial Statements for the year ended 31 March 2024
For
Glasgow North West Citizens Advice Service Ltd**

Registered Charity Number SC005641

Registered Company Number SC202642

**Glasgow North West Citizens Advice Service Ltd
for the year ended 31 March 2024**

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**Glasgow North West Citizens Advice Service Ltd
for the year ended 31 March 2024**

REPORT OF THE TRUSTEES

The Directors who are also the Trustees for the purposes of charity law, are pleased to present their annual report together with the financial statement of the charity for the year ending 31 March 2024 which are also prepared to meet the requirements for a Directors' report and accounts for Companies Act purpose.

The financial statements comply with the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 (as amended), the Companies Act 2006, the Memorandum and Articles of Association, and Accounting and Reporting by Charities; Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standards applicable in the UK and Republic of Ireland (FRS 102).

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Charity Number
SC005641

Registered Company Number
SC202642 (Incorporated on 20/12/1999)

Principal Address
2nd Floor
1455 Maryhill Road
Glasgow
G20 9AA

Trustees
G Hamilton (Chair)
E Vanderhoven (Vice Chair)
V Anderson
A Keachie (resigned 30 October 2023)
A MacKenzie (resigned 30 October 2023)
E McKee
H Pasi (resigned 1 December 2023)
JV Poppenbeck (resigned 18 August 2023)
S Shahid
G Faulkner (appointed 30 October 2023)
L Fyfe (appointed 30 October 2023)

Company Secretary
A Forsyth

Key management personnel (as at 31 March 2024)

A Forsyth	CEO and Company Secretary
A Kelly	Operations Manager
J McInnes	Business Development Manager

Senior Statutory Auditor

Kevin Cattanach CA

Auditors
Whitelaw Wells
Chartered Accountants & Statutory Auditors
9 Ainslie Place
Edinburgh
EH3 6AT

Bankers
TSB
Glasgow North Branch
196 Byres Road
Glasgow
G12 8SN

Glasgow North West Citizens Advice Service Ltd for the year ended 31 March 2024

REPORT OF THE TRUSTEES (continued)

OBJECTIVES AND ACTIVITIES

The objectives of Glasgow North West Citizens Advice Service Ltd, known as Glasgow North West Citizens Advice Bureau (GNWCAB), are described in the Articles of Association.

The company has been formed to benefit principally the area of Glasgow north-west and on occasion the city of Glasgow (the "Area of Benefit") with the following objects:

- 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.

Aims

Our mission is to end poverty and inequality in our communities, by ensuring that people from all backgrounds are empowered through access to advice and support that helps them affect positive change in their lives and the lives of those around them.

GNWCAB will continue to deliver relevant and responsive advice services in the north-west of Glasgow. We will contribute locally and nationally to the development of services and policies that address issues faced by people across the country including, but not limited to:

- Debt
- Welfare benefits
- Housing
- Employment and employability
- Energy
- Immigration and rights to residency
- Consumer

STRATEGIC GOALS AND FUTURE DEVELOPMENTS

The Board of Directors completed an options planning exercise and an overhaul of the business plan, creating a more robust document that more clearly defines the aims, aspirations and priorities of the organisation. The document is reviewed annually with a deeper dive carried out every three years. A comprehensive strategic review is taking place in August 2024 that will inform our strategy and business plan beyond 2025.

We will continue to focus on growing and diversifying our services, to ensure that people from all backgrounds have access to quality assured, impartial advice and support, via a wide range of accessible channels. This will be achieved by working effectively with our funders, partners and other stakeholders and by ensuring that our staff and volunteers are supported to do the best job they can. Our service will continue to evolve to meet the changing needs and demographics of our community.

Glasgow North West Citizens Advice Service Ltd for the year ended 31 March 2024

REPORT OF THE TRUSTEES (continued)

GNWCAB will contribute to a range of local and national government outcomes, improving lives and tackling inequality via the provision of advice, advocacy, volunteering and employability opportunities. Additionally, we will use empirical evidence to influence social policies at local and national level to contribute to a fair and just society.

Working in collaboration with a range of third sector, statutory and private sector partners, we will continue to develop relationships, opportunities and referral pathways that best serve the needs of our community. We will use our voice and experience to identify gaps in service provision and develop collaborations to bridge these gaps. Recognising a crucial need for connectivity across services, we will continue to act as a gateway to multiple services and deliver a holistic approach that ensures GNWCAB clients are well connected to the best supports available.

We will continue to train our staff and volunteers to industry recognised standards, providing them with the resources they need to serve the community. We will continue to create learning, development and employability opportunities for our team and support them to achieve their potential. We will create a supportive work environment where people have access to family friendly work practices and positive health and wellbeing is prioritised.

ACHIEVEMENT AND PERFORMANCE

Charitable activities

In 2023-24, GNWCAB continued to respond to the devastating impact of the cost of living crisis and the COVID 19 pandemic before that – both of which aggravated the deep-rooted poverty and inequality in our community.

The combination of these seismic events plunged those that were already in poverty in or closer to destitution and created significant financial pressures on a greater number of families across our community. With inflation and interest rates at decade-long highs and energy bills at record levels, demand for our services was also driven to an all-time high.

Throughout this challenging period, GNWCAB continued to provide high quality, locally relevant services for our community. Operating in an area of significant deprivation, we continued to monitor local socio-economic trends to inform our strategy and adapt our service provision accordingly. We proudly continued to serve some of the most marginalised, vulnerable and underrepresented people in our society. Utilising our keen understanding of the needs of local people, alongside well-established partnerships, we delivered a service that is effective, efficient and fit for purpose while providing excellent value for the public purse.

The need for crisis support tragically continues to be our highest growth area, with more and more people presenting without access to food to eat, or energy to heat their homes. In contrast, access to services that provide critical in-person support has decreased, with few agencies now offering face to face drop-in services. Some agencies continue to offer digital-only support and others have such demand for support that waiting lists render the support offered redundant by the time it is available.

A large proportion of our clients cannot engage effectively with services via phone, email or webchat, so turn to our in person drop in and appointment service in increasing numbers. Language, health, capacity, literacy, digital awareness and fear - all contribute to the need of many people in our community to be able to speak with another human in order to access their rights and understand their responsibilities. The need for continued, accessible in person support in our community cannot be overstated. On a daily basis we support clients who have tried unsuccessfully to access other support services and have turned to us in desperation.

**Glasgow North West Citizens Advice Service Ltd
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REPORT OF THE TRUSTEES (continued)

With increased frequency, GNWCAB provides crisis support for people in despair. We regularly engage with GPs, Community Psychiatric Nurses, Social Work, Community Addiction Teams and the Police in a bid to find emergency support for people presenting with acute mental health issues. While our team are trained in Mental Health First Aid and Suicide Prevention, they are not mental health professionals. Our staff and volunteers acutely feel the burden of supporting people in such despair, and we cannot underestimate the toll it takes on their own health and wellbeing.

As resources are stretched ever thinner across all sectors, we have championed a well-co-ordinated, multi-agency partnership approach to ensuring our clients access the right support at the right time, from the right service, using a method that best suits their needs. We invested time and effort in to building capacity for partner organisations across the community by providing training to staff and volunteers of a group of partner organisations to ensure that collectively we can provide wrap-around support, using the expertise of each agency to achieve the best outcome for clients.

In response to our twin aim of advocacy, we continue to use our insight, evidence and voices of local people to provide a platform on the issues that matter to them. The GNWCAB community contributed to campaigns and focus groups led by Citizens Advice Scotland and also responded to calls for evidence from Scottish Government to impact public policy. As part of a network of 59 Bureaux, this work helped secure change in important policy and legislation, leading to lasting, meaningful change for local people:

- Stressed about debt campaign
- Worried about winter campaign
- Contributed to the Scottish Government Heat in Buildings Consultation Bill
- Keep Renting Right campaign for better enforcement against bad landlords
- Housing Bill
- Removal of consumers from the Moveable Transactions (Scotland) Bill, a move which protects vulnerable people from being targeted by a largely unregulated, new market for high-cost credit.

Our staff and volunteers continue to rise to the challenges that the organisation faces, principally that the demand for our advice services often exceeds the capacity that we have to respond to our customers' needs.

In the last year, we provided support for over 5,400 clients across north-west Glasgow delivering almost 19,000 pieces of advice across topics such as welfare benefits, debt, housing, immigration, employment, legal, consumer, tax and energy. In addition, we delivered Level One advice to a further 3,800 people from across the city via the GAIN (Glasgow Advice and Information Network) Helpline that we deliver on behalf of Glasgow City Council.

Our team supported clients to access over £3.8m of income (CFGs - Client Financial Gains), via a combination of welfare benefits, charitable grants and energy cost support as examples. This income arose primarily from helping people to access their rightful welfare benefit entitlement, many of whom have experienced poor claims handling, inconsistent decision making and stressful medical assessments. The welfare system is inherently complex and these results demonstrate our commitment to maximising the income of every person who needs our service. In many cases this income helps people: avoid poverty or move out of poverty – a key strategic priority for Glasgow City Council and Scottish Government. Evidence shows that the majority of benefit income is spent locally, further benefiting our community via a ripple effect.

Additionally, we renegotiated c£2m of unaffordable debt, putting money back in to the pockets of local people.

In terms of value to Glasgow City Council, for every £1 of core income GNWCAB received from GCC, GNWCAB generated £33 of income for local people demonstrating excellent return on investment.

**Glasgow North West Citizens Advice Service Ltd
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REPORT OF THE TRUSTEES (continued)

In further demonstration of value for the public purse, for every £1 of core income received by GCC, GNWCAB was able to generate £7.65 in additional funding. This external funding supports us to provide additional services for the communities of Maryhill and Possilpark and beyond such as: develop new projects to support specific client groups; target specific communities or areas of need; increase capacity to meet gaps in service provision; increase the number of outreach advice clinics; carry out educational work; target the most vulnerable; develop new partnerships and create strong referral pathways and engage in social policy and campaigning work. Additionally, external funding allows us to continue to deliver our training and employability programmes, offering volunteering and employment opportunities across the community while generating local income. Flexible access to learning and employability skills keeps people connected with their local community and provides a sense of ownership and belonging.

We continue to innovate and be flexible in terms of how we operate, to make the best use of our limited resources and therefore to do the best we can to meet customer demand.

For example:

- We offer advice across a variety of channels: face-to-face, phone, email and web-chat.
- We lead on and contribute to numerous educational events across the community. The provision of timely information and advice acts to prevent issues arising and supports local people to avoid crisis. A recent example is a range of workshops preparing local groups for managed migration and encouraging them to take pre-emptive action to ensure they have maximised entitlement and are actively engaging with statutory services to avoid any loss of essential income.
- A robust triage system ensures we can prioritise those most in need of our services while offering timely appointments to all of our clients
- A live digital appointment system helps us to allocate resources in a more efficient way.
- Leading and contributing to opportunities for collaboration. We continue to develop partnerships with a range of charitable and other organisations. Such partnerships can be formal (such as by leading and being part of consortia to deliver particular advice services) and / or informal, through 'cross-referral' or 'signposting' activities.
- We implemented a condensed working week for our staff, as well as hybrid opportunities and family friendly work practices which supports their well-being and makes a positive contribution to recruitment and retention.
- We continue to place volunteering at the heart of our service. We seek to recruit volunteers that reflect the community we serve and train them to the same exacting standards as our paid staff. In 2022/23, volunteers generously gifted us over 2000 hours of their time, equating to over £34,500 in costs savings (if equated to paid advisers costs).

We obviously could not provide support to our customers without our funders, and we are extremely grateful to them. The competitiveness of the funding environment continues to increase with more and more grants being oversubscribed almost as soon as they are launched. We enjoy very positive relationships with our funders and our consistency in achieving all required outcomes in projects of all sizes and across varied geographical reach and complexity has stood us in good stead in securing funding renewals and extensions.

Unsurprisingly in the current funding landscape, renewal or extension awards are sometimes at the same (or even lower) level than they were previously. An additional challenge is that funding awards and extensions are increasingly for relatively short periods of time (measured in months rather than years) which brings uncertainty for management and staff, with implications for recruitment and retention as well as service provision and effective planning.

We have been encouraged by the wider dialogue and recognition of these issues across the sector and beyond. A number of funders are now recognising the increasing need for longevity and flexibility of funding in order for services to run effectively and efficiently – this is very welcome news to our service, our clients, staff & volunteers.

Glasgow North West Citizens Advice Service Ltd for the year ended 31 March 2024

REPORT OF THE TRUSTEES (continued)

Our response to the ever-challenging funding landscape has been to work hard to diversify and grow our sources of funding. At the end of the 2023-24 financial year, we had 36 different income streams from 28 funders. This represents a tremendous achievement by our Chief Executive and her staff. Ultimately it means we can continue to impact the community we support, but it brings with it operational and financial complexity to:

- Meet the differing needs of our funders, in terms of applications for funding, and post-award reporting.
- Relationship and project management across a high volume of funders
- Recruit, train and allocate staff across different programmes, where the level of expertise required is often broad and deep.
- Ensure income and expenditure are allocated correctly and that our reserves remain at an appropriate level.

FINANCIAL REVIEW

The charity's total income for the year amounted to £1,177,407 (2023 - £1,304,335). Total expenditure was £1,091,714 (2023 - £1,287,264), resulting in a positive Net movement in funds of £85,693 (2023 - £17,071). Note however that £51,440 was received from funders before the end of the 2023-24 financial year, but related to services that will be at least partially delivered during 2024-25. This income is reflected in the accounts for 2023-24 in order to comply with SORP rules for charities re income recognition. However, this means that the Net movement in funds recorded in 2023-24 is better than it would have been had the principle of matching income and expenditure been followed.

The Reserve Fund represents the unrestricted and restricted funds arising from past operating results 2024 - £407,001 (2023 - £321,308) of which £79,371 (2023 - £26,497) are restricted funds.

An amount of £40,000 has been designated towards future development of the organisation. Designated fund of £9,172 (2023 - £14,234) relates to Fixed Assets and is adjusted in line with the Fixed Assets held by the organisation; the Operating Reserves and Redundancy costs of £139,500 (2023 - £0) and Dilapidation Costs of £30,000 (2023 - £0) have been set aside as well, leaving £108,958 (2023 - £240,577) in the unrestricted general fund. Full details of the Financial position can be found from pages 12 – 26.

Reserves policy

The Trustees aim to hold three months non-project operating costs and are satisfied that the £139,500 already set aside in designated funds together with the £108,958 of unrestricted reserves (2023 - £240,577) are sufficient to meet our policy and to continue operations and to meet the contractual obligations to staff and clients for this period, should funding be withdrawn. This also includes a reviewed redundancy fund. Note however that the inflation-linked element of our rent and service charge has caused a deterioration of our unrestricted reserves, as described in the 'premises cost challenge' section below.

As per our reserves policy the reserve fund is reviewed annually to ensure it will continue to meet the Charity's requirements.

Glasgow North West Citizens Advice Service Ltd for the year ended 31 March 2024

REPORT OF THE TRUSTEES (continued)

Premises cost challenge

Since GNWCAB moved to our current premises in 2018, the rent and service charges incurred by the Charity have increased exponentially.

	2018	2024	% increase
Rent*	£10,516	£85,200	710% increase
Service Charge*	£29,184	£49,267	68% increase**
Total annual cost	£39,700	£134,467	

*inclusive of VAT

**service charge increases are capped

We have exhausted every available avenue to negotiate with our landlord (Telereal Trillium) over a sustained period, in an attempt to establish those costs at a more appropriate and sustainable level.

We have taken legal advice (at a cost which we clearly would prefer not to have incurred), and progressed other means of exerting influence, such as by engaging the support and input from our local elected representatives. More generally, we would like to extend our thanks once again to those elected members (MPs, MSPs and Councillors) who continue to provide this support and advocacy

Unfortunately, Telereal Trillium appear to lack understanding and as a result have been completely inflexible.

The adverse impact of this is more than financial however. For some time, premises-related issues have taken a disproportionate amount of management and Board time, which would be better spent on developing and delivering the advice services to our community. Our future efforts will be focused in securing new, fit for purpose affordable premises that will contribute to the long-term viability and future development opportunities of GNWCAB. We have begun the search for new premises and are exploring a range of exciting options. The existing lease ends in September 2025

Grants Payable Policy

During 2023-24 we had two funded programmes that we delivered as the lead agency in partnership with other Bureaux:

- Financial Inclusion Support Officer (FISO) project, funded by Glasgow City Council. GNWCAB is the lead, with two other Bureaux as partners.
- NHS Welfare Advice and Health Partnerships (WAHP), funded by the NHS. GNWCAB is the lead, with three other Bureaux as partners.

In all cases, GNWCAB obtains the income from the funders, and then distributes the appropriate share of costs to the other partners. It should be noted that this 'pass through' process has the effect of increasing GNWCAB's income by approx. £60k

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing document, the Memorandum & Articles of Association, and constitutes a limited company, limited by guarantee, as defined by the Companies Act 2006.

Recruitment and appointment of new Trustees

As set out in the GNWCAB Articles of Association, the Chair of the Trustees is nominated by the Board along with the Vice Chair, and the Company Secretary. Trustees have the power to co-opt up to 4 or maximum one third of total Directors to the GNWCAB Board.

**Glasgow North West Citizens Advice Service Ltd
for the year ended 31 March 2024**

REPORT OF THE TRUSTEES (continued)

Organisational structure

The Board of Trustees, which can have up to 12 Directors, administers GNWCAB. The Board meets five times per year and there is the Finance, Risk & Audit sub-committee (FRAC) that also meets five times per year with one Trustee as the Chair. A CEO is appointed by the Trustees to manage the day-to-day operations of the charity. To facilitate effective operations the CEO has delegated authority, within terms of a Scheme of Delegation approved by the Trustees, for the strategic direction of operational matters including finance, HR and employment.

Induction and training of new Trustees

New Trustees undergo orientation to brief them on their legal obligations under charity and company law, the content of the GNWCAB Memorandum and Articles of Association, the Committee and decision-making process, the GNWCAB business plan and recent financial performance of the charity. During the induction process, new Trustees will meet with the key employees and other Trustees.

Related parties

The company is a member of the Scottish Association of Citizens Advice Bureaux (SACAB) and our memorandum and articles reflect that ethos. To maintain its membership, the Board of Directors has a duty to ensure that they comply with membership conditions. There is a regular quality assurance audit of advice and operational inspection to ensure that CAB membership can be retained.

Key Management personnel

Management salaries are reviewed from time to time and increased appropriately, taking into consideration the market rate for specific roles as well as general inflation.

RISK MANAGEMENT

Overview

As stated above, a FRAC group has been established and oversees, with the CEO, the accounts and risk issues. GNWCAB now keeps a robust risk register covering all major areas of internal and external risk. FRAC meets 5 times per year, approx. 2 weeks ahead of Board meetings, and reports to the Board on any issues of concern and the strategic options available to the Board in their broad remit. The Board is then able to make a fully-informed decision in relation to any issues regarding finance and risk. A financial report is also delivered at each Board meeting by the FRAC chair.

**Glasgow North West Citizens Advice Service Ltd
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REPORT OF THE TRUSTEES (continued)

Key current risks and mitigating actions

Risk	Mitigations
Financial sustainability	<p>GNWCAB Trustees review accounts on a bi-monthly basis. Our external book-keeper prepares monitoring reports incorporating analysis of all income and expenditure against budget as well as forecasts</p> <p>We have a dedicated Finance Risk and Audit Committee (FRAC) made up of Trustees who meet five times per year to focus on the financial sustainability of GNWCAB.</p> <p>Audited accounts are prepared annually by external auditors.</p> <p>Longer term forecasts (i.e. a 3-year business planning basis) are updated and reviewed periodically.</p> <p>GNWCAB has a Business Development Manager as part of the senior management team with a specific remit to undertake fundraising and income generation.</p> <p>Our reserves policy set out above underscores our commitment to prudent financial management against the turbulent backdrop of third sector and public services funding whilst ensuring we invest in the right resources to generate income on an ongoing basis. We have had success in growing and diversifying our sources of funding.</p>
Premises cost challenge The dramatic increase in our premises costs is a particular threat to our financial reserves, operations and business continuity	<p>Robust financial modelling has been carried out until end financial year 2025/26. This is updated regularly and Trustees maintain a close eye on the longer-term position.</p> <p>The Operational team work tirelessly to secure additional funding in line with the Organisation's aims and objectives.</p> <p>Opportunities to move to lower costs premises from September 2025 are being explored</p>
Quality of advice and liability	<p>All staff & volunteers complete a robust Adviser Training Programme. Adherence to Citizens Advice Scotland's Membership and Quality of Advice standards. Registration with the Financial Conduct Authority. GNWCAB is seeking re-accreditation to Scottish National Standards during 2024/25. Quality of advice is audited externally by Citizens Advice Scotland on a live, rolling basis.</p> <p>All actions help to ensure that the quality of advice is consistently high and the risk of liabilities relating to incorrect or insubstantial advice are low.</p> <p>Overall, we achieved an excellent 95% pass rate during 2023-24.</p>
Increase in the number (and severity) of customers presenting in distress	<p>This has an impact on the welfare of our staff and volunteers, and we continue to provide support and training to mitigate such effects, with their well-being a priority.</p>

Going concern

The Directors consider there are no material uncertainties about the charitable company's ability to continue as a going concern. The Directors' going concern assessment includes the expected cost of moving premises to the charity for a period of at least 12 months from the date of signing of these financial statements. Accordingly, the financial statements have been prepared on a going concern basis.

**Glasgow North West Citizens Advice Service Ltd
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REPORT OF THE TRUSTEES (continued)

STATEMENT OF TRUSTEES' RESPONSIBILITIES

The charity Trustees (who are also the Directors of Glasgow North West Citizens Advice Service for the purpose of company law) are responsible for preparing a Trustees' annual report and financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accountant Practice).

Company law requires the charity Trustees to prepare financial statement for each year which give a true and fair view of the situation of the charitable company and the group and of the income resources and application of resources, including the income and expenditure, of the charitable group for that period. In preparing the 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;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The Trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charity and the group and hence taking reasonable steps for the prevention and detection of fraud and other irregularities.

The Trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Each of the Directors has confirmed that there is no information of which they are aware which is relevant to the audit, but of which the auditor is unaware. They have further confirmed that they have taken appropriate steps to identify such relevant information and to establish that the auditors are aware of such information. This report has been prepared in accordance with special provisions of Part 15 of the Companies Act 2006 relating to small companies.

APPROVED BY THE DIRECTORS ON28/10/24..... .. AND SIGNED ON THEIR BEHALF BY



G Hamilton (Chair)

**Glasgow North West Citizens Advice Service Ltd
for the year ended 31 March 2024**

INDEPENDENT AUDITORS' REPORT

TO THE TRUSTEES AND MEMBERS OF GLASGOW NORTH WEST CITIZENS ADVICE SERVICE

Opinion

We have audited the financial statements of Glasgow North West Citizens Advice Service for the year ended 31 March 2024, which comprise the Statement of Financial Activities (incorporating the Income and Expenditure Account), the Balance Sheet, the Statement of Cash Flows 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, including FRS102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' (United Kingdom Accounting 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 2024 and of 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 (as amended).

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 charity 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 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 Directors' (who are also the Trustees of the charitable company for charity law purposes) 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 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 other information comprises the information in the annual report, other than the financial statements and our auditor's report thereon. The Trustees are responsible for the other information. Our opinion on the financial statements does not cover the other information and 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 there is a material misstatement in the financial statements or a material misstatement of the other information.

**Glasgow North West Citizens Advice Service Ltd
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INDEPENDENT AUDITORS' REPORT (continued)

TO THE TRUSTEES AND MEMBERS OF GLASGOW NORTH WEST CITIZENS ADVICE BUREAU

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 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 Directors' report, prepared for the purposes of company law and included 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 Directors' report, included with 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 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 Directors' report, included in the report of the Trustees.

We have nothing to report in respect of the following matters in relation to which the Companies Act 2006, Charities and Trustees Investment (Scotland) Act 2005 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
- The financial statements are not in agreement with the accounting records; 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; or
- the Trustees were not entitled to prepare the financial statements in accordance with the small companies regime and take advantage of the small companies' exemptions in preparing the Directors' report, included within report of the Trustees, and from the requirement to prepare a strategic report.

Responsibilities of Directors

As explained more fully in the Directors' responsibilities statement set out on page 8, the Directors (who are also the Trustees of the charitable company for charity law purposes) 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 Directors 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 Directors are responsible for assessing the charity'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 Directors either intend to liquidate the charity or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

We have been appointed as auditor under section 44(1)(c) of the Charities and Trustee Investment (Scotland) Act 2005 and under the Companies Act 2006 and report in accordance with the Acts and relevant regulations made or having effect thereunder.

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 an auditor's report that includes our opinion.

**Glasgow North West Citizens Advice Service Ltd
for the year ended 31 March 2024**

INDEPENDENT AUDITORS' REPORT (continued)

TO THE TRUSTEES AND MEMBERS OF GLASGOW NORTH WEST CITIZENS ADVICE BUREAU

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:

Irregularities that result from fraud are inherently more difficult to detect than irregularities that result from error.

From enquiries of those charged with governance, it was determined that the risk of material misstatement from fraud was low with little scope for fraud to occur. Our audit testing is designed to detect material misstatements from fraud where there is not high level collusion.

Our audit testing was designed to detect material misstatements from other irregularities that result from error where there is not high level concealment of the error. In this regard the following audit work was undertaken: applicable laws and regulations were reviewed and discussed with management; senior management meeting minutes were reviewed; internal controls were reviewed; and journals were reviewed. From this audit testing it was determined that the risk of material misstatement in this regard was low.

We performed income and expenditure testing which was designed to identify any irregularities as a result of mistakes or human error. From this audit testing it was determined that the risk of material misstatement in this regard was low.

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 auditor's report.

Use of our report

This report is made solely to the charity's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006, and the Trustees, as a body, in accordance with section 44(1)(c) of the Charities and Trustee Investment (Scotland) Act 2005, regulation 10 of the Charities Accounts (Scotland) Regulations 2006 (as amended). Our audit work has been undertaken so that we might state to the charity's members those matters we are required to state to them in an auditor's 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 charity and the charity's members as a body, for our audit work, for this report, or for the opinions we have formed.



Kevin Cattanach

Senior Statutory Auditor

for and on behalf of Whitelaw Wells, Statutory Auditor

Whitelaw Wells is eligible to act as an auditor in terms of Section 1212 of the Companies Act 2006

9 Ainslie Place

Edinburgh EH3 6AT

28/10/24

Date:.....

**Glasgow North West Citizens Advice Service Ltd
for the year ended 31 March 2024**

**STATEMENT OF FINANCIAL ACTIVITIES
(INCORPORATING THE INCOME AND EXPENDITURE ACCOUNT)**

	Notes	Unrestricted Funds £	Restricted Funds £	Designated Funds £	Total Funds 2024 £	Total Funds 2023 £
<i>Income and endowments from:</i>						
Donations & Legacies	2	17,045	0	0	17,045	53,874
Charitable Activities	3	15,398	1,085,703	0	1,101,101	1,207,777
Other Trading Activities	4	59,261	0	0	59,261	42,684
Total incoming resources		91,704	1,085,703	0	1,177,407	1,304,335
<i>Expenditure on:</i>						
Raising funds	5	216	0	0	216	217
Charitable Activities	6	47,902	1,034,884	8,712	1,091,498	1,287,047
Other		0	0	0	0	0
Total resources expended		48,118	1,034,884	8,712	1,091,714	1,287,264
Net movement in funds		43,586	50,819	(8,712)	85,693	17,071
<i>Reconciliation of funds:</i>						
Total funds brought forward		240,577	26,497	54,234	321,308	304,237
Transfer between Funds		(175,205)	2,055	173,150	0	0
Total funds carried forward	20	108,958	79,371	218,672	407,001	321,308

The statement of financial activities includes all gains and losses recognised in the year.
All incoming resources and resources expended derive from continuing activities.

**Glasgow North West Citizens Advice Service Ltd
for the year ended 31 March 2024**

BALANCE SHEET

Company Registration Number: SC202642

	Notes	2024		2023	
		£	£	£	£
Fixed Assets:					
Tangible Fixed Assets	13		9,172		14,234
Current Assets:					
Debtors	14	169,329		34,956	
Cash at bank and in hand		325,905		464,072	
		<u>495,234</u>		<u>499,028</u>	
Liabilities:					
Creditors: Amount falling due within one year	15	(97,405)		(191,954)	
		<u></u>		<u></u>	
Net Current Assets			397,829		307,074
Total Net Assets			<u>407,001</u>		<u>321,308</u>
The Funds of the Charity:					
Unrestricted General Funds			108,958		240,577
Restricted General Funds			79,371		26,497
Unrestricted Designated Funds			218,672		54,234
Total Charity funds	20		<u>407,001</u>		<u>321,308</u>

These financial statements have been prepared in accordance with the special provisions relating to small companies within Part 15 of the Companies Act 2006 and with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

These financial statements were approved by the members of the board on 28/10/24
and are signed on their behalf by:



G.Hamilton - Chair

**Glasgow North West Citizens Advice Service Ltd
for the year ended 31 March 2024**

CASH FLOW STATEMENT

	Notes	2024 £	2023 £
Cash flows from operating activities			
Net cash provided by operating activities (below)		(134,517)	30,577
Cash flows from investing activities			
Interest Received		0	0
Additions to Fixed Assets		(3,650)	(6,141)
Net cash provided by investing activities		(3,650)	(6,141)
Change in cash and cash equivalents		(138,167)	24,436
Cash and cash equivalents brought forward		464,072	439,636
Cash and cash equivalents carried forward		325,905	464,072

**RECONCILIATION OF NET MOVEMENT IN FUNDS
TO NET CASH FLOW FROM OPERATING ACTIVITIES**

Net movement in funds for the year (as per Statement of Financial Activities)	85,693	43,321
Interest Received	0	0
(Increase)/decrease in Debtors	(134,373)	31,686
Increase/(decrease) in Creditors	(94,549)	(64,954)
Add back Depreciation	8,712	20,524
Net cash provided by operating activities	(134,517)	30,577

**Glasgow North West Citizens Advice Service Ltd
for the year ended 31 March 2024**

NOTES TO THE FINANCIAL STATEMENTS

1. ACCOUNTING POLICIES

1.1 Basis of Accounting

The financial statements have been prepared in accordance with 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 (FRS102) (effective 1 January 2019) – Charities SORP (FRS 102), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

The charity constitutes a public benefit entity under FRS102. Assets and liabilities are initially recorded at historical cost or transaction value unless otherwise stated in the relevant accounting policy note(s).

The Directors consider there are no material uncertainties about the charity's ability to continue as a going concern. Projections are prepared to 30th September 2025 and any liabilities are met as they fall due. Accordingly, the financial statements have been prepared on a going concern basis.

1.2 Fund Accounting

Unrestricted funds are available at the discretion of the Directors in furtherance of the general objectives of the Charity. Restricted funds are subjected to restrictions on their expenditure imposed by the donor or through the terms of an appeal. Designated funds are unrestricted funds earmarked by the Directors for a particular purpose.

1.3 Incoming Recognition

Income is recognised once the charity has entitlement to the income, it is probable that the income will be received and the amount of income receivable can be measured reliably.

Donations are recognised when the charity has been notified in writing of both the amount and settlement date. In the event that a donation is subject to conditions that require a level of performance before the charity is entitled to the funds, the income is deferred and not recognised until either those conditions are fully met, or the fulfilment of those conditions is wholly within the control of the charity and it is probable that those conditions will be fulfilled in the reporting period.

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the bank.

Income from government and other grants, whether 'capital' or 'revenue' grants, is recognised when the charity has entitlement to the funds, any performance conditions attached to the grants have been met, it is probable that the income will be received and the amount can be measured reliably and is not deferred.

Income received in advance of the provision of a specified service is deferred until the criteria for income recognition are met.

**Glasgow North West Citizens Advice Service Ltd
for the year ended 31 March 2024**

NOTES TO THE FINANCIAL STATEMENTS (continued)

ACCOUNTING POLICIES (continued)

1.4 Resources Expended

Expenditure is recognised on an accrual basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered and is reported as part of the expenditure to which it relates. Expenditure is allocated to a particular activity where the cost relates directly to that activity. Only quantifiable costs related to raising funds are tracked. Settlement payments are recognised in the year in which they are agreed.

1.5 Allocation of Support Costs

Support costs are those functions that assist the work of the charity but do not directly undertake charitable activities. Support costs include governance costs which support the charities activities. Governance costs include those costs associated with meeting the constitutional and statutory requirements of the charity and include the audit fees and costs linked to the strategic management of the charity. These costs have been allocated to expenditure on charitable activities. The basis on which support costs have been allocated are set out in note 8.

1.6 Tangible Fixed Assets and Depreciation

Tangible fixed assets are stated at cost less accumulated depreciation. Depreciation is provided at rates calculated to write off the cost less residual value of each asset over its expected useful life, as follows:

Computer Equipment	-33% straight line
Fixtures and fittings	-33% straight line

Tangible fixed assets costing more than £1,000 are capitalised.

1.7 Taxation

The Charity is currently exempt from tax on its charitable activities.

1.8 Pension Costs

The Charity operates a defined contribution pension scheme with NOW Pensions and a defined contribution personal pension scheme for one employee. Contributions payable to the charity's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

1.9 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.

1.10 Financial Instruments

The Charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value with the exception of the pension provision which is measured at net present value.

**Glasgow North West Citizens Advice Service Ltd
for the year ended 31 March 2024**

NOTES TO THE FINANCIAL STATEMENTS (continued)

1.11 Provisions

Provisions are recognised when the charity has a present obligation as a result of a past event, it is probable that a transfer of economic benefit will be required to settle the obligations and a reliable estimate can be made of the amount of the obligation.

1.12 Critical accounting estimates and judgements

In the application of the Charity's accounting policies, the Trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

2. DONATIONS AND LEGACIES

	Unrestricted Funds	Restricted Funds	Designated Funds	Total 2024	Total 2023
	£	£	£	£	£
CAS - Pensionwise	2,525	0	0	2,525	3,787
Clothworks	0	0	0	0	6,800
Safe Deposit Scotland	0	0	0	0	29,195
General Small Grants	10,500	0	0	10,500	11,706
Donations	4,020	0	0	4,020	2,386
	17,045	0	0	17,045	53,874

Donations and Legacies was £17,045 (2023 - £53,874) of which £17,045 (2023 - £53,874) was unrestricted and £0 (2023 - £0) was restricted.

**Glasgow North West Citizens Advice Service Ltd
for the year ended 31 March 2024**

NOTES TO THE FINANCIAL STATEMENTS (continued)

3. CHARITABLE ACTIVITIES

	Unrestricted Funds	Restricted Funds	Designated Funds	Total 2024	Total 2023
	£	£	£	£	£
Agnes Hunter	0	15,000	0	15,000	0
Airdrie CAB - EU Citizens Support	0	6,501	0	6,501	34,417
Bank of Scotland	0	23,805	0	23,805	0
Big Lottery	0	65,652	0	65,652	0
CAS - Aviva Pilot	0	4,639	0	4,639	0
CAS - BESN	12,400	0	0	12,400	0
CAS - Energy Best Deal	0	56,320	0	56,320	15,350
CAS - EUSS	0	15,879	0	15,879	0
CAS - Financial Health	0	9,850	0	9,850	0
CAS - Gamble Aware	2,998	0	0	2,998	2,793
CAS - Help to Claim	0	77,092	0	77,092	53,826
CAS - H2C Tupe Management Fee	0	0	0	0	16,998
CAS - JP Morgan	0	0	0	0	11,711
CAS - Lloyds Pre Debt	0	12,418	0	12,418	0
CAS - Money Talks	0	0	0	0	24,790
CAS - Money Talks Plus	0	97,115	0	97,115	43,605
CAS - Scottish Gas Networks	0	14,137	0	14,137	0
CAS - SG Specialist Debt Advice	0	0	0	0	12,605
CAS - Welfare Reform	0	0	0	0	15,675
CAS - Yorkshire Building Society	0	9,450	0	9,450	0
GCC - CoL Helpline	0	32,500	0	32,500	74,100
GCC - FISO	0	44,886	0	44,886	95,784
GCC - GAIN Helpline	0	60,020	0	60,020	74,100
GCC - Glasgow Community Fund	0	125,779	0	125,779	129,618
GCC - Money Advice Trainees	0	0	0	0	151,250
GCC - NHS Core	0	43,382	0	43,382	42,497
GCC - NHS Embedded WHAP	0	256,835	0	256,835	192,500
GCVO	0	8,360	0	8,360	0
GMAP - FISO	0	14,583	0	14,583	0
Hugh Fraser	0	0	0	0	10,000
Money Matters - Trussel Trust	0	19,000	0	19,000	0
Robertson Trust	0	45,500	0	45,500	15,500
SCVO - Digital Charter Employability	0	0	0	0	9,900
SCVO - Kickstart	0	0	0	0	12,756
SENSE	0	8,000	0	8,000	100,073
SSE	0	19,000	0	19,000	43,489
Volant Charitable Trust	0	0	0	0	24,440
	15,398	1,085,703	0	1,101,101	1,207,777

Charitable Income was £1,101,101 (2023 – £1,207,777) of which £15,398 (2023 - £18,143) was unrestricted and £1,085,703 (2023 - £1,189,634) was restricted.

**Glasgow North West Citizens Advice Service Ltd
for the year ended 31 March 2024**

NOTES TO THE FINANCIAL STATEMENTS (continued)

4. INCOME FROM OTHER TRADING ACTIVITIES

	Unrestricted Funds	Restricted Funds	Designated Funds	Total 2024	Total 2023
	£	£	£	£	£
Other Income	2,006	0	0	2,006	7,484
Rental Income	57,255	0	0	57,255	35,200
	59,261	0	0	59,261	42,684

Income from other trading activities was £59,261 (2023 - £42,684) of which £59,261 (2023 - £36,684) was unrestricted and £0 (2023 - £6,000) was restricted.

5. EXPENDITURE ON RAISING FUNDS

	Unrestricted Funds	Restricted Funds	Designated Funds	Total 2024	Total 2023
	£	£	£	£	£
Fundraising Costs	216	0	0	216	217
	216	0	0	216	217

Fundraising costs was £216 (2023 - £217) of which £216 (2023 - £217) was unrestricted and £0 (2023 - £0) was restricted.

**Glasgow North West Citizens Advice Service Ltd
for the year ended 31 March 2024**

NOTES TO THE FINANCIAL STATEMENTS (continued)

6. CHARITABLE ACTIVITIES COSTS

	Unrestricted Activities	Restricted Activities	Designated Funds	Total 2024	Total 2023
	£	£	£	£	£
FISO - Partnership Grants	0	27,909	0	27,909	60,892
MA Trainees - Partnership Grants	0	0	0	0	114,991
NHS WAHP - Partnership Grants	0	27,999	0	27,999	24,000
SENSE - Partnership Grants	0	0	0	0	44,912
Client Emergency Support	0	15	0	15	0
Translation Costs	0	8,240	0	8,240	0
Salaries & Wages	20,285	763,826	0	784,111	787,899
Staff travel	0	1,719	0	1,719	1,234
Conferences and training	0	2,102	0	2,102	1,609
Recruitment & PVG's	0	1,615	0	1,615	1,044
Volunteer expenses & training	0	369	0	369	69
Support Costs allocated to activities					
Other Staff Costs	0	4,106	0	4,106	2,304
Canteen & Catering	0	1,117	0	1,117	1,271
Health & Safety PPE	0	0	0	0	377
Rent and service charges	7,039	107,978	0	115,017	85,307
Building Insurance	807	10,508	0	11,315	20,346
Archive Storage Rental	0	1,686	0	1,686	2,071
Repairs and maintenance	3,797	0	0	3,797	2,321
Dilapidation	1,500	0	0	1,500	1,500
Security	0	1,257	0	1,257	2,297
Utilities	0	24,742	0	24,742	32,328
Office Cleaning	0	14,881	0	14,881	21,385
Waste Management & Recycling	0	568	0	568	1,892
Insurance	0	3,252	0	3,252	3,533
Telephone & Mobile	0	5,035	0	5,035	7,703
Postage and stationery	0	3,994	0	3,994	6,256
Advertising & marketing	0	92	0	92	375
Subscriptions & Publications	0	8,871	0	8,871	5,453
IT expenses	0	1,599	0	1,599	1,333
Office Equipment & Furniture	0	363	0	363	528
Office Equipment Leasing	0	1,141	0	1,141	3,368
Consultancy & Professional Fees	0	3,191	0	3,191	7,755
Bank & Finance charges	510	0	0	510	372
Bad Debts & Write Offs	0	0	0	0	318
40th Anniversary Event	3,124	0	0	3,124	0
Donations Paid	500	0	0	500	0
Depreciation of fixed assets	0	0	8,712	8,712	20,524
Governance					
Legal & Governance	1,794	0	0	1,794	1,130
Penalties & Fines	546	0	0	546	0
Audit Fees	8,000	0	0	8,000	9,000
Bookkeeping & Payroll	0	6,709	0	6,709	9,350
	47,902	1,034,884	8,712	1,091,498	1,287,047

**Glasgow North West Citizens Advice Service Ltd
for the year ended 31 March 2024**

NOTES TO THE FINANCIAL STATEMENTS (continued)

Charitable Expenditure was £1,091,498 (2023 - £1,287,047) of which £47,902 (2023 - £89,309) was unrestricted and £8,712 (2023 - £20,524) was designated and £1,034,884 (2023 - £1,177,214) was restricted.

7. NET INCOME

	2024	2023
	£	£
Net Income is stated after charging:		
Auditor's Remuneration: Audit	8,000	6,000
Auditor's Remuneration: non audit work	0	3,000
Operating Leases	1,141	3,368
Depreciation - owned assets	8,712	20,524

8. SUMMARY ANALYSIS OF EXPENDITURE AND RELATED INCOME FOR ACTIVITIES

Overheads and support costs are allocated on the basis of usage and staff time.

	Core Work	Other Projects	Total 2024	Total 2023
	£	£	£	£
Costs	(332,089)	(759,625)	(1,091,714)	(1,287,264)
Grants & Contracts of Service	357,534	819,873	1,177,407	1,304,335
Investment Income	0	0	0	0
	25,445	60,248	85,693	17,071

9. STAFF COSTS

The average number of employees during the year was 26 (2023 – 29 employees)

No employee received remuneration in excess of £60,000 in 2024 (2023 – 0)

	Unrestricted Funds	Restricted Fund	Designated Funds	Total 2024	Total 2023
	£	£	£	£	£
Gross Salaries	0	673,750	0	673,750	692,513
National Insurance	0	56,146	0	56,146	58,007
Pension Costs	0	33,930	0	33,930	37,379
Redundancies & Notice	20,285	0	0	20,285	0
	20,285	763,826	0	784,111	787,899

The charity considers its key management personnel to comprise the CEO, Operations Manager and Business Development Manager. The total employment benefits including employer pension contributions of the key management personal was £125,035 (2023 - £117,551).

The settlement payments were made in line with the underlying legally binding settlement agreements in place to two employees during 2023-24, at a total cost of £20,285 (2023 – £4,000).

10. TRUSTEES' REMUNERATION AND BENEFITS

There were no Trustees' remuneration or other benefits for the year ended 31 March 2024 nor for the year ended 31 March 2023.

Trustees' expenses:

There were no Trustees' expenses paid for the year ended 31 March 2024 nor for the year ended 31 March 2023

**Glasgow North West Citizens Advice Service Ltd
for the year ended 31 March 2024**

NOTES TO THE FINANCIAL STATEMENTS (continued)

11. PENSION COSTS

The Charity operates a defined contribution schemes for employees. The pension cost charge has been charged to the SoFA and represents the contributions payable by the Charity to the schemes of £33,969 (2023 - £37,379). Contributions outstanding at the year-end amounted to £7,315 (2023 – £5,241). The assets of the schemes are held separately from those of the Charity in Independently administered funds.

12. RELATED PARTY TRANSACTIONS

No other transactions with related parties were undertaken such as are required to be disclosed under FRS 102. No sole individual had control of the charity during either the current or previous years.

13. TANGIBLE FIXED ASSETS

	Fixtures & Fittings	Computer Equipment	Total
	£	£	£
Cost			
As at 1 April 2023	84,752	70,238	154,990
Additions	3,650	0	3,650
Disposal	0	0	0
As at 31 March 2024	88,402	70,238	158,640
Depreciation			
As at 1 April 2023	79,624	61,132	140,756
Charge for the year	4,571	4,141	8,712
Disposal	0	0	0
As at 31 March 2024	84,195	65,273	149,468
Net Book Value			
At 31 March 2024	4,207	4,965	9,172
At 31 March 2023	5,128	9,106	14,234

14. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2024	2023
	£	£
Debtors	117,187	1,353
Other Debtors	638	0
Prepayments	27,529	25,955
Accrued Income	23,975	7,648
	169,329	34,956

**Glasgow North West Citizens Advice Service Ltd
for the year ended 31 March 2024**

NOTES TO THE FINANCIAL STATEMENTS (continued)

15. LIABILITIES: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2024	2023
	£	£
Trade Creditors	42,052	104,293
Accrued Expenses	35,033	27,902
Pension Creditor	7,315	5,241
Social Security & Tax	13,005	15,213
Deferred Income	0	39,305
	<u>97,405</u>	<u>191,954</u>

16. DEFERRED INCOME

	£
Deferred Income	
Balance at 1 April 2023	39,305
Released to Statement of Financial Activities	(39,305)
Amounts received and deferred during the year	0
Balance at 31 March 2024	<u><u>0</u></u>

Deferred income relates to grant income where entitlement conditions have not been met at the year end.

17. OPERATING LEASE COMMITMENTS

At 31 March 2024 the Charity had total commitments under non-cancellable operating leases, payable as follows:

	2024	2024	2023	2023
	Land & Buildings	Other	Land & Buildings	Other
	£	£	£	£
Expiring:				
Within one year	51,992	0	51,992	469
Within one to two years	25,996	0	51,992	0
Within two to five years	0	0	25,996	0

18. COMPANY LIMITED BY GUARANTEE

The members are obliged to contribute £1 in the event of the company being wound up.

19. ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Unrestricted Funds	Restricted Funds	Designated Funds	Total Funds
	£	£	£	£
Tangible Fixed Assets	0	0	9,172	9,172
Current Assets	170,193	115,541	209,500	495,234
Current Liabilities	(61,235)	(36,170)	0	(97,405)
Deferred Income	0	0	0	0
Net Assets at 31 March 2024	<u>108,958</u>	<u>79,371</u>	<u>218,672</u>	<u>407,001</u>
Tangible Fixed Assets	0	0	14,234	14,234
Current Assets	393,226	65,802	40,000	499,028
Current Liabilities	(152,649)	0	0	(152,649)
Deferred Income	0	(39,305)	0	(39,305)
Net Assets at 31 March 2023	<u>240,577</u>	<u>26,497</u>	<u>54,234</u>	<u>321,308</u>

**Glasgow North West Citizens Advice Service Ltd
for the year ended 31 March 2024**

NOTES TO THE FINANCIAL STATEMENTS (continued)

20. MOVEMENT IN FUNDS

Year End: 31 March 2024	As at 01/04/23	Income	Expenses	Transfer between funds	As at 31/03/24
	£	£	£	£	£
Restricted Funds:					
Airdrie CAB - EU Citizens Support	0	6,501	(6,501)		0
CAS - Aviva Pilot	0	4,639	(4,639)		0
CAS - Energy Best Deal	0	56,320	(37,125)		19,195
CAS - EU Citizens Support	0	15,879	(15,879)		0
CAS - Financial Health	0	9,850	(9,850)		0
CAS - Help to Claim	0	77,092	(74,669)		2,423
CAS - Lloyds Pre Debt	0	12,418	(12,418)		0
CAS - Money Talks Plus	0	97,115	(96,603)		512
CAS - SGN	0	14,137	(14,137)		0
CAS - Yorkshire Building Society	0	9,450	(7,088)		2,362
GCC - CoL Helpline	0	32,500	(32,500)		0
GCC - FISO	17,034	44,886	(61,920)		0
GCC - GAIN Helpline	0	60,020	(60,020)		0
GCC - Glasgow Community Fund	0	125,779	(125,779)		0
GCC - NHS Core	0	43,382	(43,382)		0
GCC - NHS Embedded WHAP	0	256,835	(258,890)	2,055	0
Anges Hunter	0	15,000	(8,750)		6,250
Bank of Scotland	0	23,805	(23,805)		0
Big Lottery	0	65,652	(60,071)		5,581
GCVO	0	8,360	(1,393)		6,967
GMAP - FISO	0	14,583	(11,668)		2,915
Money Matters - Trussel Trust	0	19,000	(15,834)		3,166
Robertson Trust	0	45,500	(15,500)		30,000
SENSE	0	8,000	(8,000)		0
SSE	9,463	19,000	(28,463)		0
Total Restricted Funds	26,497	1,085,703	(1,034,884)	2,055	79,371
Unrestricted Funds:					
General Funds	240,577	91,704	(48,118)	(175,205)	108,958
Operating Reserve & Redundancies	0	0	0	139,500	139,500
Development Costs	40,000	0	0	0	40,000
Asset Depreciation Fund	14,234	0	(8,712)	3,650	9,172
Dilapidation Costs	0	0	0	30,000	30,000
Total Unrestricted Funds	294,811	91,704	(56,830)	(2,055)	327,630
Total Funds	321,308	1,177,407	(1,091,714)	0	407,001

Please note that closing Reserves includes income of £51,440 received in advance.

Purposes of Restricted Funds:

Airdrie CAB: To provide immigration support and advice to EU citizens looking to apply for settlement in the UK.

CAS – Aviva: To provide generalist advice that builds financial resilience

**Glasgow North West Citizens Advice Service Ltd
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NOTES TO THE FINANCIAL STATEMENTS (continued)

20. MOVEMENT IN FUNDS (continued)

CAS – Energy Best Deal To provide one to one energy advice and group educational sessions.

CAS - EUSS: To provide immigration support and advice to EU citizens looking to apply for settlement in the UK.

CAS – Financial Health Check: To match fund the National Lottery project to build capacity and resilience in diverse communities across North West Glasgow by providing training opportunities, group information sessions and one to one holistic advice and case work

CAS - Help to Claim: To support anyone who requires making a new Universal Credit claim or is moving from legacy benefit to UC following a change in circumstances.

CAS – Lloyds Pre Debt: To offer preventative advice and support to people identified as pre-debt or arrears. Advice can include employment, redundancy, benefits, income maximisation, housing rights, early arrears, and domestic abuse, as well as other vulnerability characteristics.

CAS – Money Talks Plus: To provide independent, impartial, confidential advice on welfare rights, benefits, debt, money and income maximisation and expenditure reduction.

CAS – SGN: In partnership with Greater Pollok CAB, situated in Stobhill and New Victoria Hospitals to deliver energy advice for vulnerable clients to support them to use energy efficiently, affordably and safely.

CAS – Yorkshire Building Society: To provide qualified generalist advice to members of the public who wish to make use of the service from YBS’s branches or agencies

GCC – CoL Helpline: To provide telephone support to those who have been affected by the cost of living crises by providing debt and money management advice. This is for those who have been referred to us by Glasgow Helps.

GCC – FISO: Funding is to provide cost of living budgeting advice and support. The £17,034 balance at the end of the year relates to funding received in advance. £60,892 of funding received were paid out to partners on the project, Bridgeton CAB and Greater Pollock CAB.

GCC – GAIN Helpline: To provide telephone support service provide level 1 advice to help improve the financial exclusion or issues affecting people on low incomes.

GCC – Glasgow Community Fund: This is the core funding for the Charity and funding is for staff and operational costs.

GCC – NHS Core: To provide financial inclusion advice and support to people referred by NHS health professionals. The transfer of funds of £11,271 relates to a laptop of £646 purchased and transferred to the Asset Depreciation fund as well as £10,625 that relates to a last-minute accrued income adjustment, however, this was already spent in full in 2022.

GCC – NHS Embedded WHAP: Directly funds outreach and embedded services in health centres across North-West Glasgow in high SIMD areas including Possil, Milton and Maryhill. Focuses on improved outcomes in health inequality and correlation of poverty. £24,000 of funding received was paid out to partners on the project, Glasgow Parkhead CAB, Bridgeton CAB & Easterhouse CAB.

Agnes Hunter: To empower disabled people through a holistic advice and wellbeing partnership with Possibilities

**Glasgow North West Citizens Advice Service Ltd
for the year ended 31 March 2024**

NOTES TO THE FINANCIAL STATEMENTS (continued)

20. MOVEMENT IN FUNDS (continued)

Bank of Scotland: To provide specialist debt advice up to and including statutory solutions, supporting vulnerable people to tackle unaffordable debt and increase available income

Big Lottery: To build capacity and resilience in diverse communities across North West Glasgow by providing training opportunities, group information sessions and one to one holistic advice and case work

GCVO: To provide volunteering and training opportunities to marginalised groups, positively impacting health and wellbeing.

GMAP – FISO: To tackle child poverty by the provisions of embedded advice and support to pupils and their families in schools across Glasgow

Money Matters – Trussel Trust: to give emergency and holistic advice to people referred by Glasgow Helps, supporting the implementation of a Cash First approach in collaboration with other members of the Glasgow Advice and Information Network.

Robertson Trust - Equalities Project: To train and recruit volunteers from diverse backgrounds and support into education, employment and training.

SENSE: For the delivery and development of a welfare rights and legal advice service, covering welfare and benefits, money and budgeting advice, and reconsideration and tribunals. £44,912 of funding received were paid out to partners on the project, Hamilton CAB & Dundee CAB.

SSE: To host, organise and facilitate money savings advice clinics on an outreach basis. £9,463 balance at the end of the year relates to income received in advance.

Purposes of Designated Funds

Development Fund: To provide funding for the future development of the Charity.

Asset Depreciation Fund: Transfer of all Assets purchased to fund and written down over the life of the assets. Assets purchased from restricted funds relate to equipment purchased to allow staff and volunteers to work from home, see further details in funder information above.

Operating Reserves & Redundancies: This represents 3 months operating costs and staff redundancies as per the Reserve policy.

Dilapidation Costs: For the repairs and restoration costs of property at the end of the lease term once the lease ends in September 2025.

**Glasgow North West Citizens Advice Service Ltd
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NOTES TO THE FINANCIAL STATEMENTS (continued)

20. MOVEMENT IN FUNDS (continued)

Year End: 31 March 2023	As at 01/04/22	Income	Expenses	Transfer between funds	As at 31/03/23
	£	£	£	£	£
Restricted Funds:					
Airdrie CAB - EU Citizens Support	0	34,417	(34,417)		0
CAS - Help to Claim	0	53,826	(53,826)		0
CAS - Help to Claim Tupe Management Fee	0	16,998	(16,998)		0
CAS - JP Morgan	76	11,711	(11,787)		0
CAS - Money Talks	0	24,790	(24,790)		0
CAS - Money Talks Plus	0	43,605	(43,605)		0
CAS - Scot.Gov Specialist debt advice	0	12,605	(12,605)		0
CAS - Welfare Reform	0	15,675	(15,675)		0
GCC - CoL Helpline	0	74,100	(74,100)		0
GCC - FISO	336	95,784	(79,086)		17,034
GCC - GAIN Helpline	0	74,100	(74,100)		0
GCC - Glasgow Community Fund	0	129,618	(129,618)		0
GCC - Money Advice Trainees	9,261	151,250	(160,511)		0
GCC - NHS Core	10,625	42,497	(41,851)	(11,271)	0
GCC - NHS Embedded WHAP	0	192,500	(192,500)		0
Hugh Fraser	0	10,000	(10,000)		0
Restricted Small Grants	0	6,000	(6,000)		0
Robertson Trust	0	15,500	(15,500)		0
SCVO - Digital Charter Employability	0	9,900	(9,900)		0
SCVO - Kickstart	(950)	12,756	(11,806)		0
SENSE	0	100,073	(100,073)		0
SSE	0	43,489	(34,026)		9,463
Volant Charitable Trust	0	24,440	(24,440)		0
Total Restricted Funds	19,348	1,195,634	(1,177,214)	(11,271)	26,497
Unrestricted Funds:					
General Funds	216,272	108,701	(89,526)	5,130	240,577
Designated Development Costs	40,000	0	0	0	40,000
Designated Fixed Asset Depreciation Fund	28,617	0	(20,524)	6,141	14,234
Total Unrestricted Funds	284,889	108,701	(110,050)	11,271	294,811
Total Funds	304,237	1,304,335	(1,287,264)	0	321,308

Please note that closing Reserves includes income received in advance.

**Glasgow North West Citizens Advice Service Ltd
for the year ended 31 March 2024**

NOTES TO THE FINANCIAL STATEMENTS (continued)

20. MOVEMENT IN FUNDS (continued)

Purposes of Restricted Funds:

CAS – Help to Claim TUPE Management Fee: Fees related to TUPE consultation with staff when project changed from regional to national.

CAS – JP Morgan: To provide greater financial security to individuals dealing with over-indebtedness. To improve capacity and efficiency to provide debt advice to support those in need.

CAS - Money Talks: To support low income families and older people by providing personalised advice to increase their income and reduce the 'poverty premium', information on access to cheaper deals on energy and other utilities to reduce household costs. Finished 30 September 2022.

CAS – SG Specialist Debt Advice: To meet the anticipated demand for debt advice in 2021-2022 as a result of the Covid-19 pandemic. Finished 30 September 2022.

CAS - Welfare Reform: Advice service to help mitigate the impact of Social Security changes. Finished 30 September 2022.

GCC – Money Advice Trainees: To provide training to unemployed people to become Money Advisors with the aim of getting them back to work. £114,991 of funding received were paid out to partners on the project, Glasgow Parkhead CAB, Easterhouse CAB, Greater Pollock CAB, Castle Milk CAB and Bridgeton CAB.

Hugh Fraser: This is match funding for the SCVO – Digital Charter Employability project that was delayed due to Covid-19 as the project required face to face appointments. This has now been completed.

Restricted small Grants: This is made up of two small grants, Help to Claim £4,000.00 to cover settlement costs for an employee under the TUPE agreement and SENSE £2,000 for staff training

SCVO – Digital Charter Employability: To help individuals to gain confidence using devices such as mobile phones, tablets, iPads and computers. This project was delayed due to Covid-19 as it requires face to face sessions. This has now been completed.

SCVO – Kickstart: To employ young people aged between 16 and 24 to help them return to the labour market.

Volant Charitable Trust: To empower women and their families through immigration advice and human rights training.