

Scottish Charity Number: SC013364

**MUSSELBURGH AND DISTRICT CITIZENS ADVICE BUREAU SCIO
REPORT AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025**

MUSSELBURGH AND DISTRICT CITIZENS ADVICE BUREAU SCIO
REPORT AND FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2025

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TRUSTEES' ANNUAL REPORT FOR THE YEAR ENDED 31 MARCH 2025

The trustees present their annual report and financial statements of the charity for the year ended 31st March 2025. The financial statements have been prepared in accordance with the accounting policies set out in the notes to the accounts and comply with the charity's constitution, the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 (as amended) and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard (FRS102) applicable in the UK and Republic of Ireland.

SERVICE AIMS, OBJECTIVES AND ACTIVITIES

The principal activities of Musselburgh and District Citizens Advice Bureau SCIO ('the bureau' or 'MCAB') are to provide free, confidential and impartial advice, information and assistance to the public.

The principal aims of the organisation are twofold:

1. To ensure that individuals do not suffer through lack of knowledge of their rights and responsibilities or of the services available to them or through an inability to express their needs effectively and equally.
2. To exercise a responsible influence on the development of social policies and services, both locally and nationally.

The objectives and activities for the year focus on the provision of advice and guidance to the local population. The strategies in place to assist the charity to meet these objectives included the following:

1. We ensure a full complement of trained staff and volunteers with the necessary skills to deliver the objects of the service
2. We provided increased access to the charity's specialised resource through walk in surgery visits, online and telephone advice, home visits and outreach clinics in those areas of greatest need.
3. We work to strengthen existing partnerships and create new alliances with other key agencies to ensure that the widest range of services is available that best suits the needs of the client population.

CHAIR PERSON'S INTRODUCTION

This year has been significant in its stability and continuity. The Bureau has gone on to execute its strategy and has achieved real success in delivery.

The most important point of note is to recognise the continued challenge on funding for the Bureau. Serious consideration is being given to people costs following the changes to these in the last budget. Work is underway to ensure that costs are allocated to individual funding streams to ensure over delivery does not occur.

However, the Bureau has, in its partnership with ELAC, been successful in being reappointed for a further three years. Additionally, the Bureau is delighted to be a recipient, along with other Bureaux in Scotland, of funds from Foundation Scotland. The ELAC contract, coupled with The Foundation grant gives the Bureau continuity of finance which further gives surety in planning beyond the immediate horizon.

The Bureau is now well settled into The Fisherrow Centre and is an integral part of the day-to-day life of the other occupants.

In conclusion I pass on the board's continued gratitude to Louise and her team for their continued work in support of the people and community of East Lothian.

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TRUSTEES' ANNUAL REPORT FOR THE YEAR ENDED 31 MARCH 2025

ACHIEVEMENTS AND PERFORMANCE

In the period 1 April 2024 – 31st March 2025 Musselburgh CAB assisted 2,827 clients (2023/24: 2,102) of whom 1,868 (2023/24: 1,346) were new to the service. We delivered 10,791 separate pieces of advice (2023/24 – 8,214 separate pieces of advice) and each client contacted the service on average 4 times (2024: 4 times). The service brings significant benefit to the people of East Lothian by providing independent and impartial advice, assistance, and representation to anyone who needs it along with those most vulnerable and in need in East Lothian.

Clients, Contacts, L1/ L2 Advice, L3 Advice, New Clients

2,827	1,868	10,791	8,731	12,377
Clients	New Clients	Contacts	L1/ L2 Advice	L3 Advice

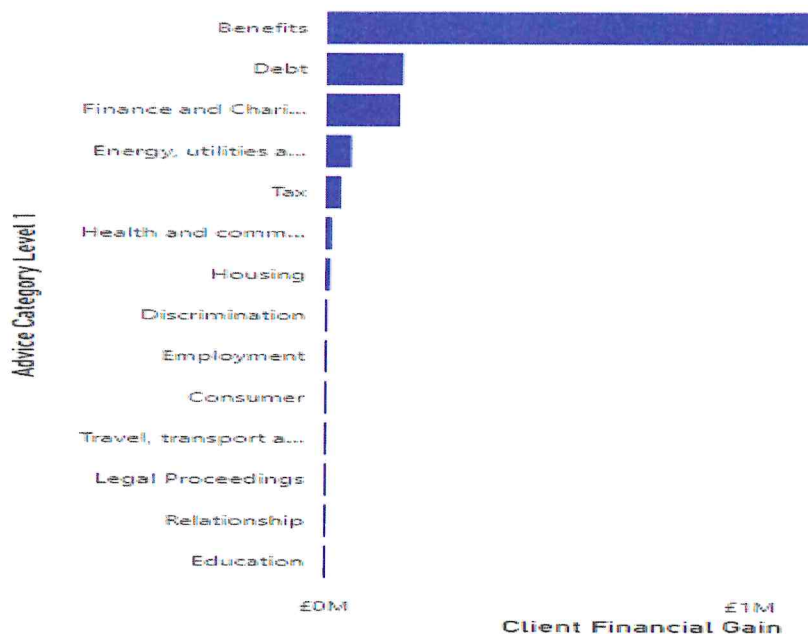
Number of Clients, No. of Times Used

BY ADVICE CODE

Advice Code	Number of Clients	No. of Times Used
Benefits	767	3,143
Consumer	82	127
Debt	339	1,010
Discrimination	5	5
Education	15	17
Employment	173	246
Energy, utilities and communications	283	618
Finance and Charitable Support	597	2,104
Health and community care	103	156
Housing	244	397
Immigration, Asylum and Nationality	57	86
Legal Proceedings	127	172
NHS Concern or Complaint	25	31
Relationship	172	246
Tax	182	279
Travel, transport and holidays	78	94

Client Financial Gain

BY ADVICE CATEGORY LEVEL 1



MUSSELBURGH AND DISTRICT CITIZENS ADVICE BUREAU SCIO Page 3 TRUSTEES' ANNUAL REPORT FOR THE YEAR ENDED 31 MARCH 2025

In the year we provided 283 households information on energy advice. This can include advice regarding energy bills, new tariffs, home energy/insulation measures.

During the period we secured a client financial gain amount of £1,640,788 (£1,233,919 in 2023/24)

In 2022 Musselburgh CAB was audited by Citizens Advice Scotland on all aspects of service delivery as a condition of our CAS membership, this audit takes place every 3 years and the Bureau passed in all aspects. The audit process has begun again in 2025.

In 2022 the Bureau achieved Scottish National Standards in Advice Provision.

FINANCIAL REVIEW

The results for the period are set out in the Statement of Financial Activities on page 10.

Principal Funding Sources

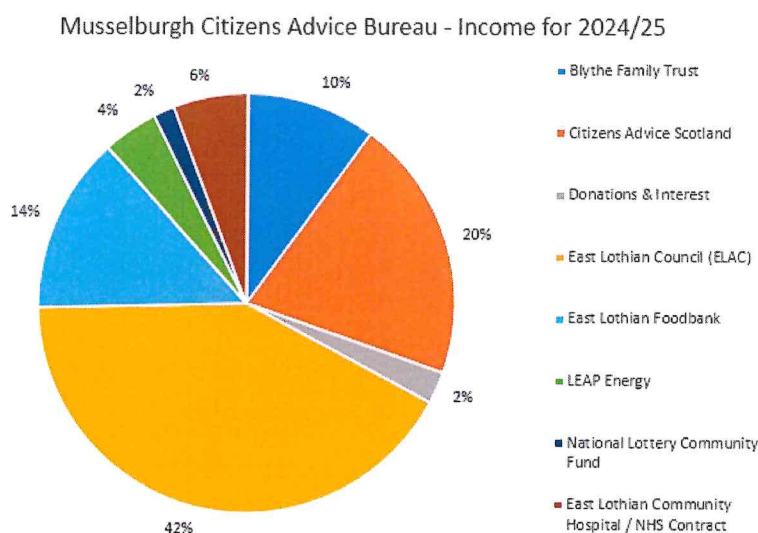
The East Lothian Advice Consortium “ELAC” which is a joint venture between Musselburgh & District Citizens Advice Bureau and Haddington Citizens Advice Bureau made a successful tender for the three year East Lothian Advice Services Contract which was awarded from 1 April 2020 – 31 March 2023. Funding was extended for a further two years and the contract expired on 31 March 2025. ELAC was again successful at retender in securing the contract for a further 3 year period to 31 March 2028 (with the option for a further 2 year extension) effectively securing the Bureau’s key source of funding for the next 3 years. Funding has, however been slightly reduced.

The ELAC Consortium Board consists of 2 representatives from the Boards of Musselburgh and Haddington Citizens Advice Bureaux “CAB” and an Independent Chair. Musselburgh CAB is a member of the Consortium Board and also a sub-contractor of the Consortium and delivers the East Lothian Contract in partnership with Haddington CAB. 42% of the Bureau’s funding in the financial year ending 31 March 2025 came through the East Lothian Advice Consortium.

A new source of income was secured from the Local Energy Advice Partnership “LEAP” a new project for the Bureau, where we have employed a full-time Energy Adviser, who is able to advise clients and attend home visits where he advises of measures that clients can take to reduce energy consumption in their homes. After an initial training period, this project is now up and running and generated an income of £16,975 for the Bureau in this financial year (47% in the previous year).

The Bureau operated at a deficit of £48,302 this financial year mainly because the LEAP income began later than planned.

As noted above, income from ELAC will reduce in the next 3 years. Additional sources of funding have been sought to avoid any reduction in services and additional funding has been secured over the next 2 years from the National Lottery Community Fund. This will allow the Bureau to cover its cost in the coming financial year.



TRUSTEES' ANNUAL REPORT FOR THE YEAR ENDED 31 MARCH 2025

We continue to provide a holistic advice service to people receiving support from the East Lothian Foodbank. Along with this, we continue to provide the advice service at the East Lothian Community Hospital in Haddington and provide a welfare rights service to staff and patients, funded by the NHS.

INVESTMENT POLICY AND PERFORMANCE

The trustees, having regard to the liquidity requirements of running the charity, have kept available funds in current and deposit accounts.

RESERVES POLICY & GOING CONCERN

The reserves policy recommended and approved by the Board of Management in August 2023 states that the Bureau will hold financial reserves of a minimum of £100,000 at all times. This policy was reviewed post year end in July 2025 and it was agreed that the minimum reserves figure will increase to £150,000. This increase reflects the increased monthly running costs of the Bureau.

As at 31 March 2025, the charity had cash reserves of £248,052 (2024: £323,620).

Trustees have considered the situation and are confident about the prospects of the charity for at least the next 12 months. Project expenditure can be adjusted according to the available funding. Therefore the trustees consider that the charity is a going concern.

PLANS FOR FUTURE PERIODS

In 2024-2025 we started our new Energy Advice project, LEAPs, a free energy and money saving service that is helping people keep warm and reduce their energy bills without costing them any money. It aims to support as many people as possible who are at risk of, or falling into fuel poverty. This has enabled us not only to assist clients in the bureau seeking advice and assistance with energy related issues, but to deliver advice in their homes. We also continued our "Over 60's Advice project", where we have a dedicated adviser to assist with all aspects of advice for East Lothian residents who are in this age group. This service is also delivered in peoples' homes when necessary. We will strive to identify need and secure funding for specialist projects where need is identified. We will endeavour to bring funding into the region to support East Lothian residents.

A Citizen's Advice Bureau is nothing without its volunteers. We are currently benefitting from highly skilled volunteers at all levels and across a range of roles. In terms of our Governance, our board members work hard to manage the strategic oversight and planning of the bureau. Our General Advisers, provide the skills and support to our frontline service both on the telephone and face to face. We have specialist advisers to assist with Employment issues, Social Policy and to support us with social media. We will continue to recruit and develop new volunteers to support the service.

TRUSTEES' ANNUAL REPORT FOR THE YEAR ENDED 31 MARCH 2025**STRUCTURE, GOVERNANCE AND MANAGEMENT****Governing Document**

Musselburgh and District Citizens Advice Bureau was registered as a charity on 1 January 1992. It incorporated as Musselburgh and District Citizens Advice Bureau SCIO, and is a recognised Scottish charity (No. SC013364). It is governed by its constitution dated 15 December 2011.

Appointment of Trustees

Trustees are either elected at the Annual General Meeting or nominated by member organisations e.g. East Lothian Council or co-opted by the Board of Management (provided that the number of co-opted trustees does not exceed one third of the total number of Trustees). Appointment to the Board of Management is through a formal recruitment process where the applicant is measured against a set of skills and essential criteria. Trustees may also be co-opted to serve by a majority of Trustees at any point throughout the year where they will be required to be formally elected at the AGM.

The main objective for Trustees is to ensure that they are able to certify that they feel fully engaged, part of the process and understand the needs of the organisation. Agreed actions are:

- i. The board has overall responsibility for the strategic direction, organisational policy and planning, finance and decision making.
- ii. The board evaluates the skills incorporated within the bureau and undertakes equal opportunities monitoring.
- iii. A positive recruitment programme is developed and adopted.

Trustees' induction and training

New Trustees are invited to attend the bureau and are provided with an "Induction Pack" covering such topics as legal status and governance, structure, organisation and staffing, finances, policy and strategy. In addition, they are invited to familiarise themselves with the charity and the context within which it operates. New Trustees are invited and encouraged to complete online training and attend training courses organised by Citizens Advice Scotland and to attend specialised training where it is considered to be appropriate. Additionally, new members can request support from the CAS Development Officer appointed to support the Board.

Risk Management

Trustees have established a basis for the assessment, review and management of the major risks faced by the charity and are satisfied that all major risks have been addressed. This is in the form of a risk register which is an agenda item at all Trustee meetings. Among these is the ever-present risk of the impact of change in local government finance and on the ability of our funders to continue to commit to the current level of support.

Organisational structure

The Board of Management of the charity are its Trustees for the purpose of charity law and throughout this report are collectively referred to as the Trustees. The organisation is managed by a Board of Management who are volunteers to the service. In 2024-25 there were a total of 6 Trustees. There are 4 quarterly meetings per year plus 1 Annual General Meeting in November.

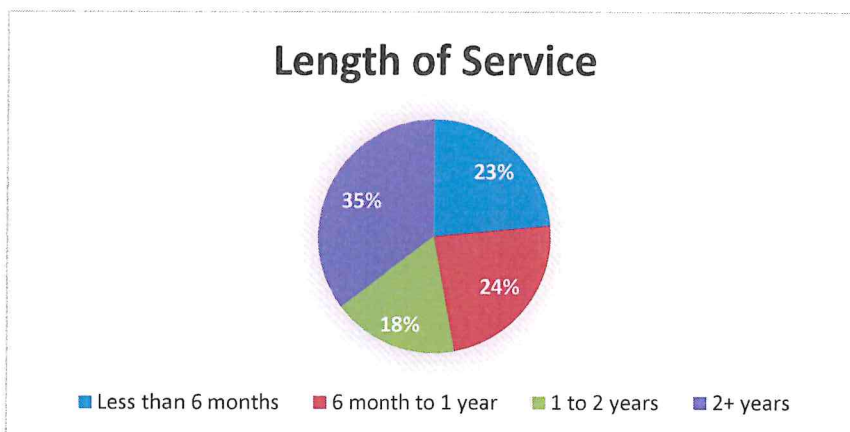
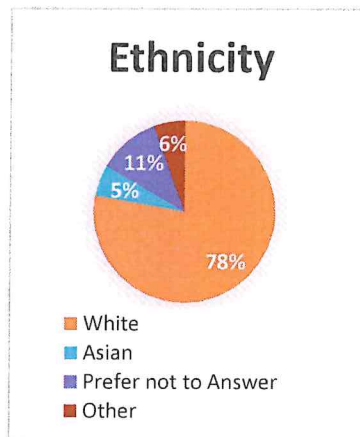
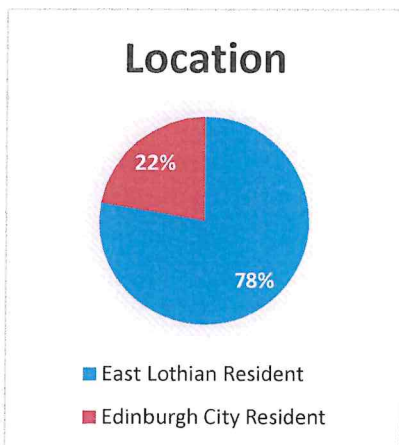
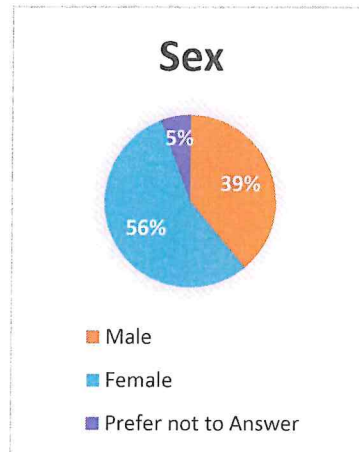
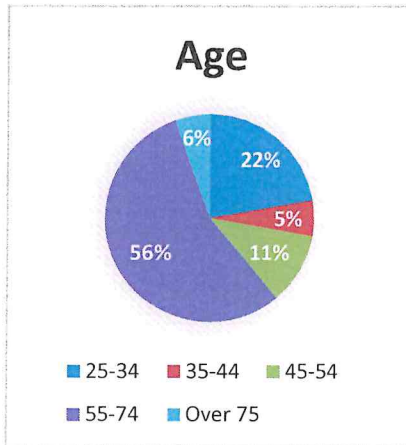
The Chief Officer of the organisation is in attendance at all Board meetings. Throughout the period of 2024/25 the Bureau was managed by 1 full time Chief Officer. The remaining staff comprised of a total headcount of 14.

The organisation went from 16 volunteers supporting the service at 1st of April 2024 to 18 at 31st March 2025. 8 volunteers left within this time due to other priorities.

TRUSTEES' ANNUAL REPORT FOR THE YEAR ENDED 31 MARCH 2025

STRUCTURE, GOVERNANCE AND MANAGEMENT (continued)

Volunteer Statistics



TRUSTEES' ANNUAL REPORT FOR THE YEAR ENDED 31 MARCH 2025

LEGAL AND ADMINISTRATIVE INFORMATION

CHARITY NAME: Musselburgh and District Citizens Advice Bureau SCIO
(a Scottish Charitable Incorporated Organisation)

CHARITY REGISTRATION NUMBER: SC013364

TRUSTEES:

The Board of Management of the charity are its Trustees for the purpose of charity law and throughout this report are collectively referred to as the Trustees. The Trustees who served during the period and since the year end unless otherwise stated were as follows:

Bill Douglas	Chair
Malcolm Currie	Vice-Chair
Kathryn Wood	Secretary
Andrew Duncan	Treasurer (resigned May 2025)
Lynne Flower	Treasurer (appointed May 2025)
Cllr Andy Forrest	ELC Rep
Megan Waller	Ordinary Member

SENIOR MANAGEMENT TEAM: Louise Marongiu

PRINCIPAL OFFICE: Fisherrow Centre
South Street
Musselburgh
East Lothian
EH21 5AG

INDEPENDENT EXAMINER: Sarah Hollis, CA
Hollis Accounting Limited
3 Melville Crescent
Edinburgh
EH3 7HW

BANKERS: Bank of Scotland
172 High Street
Musselburgh
EH21 7EA

**STATEMENT OF TRUSTEES' RESPONSIBILITIES
FOR THE YEAR ENDED 31 MARCH 2025**

The charity trustees 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 Accounting Practice). The law applicable to charities in Scotland requires the charity trustees to prepare financial statements for each year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity 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 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 operation.

The Trustees are responsible for keeping proper accounting records which 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 Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 and the provisions of the charity's constitution. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The Trustees are responsible for the maintenance and integrity of the charity 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.

This report was approved by the Trustees on 3/9/25 and signed on their behalf by



Lynne Flower, Trustee

Independent Examiner's Report to the Trustees on the Unaudited Financial Statements of Musselburgh and District Citizens Advice Bureau SCIO

I report on the accounts of the charity for the year ended 31 March 2025 which are set out on pages 10 to 19.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts in accordance with the terms of the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended).

The charity trustees consider that the audit requirement of Regulation 10(1) (a) to (c) of the Accounts Regulations does not apply and that an independent examination is needed.

It is my responsibility to examine the accounts as required under section 44(1) (c) of the Act and to state whether particular matters have come to my attention.

Basis of independent examiner's statement

My examination is carried out in accordance with Regulation 11 of the Charities Accounts (Scotland) Regulations 2006. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeks explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the accounts.

Independent examiner's statement

In the course of my examination, no matter has come to my attention

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



Sarah Hollis
Chartered Accountant
Hollis Accounting Limited
3 Melville Crescent
EDINBURGH
EH3 7HW

Date:

15/9/25

**MUSSELBURGH AND DISTRICT CITIZENS ADVICE BUREAU SCIO
STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDING 31 MARCH 2025**

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		2025	2025	2025	2024	2024	2024
		Unrestricted	Restricted	Total	Unrestricted	Restricted	Total
	Note	Funds	Funds	Total	Funds	Funds	Total
		£	£	£	£	£	£
<u>Income and Endowments</u>							
Donations and legacies	4	5,306	540	5,846	11,110	538	11,648
Charitable activities	5	166,963	222,588	389,551	179,463	161,779	341,242
Other Income	6	3,501	-	3,501	2,100	-	2,100
Total income		175,770	223,128	398,898	192,673	162,317	354,990
<u>Expenditure on:</u>							
Raising funds	7	-	-	-	-	-	-
Charitable activities	7	226,610	220,590	447,200	215,697	176,431	392,128
Total expenditure		226,610	220,590	447,200	215,697	176,431	392,128
Net income/(expenditure)		(50,840)	2,538	(48,302)	(23,024)	(14,114)	(37,138)
Transfers between funds	16	-	-	-	(8,800)	8,800	-
Net movement in funds		(50,840)	2,538	(48,302)	(31,824)	(5,314)	(37,138)
Fund reconciliation							
Fund balances brought forward	16	212,471	-	212,471	244,295	5,314	249,609
Fund balance carried forward	16	161,631	2,538	164,169	212,471	-	212,471

The Statement of Financial Activities includes all gains and losses recognised in the year.
All income and expenditure derive from continuing activities.

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

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	Note	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total Funds 2025 £	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Total Funds 2024 £
Fixed assets							
Tangible Fixed Assets	11	1,943	-	1,943	4,877	-	4,877
Investments	12	-	-	-	-	-	-
Total Fixed Assets		<u>1,943</u>	<u>-</u>	<u>1,943</u>	<u>4,877</u>	<u>-</u>	<u>4,877</u>
Current assets							
Debtors	13	2,251	16,451	18,702	11,868	5,750	17,618
Cash at bank and in hand		168,632	79,420	248,052	204,978	118,642	323,620
Total Current Assets		<u>170,883</u>	<u>95,871</u>	<u>266,754</u>	<u>216,846</u>	<u>124,392</u>	<u>341,238</u>
Creditors: Amounts falling due within one year	14	(11,195)	(93,333)	(104,528)	(9,252)	(124,392)	(133,644)
Net current assets		<u>159,688</u>	<u>2,538</u>	<u>162,226</u>	<u>207,594</u>	<u>-</u>	<u>207,594</u>
Net assets		<u>161,631</u>	<u>2,538</u>	<u>164,169</u>	<u>212,471</u>	<u>-</u>	<u>212,471</u>
Unrestricted Funds							
General Funds	16			161,631			212,471
Restricted Funds	16			2,538			-
Total Funds				<u>164,169</u>			<u>212,471</u>

The notes at pages 12 to 19 form part of these accounts.

Approved by the Trustees on 3/9/25 and signed on their behalf by:

Lynne Flower

Lynne Flower, Trustee

1 ACCOUNTING POLICIES

(a) Basis of preparation and assessment of going concern

The accounts (financial statements) have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts. The financial statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014 and the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended). The charity constitutes a public benefit entity as defined by FRS102. The principal accounting policies adopted in the preparation of the financial statements are set out below. The accounts have been prepared on a going concern basis. The Trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern.

(b) Funds structure

Unrestricted funds comprise those funds which the Trustees are free to use for any purpose in furtherance of the charitable objects. Unrestricted funds include designated funds where the Trustees, at their discretion, have created funds for specific purposes.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by the donor or trust deed, or through the terms of an appeal.

Further details of each fund are disclosed in note 16.

(c) Income

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 SCIO 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 (see note 15).

(d) 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 settlement will be required and the amount of the obligation can be measured reliably.

All expenditure is accounted for on an accruals basis. All expenses including support costs and governance costs are allocated or apportioned to the applicable expenditure headings. For more information on this attribution refer to note (e) below.

Expenditure on charitable activities includes expenditure undertaken to further the purposes of the charity and their associated support costs.

Irrecoverable VAT is charged as a cost against the activity for which the expenditure is incurred.

MUSSELBURGH AND DISTRICT CITIZENS ADVICE BUREAU SCIO
NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE YEAR ENDING 31 MARCH 2025

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1 ACCOUNTING POLICIES (continued)

(e) Tangible fixed assets and depreciation

All assets costing more than £2,000 are capitalised and valued at historical cost. Depreciation is charged as follows:

Fixtures & Fittings:	20% on a straight line basis
Office Equipment:	25% on a straight line basis

(f) Debtors

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

(g) Cash at bank and in hand

Cash at bank and cash in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

(h) Creditors and provisions

Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

(i) Pensions

The charity pays contributions of 7% of gross salary into employees' personal pension schemes. Details of the contributions are included within note 8. The SCIO has no liability beyond making its contributions and paying across the deductions for the employees' contributions.

(j) Employee benefits

The costs of short-term employee benefits are recognised as a liability and an expense, unless those costs are required to be recognised as part of the cost of stock or fixed assets. The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received. Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

(k) Operating leases

Rental charges for property are charged on a straight-line basis over the term of the lease.

(l) 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.

(m) Judgements and key sources of estimation uncertainty

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, if the revision affects only that period, or in the period of the revision and future periods if the revision affects both current and future periods.

(n) Taxation

The SCIO is a charity within the meaning of Section 467 of the Corporation Tax Act 2010. Accordingly, the charity is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 of Part 11 of the Corporation Tax Act 2010 and section 256 of the Taxation of Chargeable Gains Act 1992 to the extent that such income or gains are applied for charitable purposes only.

(o) Investments

The charity's investment in the joint venture is included within the accounts at cost less provision for any impairment.

MUSSELBURGH AND DISTRICT CITIZENS ADVICE BUREAU SCIO
NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE YEAR ENDING 31 MARCH 2025

Page 14

2 Legal status of the Charity

The Charity is a registered Scottish Charitable Incorporated Organisation.

3 Related party transactions and Trustees' expenses and remuneration

The Trustees all give freely their time and expertise without any form of remuneration or other benefit in cash or kind (2024: none). No expenses were reimbursed to or waived by Trustees during the year (2024: none). During the year no Trustee had any personal interest in any contract or transaction entered into by the charity (2024: none).

There were £nil of donations by Trustees in the year (2024: £nil).

On 9 October 2015, the charity entered into a joint venture with Haddington Citizens Advice Bureau to form East Lothian Advice Consortium, a company limited by guarantee registered in Scotland. Musselburgh and District Citizens Advice Bureau SCIO and Haddington Citizens Advice Bureau are both members of the joint venture. During the year the charity received unrestricted grant funding of £166,963 (2024: £179,463) and restricted grant funding of £nil (2024: £nil) from East Lothian Advice Consortium.

	Unrestricted Funds £	Restricted Funds £	Total 2025 £	Unrestricted Funds £	Restricted Funds £	Total 2024 £
4 Income from donations and legacies						
Donations and other income	5,306	540	5,846	11,110	538	11,648
Grants received:						
	<u>5,306</u>	<u>540</u>	<u>5,846</u>	<u>11,110</u>	<u>538</u>	<u>11,648</u>
5 Income from charitable activities						
East Lothian Advice Consortium	166,963	-	166,963	179,463	-	179,463
Advice services	-	222,588	222,588	-	161,779	161,779
Other charitable income	-	-	-	-	-	-
	<u>166,963</u>	<u>222,588</u>	<u>389,551</u>	<u>179,463</u>	<u>161,779</u>	<u>341,242</u>
6 Other income						
Interest on cash deposits	3,501	-	3,501	2,100	-	2,100
Other income	-	-	-	-	-	-
	<u>3,501</u>	<u>-</u>	<u>3,501</u>	<u>2,100</u>	<u>-</u>	<u>2,100</u>
Total income	<u>175,770</u>	<u>223,128</u>	<u>398,898</u>	<u>192,673</u>	<u>162,317</u>	<u>354,990</u>

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7 Expenditure	Unrestricted	Restricted	Total	Unrestricted	Restricted	Total
	funds	funds	2025	funds	funds	2024
	£	£	£	£	£	£
Fundraising costs	-	-	-	-	-	-
Costs of charitable activities						
Staff costs (note 8)	159,906	209,169	369,075	151,439	113,806	265,245
Recruitment expenses	225	-	225	214	16	230
Rent & rates	16,325	2,702	19,027	10,807	3,246	14,053
Heat & light	(251)	-	(251)	(582)	3	(579)
Printing, postage & stationery	3,542	804	4,346	2,273	754	3,027
Telephone & IT	6,510	864	7,374	3,395	1,411	4,806
Repairs & maintenance	372	303	675	12,553	3,739	16,292
Volunteer costs	2,088	-	2,088	2,841	864	3,705
Staff expenses	3,498	1,647	5,145	3,693	2,109	5,802
Board expenses	234	99	333	330	58	388
Travel expenses	272	586	858	91	7	98
Insurance	1,070	143	1,213	532	354	886
Subscriptions	553	107	660	440	49	489
Marketing	418	231	649	44	92	136
General expenses	3,847	224	4,071	5,029	1,100	6,129
Food insecurity costs	-	-	-	30	39,000	39,030
Staff & volunteer training	2,388	235	2,623	2,331	81	2,412
Professional expenses	350	-	350	433	595	1,028
Cleaning	2,380	384	2,764	1,794	1,273	3,067
Depreciation	2,934	-	2,934	4,060	-	4,060
Accountancy	18,186	3,092	21,278	12,242	7,874	20,116
Independent Examiners Fee	1,065	-	1,065	990	-	990
Audit/Accounts for ELAC	698	-	698	718	-	718
Other expenses	-	-	-	-	-	-
	<u>226,610</u>	<u>220,590</u>	<u>447,200</u>	<u>215,697</u>	<u>176,431</u>	<u>392,128</u>

8 Staff costs and remuneration of key management personnel	2025	2024
	£	£
Salaries & wages	325,585	237,100
Social security costs	21,792	14,971
Employer contributions to defined contribution pension schemes	21,698	13,174
	<u>369,075</u>	<u>265,245</u>
Key management personnel remuneration		
Salaries & wages	44,105	42,651
Social security costs	4,831	4,631
Employer contributions to defined contribution pension schemes	6,357	2,986
	<u>55,293</u>	<u>50,268</u>

The charity made £21,698 (2024: £13,174) contributions to employees' personal pension schemes. For more information about the pension contributions refer to note 1(i).

No employee had employee benefits in excess of £60,000 (2024: none).

MUSSELBURGH AND DISTRICT CITIZENS ADVICE BUREAU SCIO
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8 Staff costs and remuneration of key management personnel (continued)	2025	2024
	#	#
The average weekly number of persons, by headcount, employed by the charity during the year was:	15	9

9 Net income/(expenditure) for the year	2025	2024
This is stated after charging:	£	£
Depreciation	2,934	4,060
Independent Examiner's remuneration	1,065	990

10 Government Grants
Income from government grants was £nil in both periods.

11 Tangible Fixed Assets	2025	2025	2025	2024	2024	2024
	Office	Fixtures &	Total	Office	Fixtures &	Total
	Equipment	Fittings		Equipment	Fittings	
	£	£	£	£	£	£
Cost						
At 1 April brought forward	12,868	11,546	24,414	12,868	11,546	24,414
Additions/(disposals)	-	-	-	-	-	-
At 31 March carried forwards	12,868	11,546	24,414	12,868	11,546	24,414
Depreciation						
At 1 April brought forward	12,243	7,294	19,537	10,492	4,985	15,477
Charge for the year	625	2,309	2,934	1,751	2,309	4,060
Disposal	-	-	-	-	-	-
At 31 March carried forwards	12,868	9,603	22,471	12,243	7,294	19,537
Net Book Values						
At 31 March carried forwards	-	1,943	1,943	625	4,252	4,877

12 Investments
On 9th October 2015, the charity entered into a joint venture with Haddington Citizens Advice Bureau to form East Lothian Advice Consortium, a company limited by guarantee registered in Scotland. Musselburgh Citizen's Advice Bureau and Haddington Citizens Advice Bureau are both members of the joint venture. The cost of the investment is £nil. The most recent accounts for the joint venture were prepared to the period ended 31st March 2024, and the previous period was to 31 March 2023. The company had net assets of -£933 (2023: -£802).

13 Debtors	2025	2024
	£	£
Trade debtors	-	9,700
Accrued income	16,451	5,750
Prepayments	2,251	2,168
	<u>18,702</u>	<u>17,618</u>

MUSSELBURGH AND DISTRICT CITIZENS ADVICE BUREAU SCIO
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14	Creditors: amounts falling due within one year	2025	2024
		£	£
	Creditors	2,322	3,717
	Other creditors and accruals	3,118	3,643
	Taxation and social security costs	5,755	1,892
	Deferred income (note 15)	93,333	124,392
		<u>104,528</u>	<u>133,644</u>

15	Deferred income	2025	2024
		£	£
	Balance at 1 April brought forward	124,392	8,250
	Amount released to charitable activities income	(44,392)	(8,250)
	Amount deferred in the year	13,333	124,392
	Balance at 31 March carried forwards	<u>93,333</u>	<u>124,392</u>

Deferred income at 31/03/25 is made up of £80,000 (2024: £120,000) from the Blythe Family Trust and £13,333 from the National Lottery community fund (2024: £3,750 from CAS Triage funding and £642 of a BES grant).

16 Analysis of charitable funds

2025	1 April	Income	Expenditure	Transfers	31 March
	£	£	£	£	£
Unrestricted Funds					
Fixed Assets	4,877	-	(2,934)	-	1,943
General funds	207,594	175,770	(223,676)	-	159,688
Total Unrestricted Funds	<u>212,471</u>	<u>175,770</u>	<u>(226,610)</u>	<u>-</u>	<u>161,631</u>
Restricted Funds					
CAS BESN	-	5,400	(5,400)	-	-
CAS Council Tax	-	11,000	(11,000)	-	-
East Lothian Foodbank Projec	-	54,375	(54,375)	-	-
CAS Energy Advice	-	17,754	(17,754)	-	-
CAS Winter Energy	-	3,000	(3,000)	-	-
CAS Triage	-	3,750	(3,750)	-	-
CAS Gamble Aware	-	2,522	(2,522)	-	-
CAS Money Talk	-	36,584	(36,584)	-	-
Pension Wise	-	1,061	(1,061)	-	-
Blythe Family Trust	-	40,000	(40,000)	-	-
Lammermuir Larder	-	1,040	(1,040)	-	-
Leap Energy	-	16,975	(14,437)	-	2,538
National Lottery community f	-	6,667	(6,667)	-	-
NHS Grant	-	23,000	(23,000)	-	-
Total Restricted Funds	<u>-</u>	<u>223,128</u>	<u>(220,590)</u>	<u>-</u>	<u>2,538</u>
Total 2025 Funds	<u>212,471</u>	<u>398,898</u>	<u>(447,200)</u>	<u>-</u>	<u>164,169</u>

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 NOTES TO THE FINANCIAL STATEMENTS (continued)
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16 Analysis of charitable funds (continued)

2024 comparative	1 April	Income	Expenditure	Transfers	31 March
	£	£	£	£	£
Unrestricted Funds					
Fixed Assets	8,937	-	(4,060)	-	4,877
General funds	235,358	192,673	(211,637)	(8,800)	207,594
Total Unrestricted Funds	244,295	192,673	(215,697)	(8,800)	212,471
Restricted Funds					
CAS Aviva	-	1,994	(1,994)	-	-
Robertson Trust	5,312	8,250	(13,562)	-	-
East Lothian Foodbank Project	-	29,000	(29,000)	-	-
CAS Energy Best Deal	-	-	-	-	-
CAS Energy Advice	-	8,800	(17,600)	8,800	-
CAS Pass	-	777	(777)	-	-
CAS Triage	-	3,750	(3,750)	-	-
CAS Gamble Aware	2	2,998	(3,000)	-	-
CAS Money Talk	-	34,842	(34,842)	-	-
Pension Wise	-	1,010	(1,010)	-	-
Food insecurity	-	47,897	(47,897)	-	-
NHS Grant	-	22,999	(22,999)	-	-
Total Restricted Funds	5,314	162,317	(176,431)	8,800	-
Total 2024 Funds	249,609	354,990	(392,128)	-	212,471

Unrestricted Funds

The unrestricted funds are available to be spent for any of the purposes of the charity.
 The designated fund for fixed assets represents the value of the charity's unrestricted funds that are tied up in fixed assets.

Restricted Funds comprise:

CAS BESN:- To provide Energy Advice

CAS Council Tax:- To provide Council Tax Advice

East Lothian Foodbank Project:- To provide advisor to food bank clients.

CAS Energy Best deal:- To provide Energy Advice

Robertson Trust:- For Financial Inclusion work with young people in Schools across East Lothian.

CAS Energy Advice:- To provide Energy Advice for clients.

CAS Triage:- To develop and implement new triage system at point of contact for clients

CAS Gamble Aware:- To provide advice and support in relation to gambling issues.

CAS Money Talk:- To provide Income Maximisation advice.

(continued on next page)

MUSSELBURGH AND DISTRICT CITIZENS ADVICE BUREAU SCIO
NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE YEAR ENDING 31 MARCH 2025

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16 Analysis of charitable funds (continued)

Restricted Funds (continued) comprise:

Pension Wise:- To provide pension advice.

Blythe Family Trust:- To provide over 60's Income Maximisation Service.

Food Insecurity:- Scottish Government pilot to provide cash payments instead of food parcels to clients in order to trial "Cash First" initiative.

Lammermuir Larder:- To provide advice service to clients

Leap Energy:- to provide home visits and energy advice service.

NHS Grant - To provide an advice service to East Lothian Community Hospital, Haddington.

National Lottery Community Fund- To provide Crisis Support and support work of East Lothian Financial Inclusion Network.

Transfers

There were no transfers in the year.

17 Analysis of Net Assets amongst Funds

	2025			
	General £	Designated £	Restricted £	Total 2025 £
Fixed Assets	-	1,943	-	1,943
Current Assets	170,883	-	95,871	266,754
Current Liabilities	(11,195)	-	(93,333)	(104,528)
	<u>159,688</u>	<u>1,943</u>	<u>2,538</u>	<u>164,169</u>
	2024 Comparative			
	General £	Designated £	Restricted £	Total 2024 £
Fixed Assets	-	4,877	-	4,877
Current Assets	216,846	-	124,392	341,238
Current Liabilities	(9,252)	-	(124,392)	(133,644)
	<u>207,594</u>	<u>4,877</u>	<u>-</u>	<u>212,471</u>

18 Lease commitments

At the balance sheet date, amounts due under operating lease commitments for property and equipment were as follows:

	2025	2024
	£	£
Lease commitments falling due within 1 year	14,378	19,330
Lease commitments falling due in more than 1 and less than 5 years	24,265	36,958