

**ABERDEEN CITIZENS ADVICE BUREAU**

**REGISTERED COMPANY NO. SC123593**  
**REGISTERED CHARITY NUMBER. SC009674**

**TRUSTEES' REPORT**  
**AND**  
**FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31 MARCH 2025**

## **ABERDEEN CITIZENS ADVICE BUREAU**

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## **ABERDEEN CITIZENS ADVICE BUREAU**

### **TRUSTEES' REPORT FOR THE YEAR ENDED 31 MARCH 2025**

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The Trustees' present their report and the audited financial statements for the year ended 31 March 2025. Whilst this report does not go into full detail about the activities of Aberdeen Citizens Advice Bureau (ACAB), our Annual Report is also issued at this time of the year, which gives a fuller picture of our activities.

#### **OBJECTIVES AND ACTIVITIES**

The Bureau is a fully independent registered charity with its Board of Directors. It is a member of The Scottish Association of Citizens Advice Bureau.

The aims of our Citizens Advice Bureau are:

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

The service is independent and provides free, confidential, effective and impartial advice which is accessible to everybody regardless of age, race, gender, religion, disability or sexual orientation.

The main objectives and activities for the year continued to focus on the giving of advice, empowering clients to solve their issues and acting as advocates or negotiators for those more vulnerable clients.

#### **ACHIEVEMENTS AND PERFORMANCE**

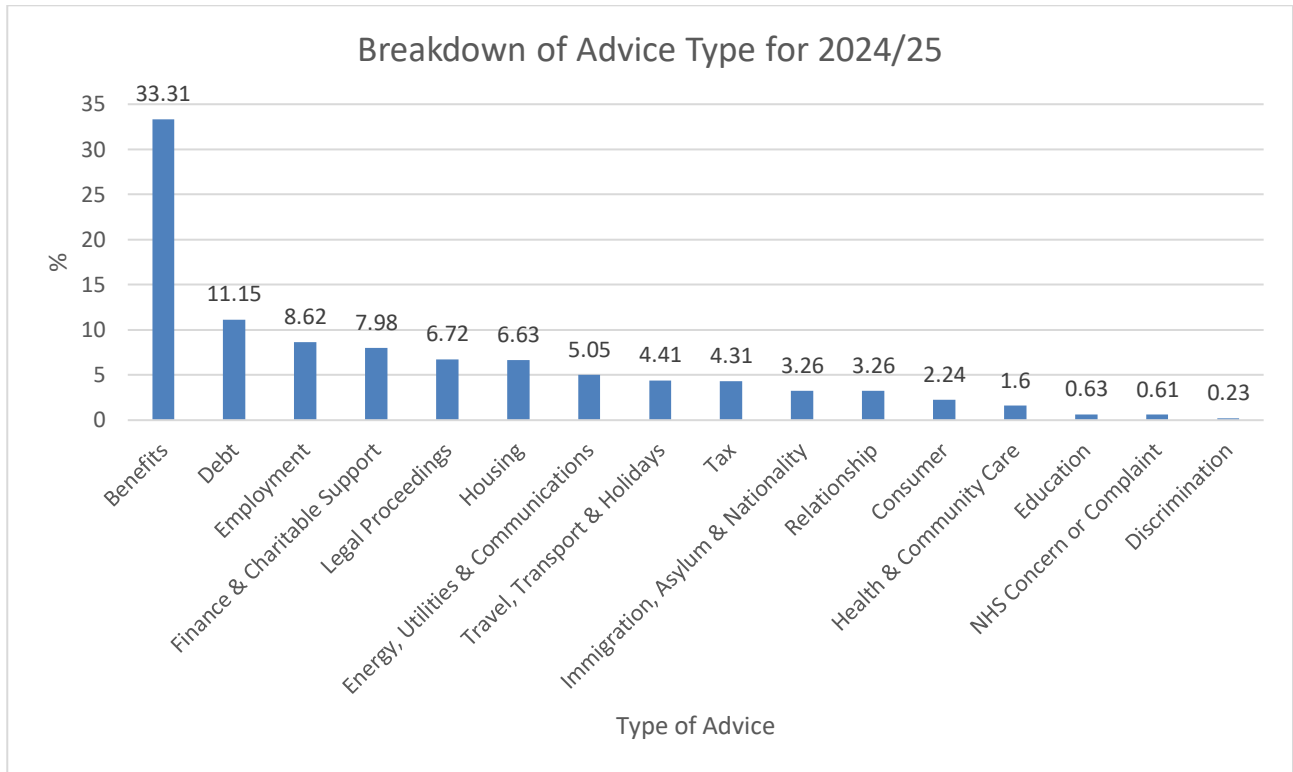
ACAB is a volunteer-supported service. A mix of volunteers and paid staff provides the service to clients. We currently have 36 full and part-time paid staff, some of whom are specialist advisers. We also have around 44 part-time volunteers – drawn from a wide range of backgrounds – along with a few students who are studying law or social work/studies who wish to gain life/work experience related to clients in their potential field. All staff and volunteers must undertake rigorous training to be competent in advising clients.

Our clients are amongst the most deprived and vulnerable people in our society, including people who are financially vulnerable, those on low/unstable incomes, older people, people at risk of domestic violence, people with disabilities, people new to the benefits system and more recently those affected by the energy crisis. ACAB seeks to enable these socially disadvantaged and or marginalised clients to maximise their income and reduce outgoings in order to improve social equality and health. This includes advice on benefits, finances, housing, employment, tax, health, consumer and legal issues. The advice provided by ACAB is free, independent, confidential, impartial and available to everyone. Please see the table below with the full breakdown for 2024/25. We aim to enable all clients to take control of their affairs and become self-reliant, thus increasing their confidence, reducing anxiety and improving their mental health. As can be seen from the table below, advice on Benefits at 33% is the main topic for which clients seek advice. For 2024/25 debt advice was the next largest area for which advice was sought at 11%. From 2023/24 to 2024/25 our spread across the areas of advice remained largely the same with a small increase being seen for Legal Proceedings, Energy, Utilities & Communications and Immigration, Asylum & Nationality.

**ABERDEEN CITIZENS ADVICE BUREAU**

**TRUSTEES' REPORT (CONT'D)  
FOR THE YEAR ENDED 31 MARCH 2025**

**Chart 1: Breakdown of advice type for 2024/25**

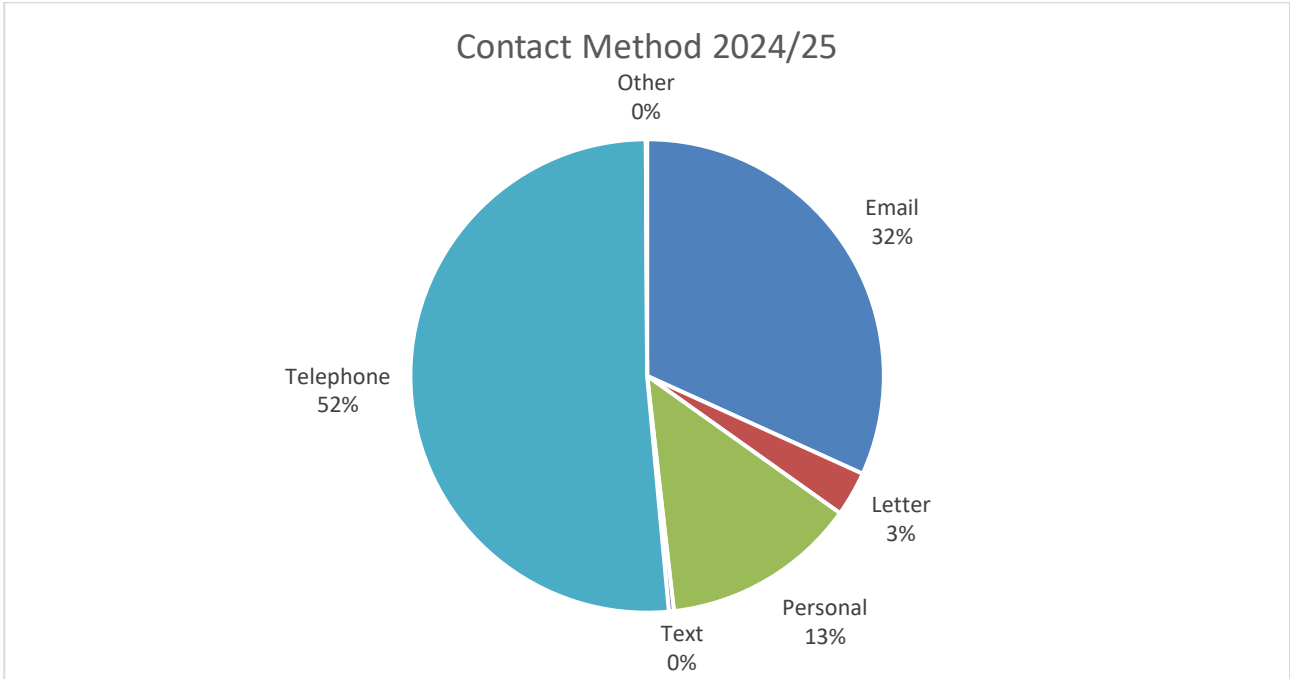


In 2024/25, the majority of our contact with clients remained via telephone (52%) and email (32%), as noted in the table below. Face-to-face support remained at 13% and letters was 3%. The Bureau makes its biggest impact by providing a “one-stop shop” so that all the client’s issues can be dealt with within the Bureau, and they are not passed from one organisation to another. This is shown by the large number of clients that come to us for assistance, 5,837 during 2024/25, and a significant number of repeat clients for the year of 2,188. In addition, we have given multiple pieces of advice to our clients in the last year of 25,125 a considerable increase on the previous year of 43.5%. See below for an overview of these figures for the last five years.

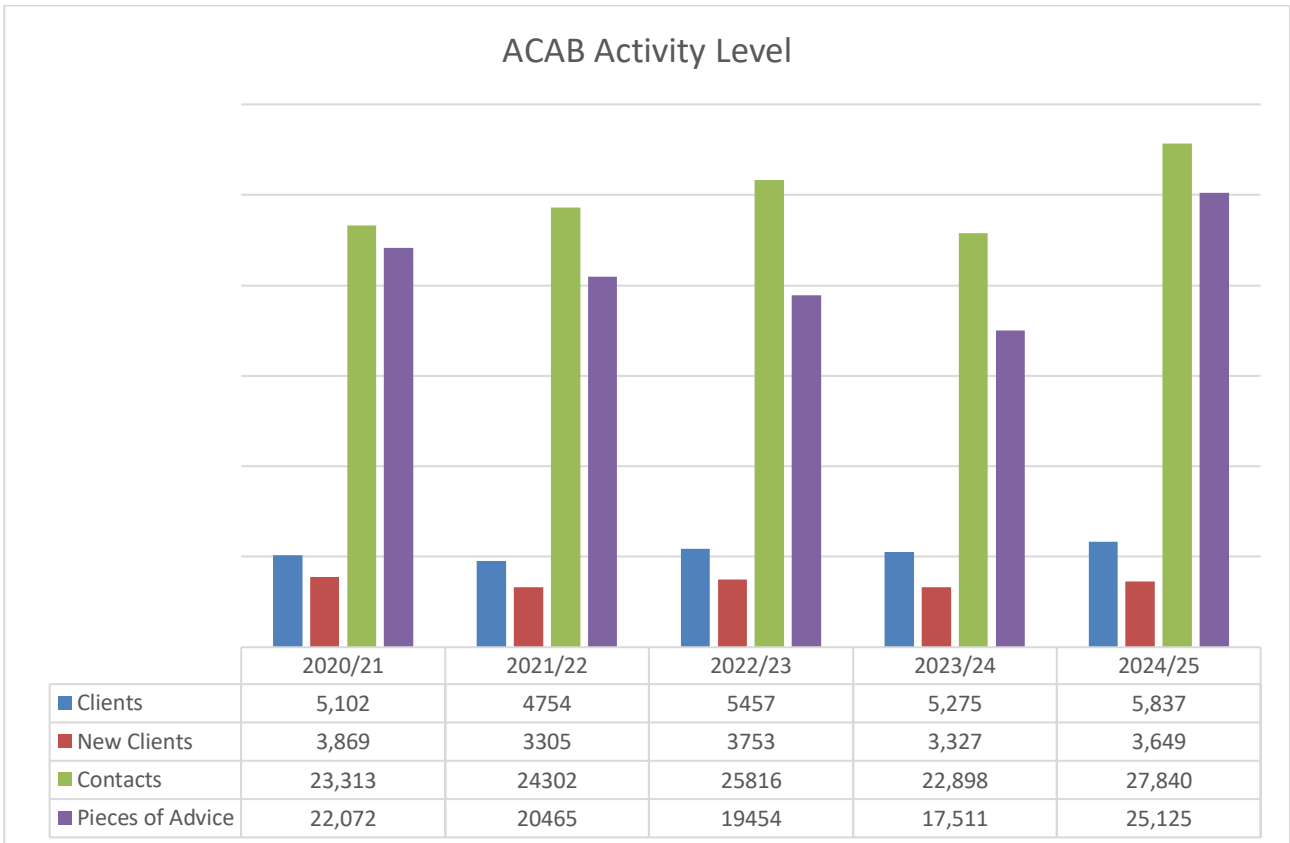
**ABERDEEN CITIZENS ADVICE BUREAU**

**TRUSTEES' REPORT (CONT'D)  
FOR THE YEAR ENDED 31 MARCH 2025**

**Chart 2: Contact Method with clients for 2024/25**



**Chart 3: ACAB activity level for the last five years**



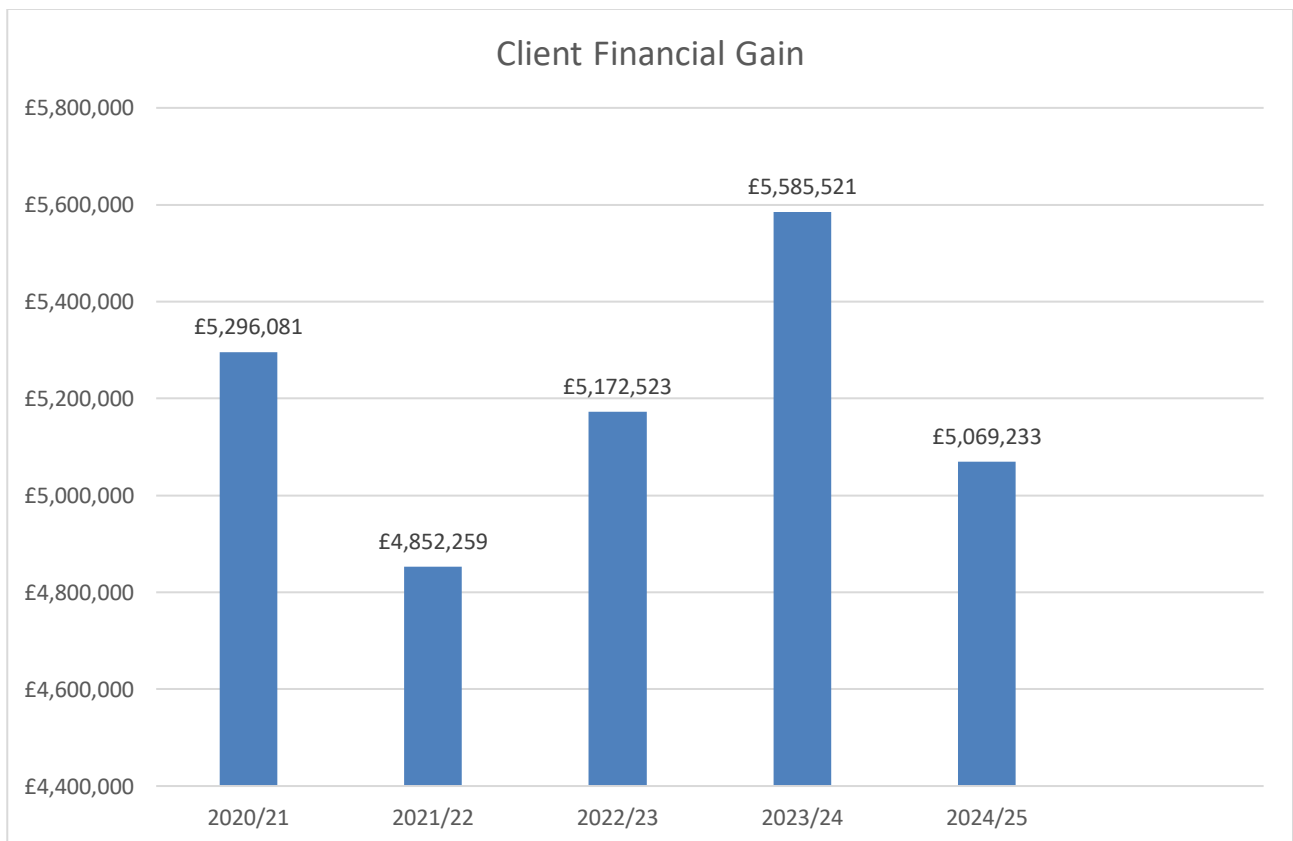
**ABERDEEN CITIZENS ADVICE BUREAU**

**TRUSTEES' REPORT (CONT'D)  
FOR THE YEAR ENDED 31 MARCH 2025**

During 2024/25 we have seen an increase in clients seeking support from us, the main issues remain as benefits, debt and other financial impacts with a notable rise in people coming to us for support who are struggling to feed their family, heat their homes and to pay their bills due to the increase in the cost of living over the last few years. The amount of requests for advice on energy continues to increase with queries up 18% from 2023/24. We expect this to continue rising as the energy crisis continues and we move into the winter months. Both our Safe & Warm and Foodbank projects continue to provide advice and support and we continue to be able to offer energy vouchers to our clients.

Chart 4 below highlights the financial gains achieved for clients over the last five years, which shows our most significant impact for our clients. Client Financial Gains (CFGs) are where our advisers have been able to achieve a financial benefit for a client. Typically, this is done by getting funds awarded to them through benefit and grant applications; or by saving our clients money by reducing their outgoing costs, or getting debt and charges written off. Despite figures being slightly lower for 2024/25 to the year before we continue to achieve around £5 million in CFGs to our clients, money which typically goes back into the local economy.

**Chart 4: Client Financial Gains Achieved by Year**



## ABERDEEN CITIZENS ADVICE BUREAU

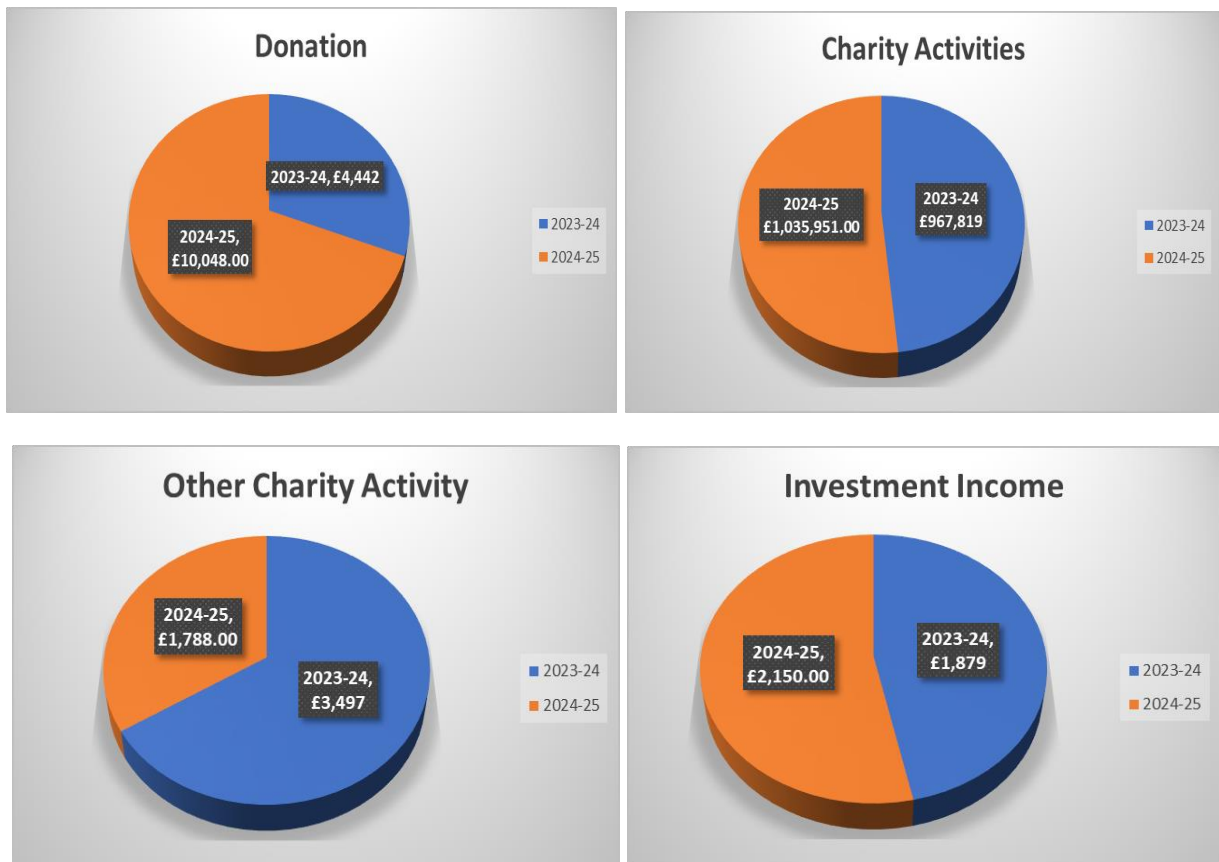
### TRUSTEES' REPORT (CONT'D) FOR THE YEAR ENDED 31 MARCH 2025

#### FINANCIAL REVIEW

##### Income

The total annual income for the year 2024/25 is £1,073,760, mainly from charitable activities (grants); other which is less than 1% of the total income includes investment income, donation, and other Charity activity. As analysed below compared to the previous year's record. Details are included in the Statement of Financial Activities.

Charts 5-9: Breakdown of income for 2024/25



**ABERDEEN CITIZENS ADVICE BUREAU**

**TRUSTEES' REPORT (CONT'D)  
FOR THE YEAR ENDED 31 MARCH 2025**

The total fund available to us increased by £96,100 over the previous year (24/25; increased by 10%) as we were able to source additional funding to support existing projects such as Macmillan and Help-to-Claim to support the increased demand following the managed migration from legacy benefits to Universal Credit.

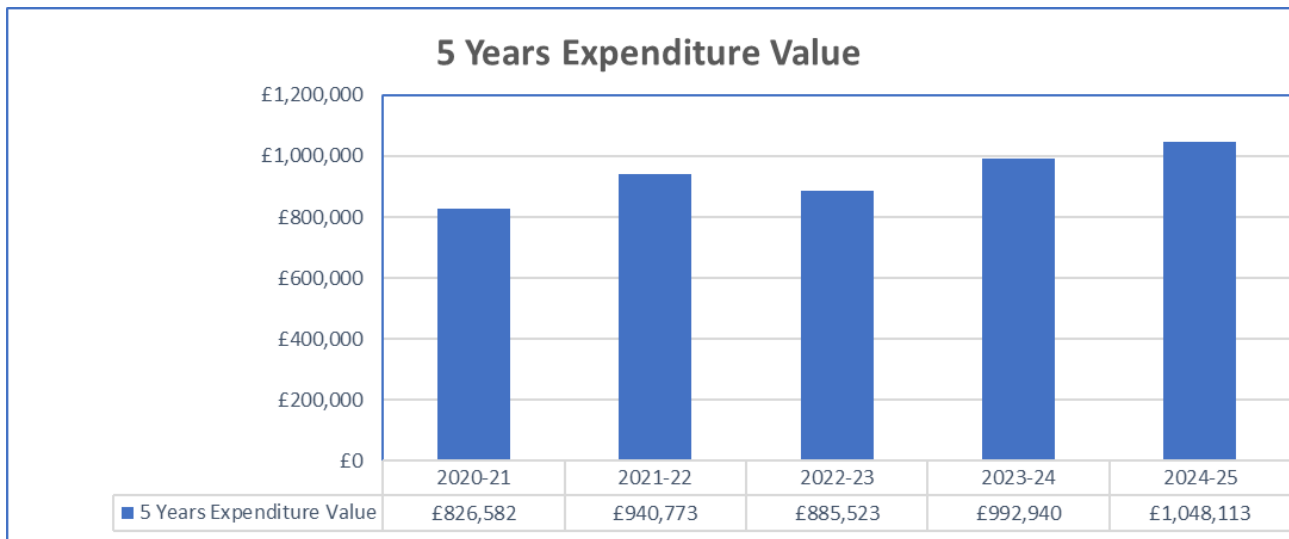
We are excited to announce that we received funding for a new project that began during 2024/25. We obtained £48,409 from the Scottish Gas Network (via CAS) for the Safe & Warm project delivering Energy Advice which enables us to deliver in-depth advice and support around energy related matters as well as delivering talks on energy saving measure to community groups and organisations.

However, despite the increase in overall funding reported this year, we were saddened with the ending of the ASAP funding which ended as of 31<sup>st</sup> October 2024.

**Expenditure**

The total expenditure for the year 2024/25 stands at £1,048,112. Details are included in the Statement of Financial Activities.

**Chart 10: Expenditure for 2024/25**



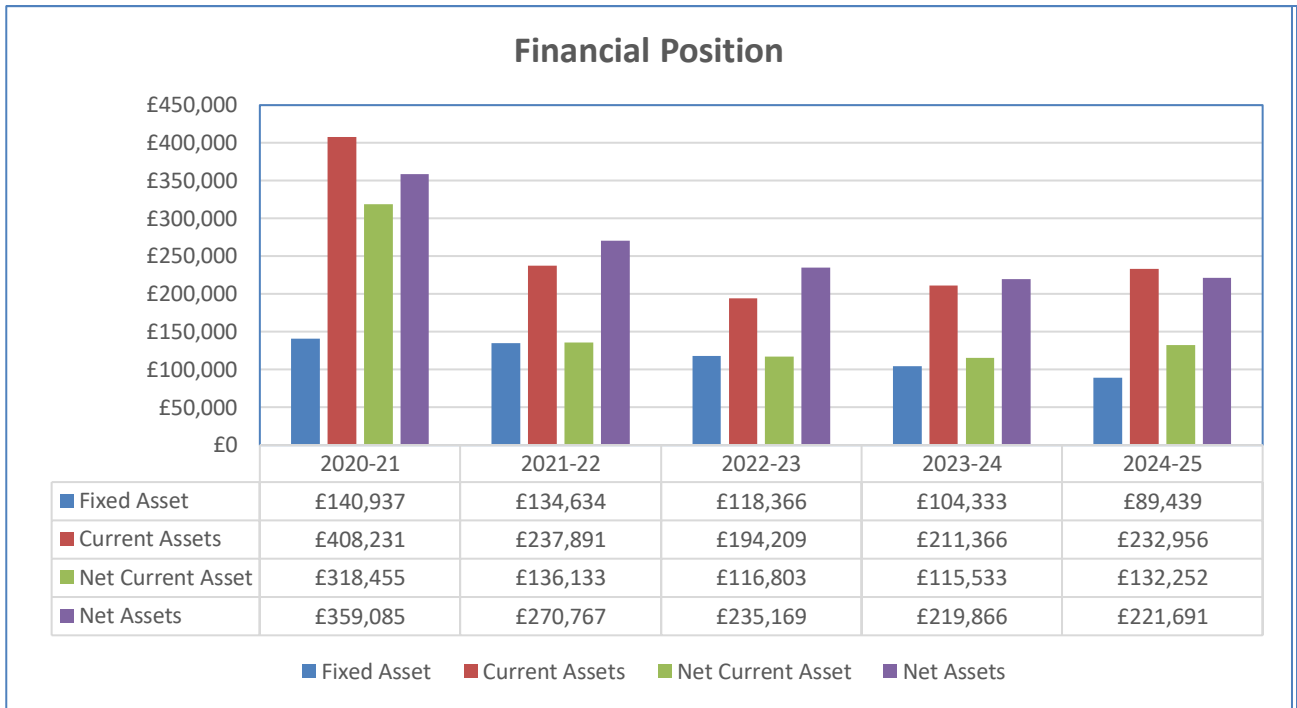
In line with the economic (climate condition) situation in Aberdeen, there was a 6% increase in our total expenditure of £55,172 (2025 - £1,048,112; 2024 - £992,940). The increase is mainly related to Staff Salaries and NI Contributions, Staff Pension Contributions, Staff Training, Rent & Service Charges and Cleaning costs.

The net movement in funds for the year ended 31 March 2025, was a surplus of £25,648 (2024 – deficit of £15,303). The reserve carried forward is the amount of £245,514 (2024 – £219,866).

**ABERDEEN CITIZENS ADVICE BUREAU**

**TRUSTEES' REPORT (CONT'D)  
FOR THE YEAR ENDED 31 MARCH 2025**

**Chart 11: Financial Position of ACAB for the last 5 years**



Against a backdrop of limited resources and insecurities over funding, we continue to be under a Service Level Agreement with Aberdeen City Council, which gives us greater financial stability.

The various funding sources, with the support of and through the work of the board, volunteers and staff, have ensured that ACAB remains in a healthy position. Further, the Bureau has demonstrated that it could continue to meet the requirements of the various agreements for the continuous provision of services, which should positively affect the funder’s willingness to support ACAB in the foreseeable future.

In 2024/25, the staff were awarded a 3% pay rise from April 2024 onwards.

**Reserves Policy**

ACAB holds reserve funds of £245,514 for the year ended 31 March 2025. This fund is to be used to bridge any possible delays in receiving promised grants or managing payment in arrears contracts. Likewise, to cover essential charity activities whilst sourcing income to a maximum of 6 months budgeted charity activity.

The fund provides for the costs of dissolution should the charity be unable to continue. It is only to be used in the event of the Trustees deciding the charity should cease to exist. It will be used to pay notice periods, redundancies and the expenses of running the Bureau until closure of the organisation. Due to the nature of the organisation and the regular review of the budget, this policy will be reviewed on an annual basis.

There are £152,249 total funds in the Clydesdale and Triodos, with an additional £104,530 after collecting all debtors and paying all creditor £55,816, given total liquid funds of £200,963. This is represented by £163,663 cash held that must be spent on restricted funds (detailed in Note 13); the balance of £37,300 will go towards cash set aside for lease end dilapidations (detailed in Note 12).

## **ABERDEEN CITIZENS ADVICE BUREAU**

### **TRUSTEES' REPORT (CONT'D) FOR THE YEAR ENDED 31 MARCH 2025**

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#### **Principal Funding Sources**

The Bureau is mainly dependent upon grants from other organisations. The details of the income are shown later in the accounts.

We are grateful for the continuing support of our funders, primarily Aberdeen City Council, but also the Scottish and UK Governments, the NHS, Macmillan Cancer Support, Citizens Advice Scotland, Department for Work & Pensions, Trussell Trust, British Gas Energy Trust, Pension Wise, Calsayseat Medical Practice, Bank of Scotland Foundation and SGN. With our funders' continued support, the Bureau can undertake the wide range of functions that it does.

In addition, the Board would also like to thank those who funded us during the funding year 2024/25, such as the Aberdeen Student Show and a number of individual donors, including the late Annabel Stewart who left a legacy donation.

#### **Investment Policy**

All money held by the Bureau is in a current account with the Virgin Money and three Triodos interest-bearing accounts with various repayment conditions.

#### **Provision for Dilapidations Costs**

The agreed dilapidations figure for 2024/25 is £44,888.

### **PLANS FOR FUTURE PERIODS**

#### **Service Developments**

We continued to have a waiting list of clients during 2024/25 and into 2025/26 though we have taken various actions to address and reduce. Waiting times have fluctuated throughout the year as we have trialed various measures with a view to reducing and ideally clearing the backlog of clients. Our Training and Development Officer continues to support us with recruiting and training volunteers as generalist advisers though this is a slow process as it takes around 6 months to fully train a generalist adviser.

Provision of debt advice has been more stable during 2024/25 and continues to look steady for 2025/26. As such, this allows us the opportunity to look at funding to meet our strategic objectives such as increasing our pool of generalist advisers and maximising our service provision to clients through increased triage.

We have also identified areas of advice-giving deficit locally in the following areas – housing, employment and energy provision. If we can find the funds, we would intend to develop further and increase our advice provision for our clients.

Another key area of priority for ACAB is to increase our fundraising activity to increase our unrestricted funds and thereby increase our reserves to provide between 3 and 6 months of running costs.

## **ABERDEEN CITIZENS ADVICE BUREAU**

### **TRUSTEES' REPORT (CONT'D) FOR THE YEAR ENDED 31 MARCH 2025**

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As has been the case for the last few years, 2024/25 has continued to be a difficult year for applying for grants and funding, with many funders offering lower amounts of grant funding or restricting this to smaller charities with lower income levels. Grant funding continues to be oversubscribed, making the grant competition more challenging than ever.

Our main strategy going forward is to retain our existing funders, for example Aberdeen City Council, for a further term by ensuring we deliver a service to clients that fully meets the Funders' criteria, offering them value for money and giving us the best chance of success. In addition, we intend to continue to work with the Citizens Advice Scotland Network to deliver existing National Projects, assist CAS in applying for further funding for these and new projects and be actively involved in new national funding opportunities.

## **STRUCTURE, GOVERNANCE AND MANAGEMENT**

### **Governing Document**

The organisation is a charitable company limited by guarantee. The company was established under a Memorandum of Association which sets out the objects and powers of the charitable company and is governed under its Articles of Association. In the event of the company being wound up, members are required to contribute an amount not exceeding £1.

At the 2021 AGM on 22 November, the Members approved a revised and up-dated Memorandum and Articles of Association. On 31<sup>st</sup> January 2025 the articles were amended by the members through a special written resolution to enable office bearers to extend their role in the event of no other willing and suitable party coming forward to replace them for a period of 1 year while a replacement is sought.

### **Appointment of the Directors**

The Directors of the company also known as Trustees, are appointed and removed under the procedure laid down by the Memorandum and Articles of Association.

The Directors are familiar with the aims and principles of the service while in addition, they are encouraged to attend the courses organised by the national Citizens Advice Service covering:

The Obligations of Trustees and Directors  
Employment Procedures  
Financial Management  
Financial Planning

## **ABERDEEN CITIZENS ADVICE BUREAU**

### **TRUSTEES' REPORT (CONT'D) FOR THE YEAR ENDED 31 MARCH 2025**

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#### **Risk Management**

The trustees have a duty to identify and review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error. The Board reviews the risk register on all aspects of its exposure at regular intervals including:

- Governance risks e.g. inappropriate organisational structure, difficulties recruiting Directors with relevant skills and limiting conflict of interest risk.
- Operational risks e.g. service quality and development, contract pricing, employment issues, health and safety issues, fraud and misappropriation and financial risks e.g. accuracy and timeliness of initial information, adequacy of reserves and cash flow, diversity of income sources and investment management. The Board is aware that the level of the deficit projected in the 2025/26 budget would not be sustainable if repeated in future years. We are aware that new funding sources, including but not limited to new grants from organisations, need to be found; which is one of the tasks of the Fundraising Standing Committee.
- External risks e.g. public perception and adverse publicity, demographic changes and government policy.
- Compliance with law and regulations e.g. law as affecting Trustees, employment law and regulative requirements of particular activities such as fundraising.

Each year the Chairs of the Standing Committee are asked to respond to the Risk Assessment exercise.

#### **Organisational Structure**

We have four standing committees: Communications Committee, Finance Committee, People Matters (HR) Committee and Policy & Resources Committee. A fifth committee for Fundraising is convened on an ad hoc basis as required. Full Board meetings occur quarterly, with the Standing Committees meeting in each period between Board Meetings and reporting to them. A scheme of delegation is in place.

Operational services are normally conducted from the Bureau office, at several outreach centres, and through telephone and visits to specific venues. A 50% hybrid working policy is in place for all staff and volunteers to enable flexibility while providing service from our main office and outreach locations.

The company is a member of Citizens Advice Scotland, follows procedures and is audited by them to ensure that it adopts recognised procedures, and that the quality of its service is satisfactory. The company is accredited with Scottish National Standards for Type 2 and 3 Debt and Benefits Advice

**ABERDEEN CITIZENS ADVICE BUREAU**

**TRUSTEES' REPORT (CONT'D)  
FOR THE YEAR ENDED 31 MARCH 2025**

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**REFERENCE AND ADMINISTRATIVE DETAILS**

**Registered Company Number**

SC123593

**Scottish Registered Charity Number**

SC009674

**Registered Office**

41 Union Street  
Aberdeen  
AB11 5BN

**Trustees**

Valerie Anne Maehle

Chairperson (until 18/03/2025)

Nigel Dower

George Keith Pirie

Ewan Stuart Sutherland

Robert Raymond Hutcheon Aitken

Acting Chair (from 18/03/2025, Vice Chairperson  
until 17/03/2025)

Olabisi Oluwakemi Osobajo

Treasurer

John Thain Cormack

Joy Anwulika Debski

Nikola Carol Will

(Appointed 13/08/2024)

Sheila Thomson

(Appointed 20/06/2025)

Rasheedat Olubukola Balogun

(Appointed 12/08/2025)

Wyon Edward George Sandells

(Appointed 12/08/2025)

Raymon Adam Stirton

(Appointed 12/08/2025)

**Auditors**

Hall Morrice LLP

6&7 Queens Terrace

Aberdeen

AB10 1XL

**Bankers**

Virgin Money

62 Union Street

Aberdeen

AB10 1WD

## **ABERDEEN CITIZENS ADVICE BUREAU**

### **TRUSTEES' REPORT (CONT'D) FOR THE YEAR ENDED 31 MARCH 2025**

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#### **STATEMENT OF TRUSTEES RESPONSIBILITIES**

The trustees (who are also the directors of Aberdeen Citizens Advice Bureau for the purposes of company law) are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice), including Financial Reporting Standard 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland".

Company law requires the Trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charitable company and of incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing those financial statements, the trustees are required to:-

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charity SORP;
- make judgements and estimates that are reasonable and prudent;
- prepare the financial statements on a going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charitable company and to enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps to prevent and detect fraud and other irregularities.

In so far as the trustees are aware:

- there is no relevant audit information of which the charitable company's auditors are unaware; and
- the trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditors are aware of that information.

Approved by order of the board of trustees on 22 December 2025 and signed on its behalf by:



**Mrs O Osobajo**  
**Trustee**

## ABERDEEN CITIZENS ADVICE BUREAU

### INDEPENDENT AUDITOR'S REPORT

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#### Opinion

We have audited the financial statements of Aberdeen Citizens Advice Bureau (the 'charitable company') for the year ended 31 March 2025 which comprise the Statement of Financial Activities, the Balance Sheet, the Statement of Cash Flows and notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards including Financial Reporting Standard 102 *The Financial Reporting Standard applicable in the UK and Republic of Ireland* (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2025, and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006, the Charities and Trustee Investment (Scotland) Act 2005 and regulation 8 of the Charities Accounts (Scotland) Regulations 2006 (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 Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

#### Emphasis of Matter

Without qualifying our opinion, we draw attention to note 7 to the financial statements, which contains further narrative related to an unauthorised payment to a Trustee.

#### Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charitable company's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

#### Other information

The other information comprises the information included in the trustees' annual report, other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information contained within the annual report. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

## **ABERDEEN CITIZENS ADVICE BUREAU**

### **INDEPENDENT AUDITOR'S REPORT (CONTINUED)**

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Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

#### **Opinions on other matters prescribed by the Companies Act 2006**

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

- the information given in the trustees' report (incorporating the directors report) for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the directors' report has been prepared in accordance with applicable legal requirements.

#### **Matters on which we are required to report by exception**

In the light of our 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.

We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 and the Charities Accounts (Scotland) Regulations 2006 (as amended) require us to report to you if, in our opinion:

- adequate and proper accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of directors' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit.
- 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 Trustees report and from the requirement to prepare a Strategic report.

#### **Responsibilities of trustees**

As explained more fully in the trustees' responsibilities statement set out in the directors report, the trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

## ABERDEEN CITIZENS ADVICE BUREAU

### INDEPENDENT AUDITOR'S REPORT (CONTINUED)

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In preparing the financial statements, the trustees are responsible for assessing the charitable company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

#### **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 regulations made under those Acts.

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. 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.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud, is detailed below.

In identifying and assessing the risk of material misstatement due to non-compliance with laws and regulations we have:

- Ensured that the engagement team had the appropriate competence, capabilities and skills to identify or recognise non-compliance with laws and regulations;
- Identified the laws and regulations applicable to the charity through discussions with trustees and management and through our own specialist knowledge of the sector;
- Focused on the specific laws and regulations we consider may have a direct effect on the financial statements, including FRS 102, the Charities SORP, the Companies Act 2006, the Charities and Trustee Investment (Scotland) Act 2005 and regulation 8 of the Charities Accounts (Scotland) Regulations 2006 (as amended) and tax compliance regulations;
- Focused on the specific laws and regulations we consider may have an indirect effect on the financial statements that are central to the entity's ability to trade including those relating to health and safety and employment regulations;
- Reviewed the financial statement disclosures and tested to supporting documentation to assess compliance with applicable laws and regulations;
- Made enquiries of management;
- Reviewed minutes of meetings of those charged with governance; and
- Ensured the engagement team remained alert to instances of non-compliance throughout the audit.

In identifying and assessing the risk of material misstatement due to irregularities, including fraud and how it may occur, and the potential for management bias and the override of controls we have:

- Obtained an understanding of the entity's operations, including the nature of its revenue sources and of its objectives and strategies, to understand the classes of transactions, account balances, expected financial disclosures and business risks that may result in risk of material misstatement;

## ABERDEEN CITIZENS ADVICE BUREAU

### INDEPENDENT AUDITOR'S REPORT (CONTINUED)

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- Obtained an understanding of the internal controls in place to mitigate risks of irregularities, including fraud;
- Vouched balances and reconciling items in key control account reconciliations to supporting documentation;
- Carried out detailed testing, on a sample basis, to verify the completeness, occurrence, existence and accuracy of transactions and balances;
- Carried out detailed testing to verify the completeness, validity, existence, occurrence and accuracy of income including cut-off testing and ensuring income recognition is in line with stated accounting policies;
- Made enquiries of management as to where they consider there was a susceptibility to fraud, and their knowledge of any actual, suspected or alleged fraud;
- Tested journal entries to identify any unusual transactions;
- Performed analytical procedures to identify any significant or unusual transactions; and
- Evaluated the appropriateness of accounting policies and the reasonableness of accounting estimates.

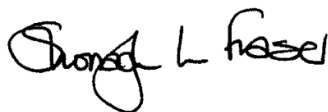
We did not identify any matters relating to non-compliance with laws and regulations, or relating to fraud.

Because of inherent limitations of an audit, there is an unavoidable risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulation. The risk of not detecting a material misstatement due to fraud is inherently more difficult than detecting those that result from error as fraud may involve intentional concealment, forgery, collusion, omission or misrepresentation. In addition, the further removed any non-compliance with laws and regulations is from the events and transactions reflected in the financial statements, the less likely we would become aware of it.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at: <http://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 charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006, and to the charitable company's trustees, as a body, in accordance with Regulation 10 of the Charities Accounts (Scotland) Regulations 2006 (as amended). Our audit work has been undertaken so that we might state to the charitable company's members and trustees 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 charitable company, the charitable company's members as a body and the charitable company's trustees as a body, for our audit work, for this report, or for the opinions we have formed.



**Shonagh L Fraser MA CA**  
**Senior Statutory Auditor**

For and on behalf of Hall Morrice LLP  
Statutory Auditor  
Aberdeen

22 December 2025

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

	Notes	Unrestricted funds £	Restricted funds £	Total 2025 £	Total 2024 £
<b>Income and endowments from:</b>					
Donations		10,048	-	10,048	4,442
Charitable activities	2	522,252	537,522	1,059,774	967,819
Other trading activities	3	1,788	-	1,788	3,497
Investment income	4	2,150	-	2,150	1,879
		<u>536,238</u>	<u>537,522</u>	<u>1,073,760</u>	<u>977,637</u>
<b>Expenditure on:</b>					
Charitable activities	5	<u>581,319</u>	<u>466,793</u>	<u>1,048,112</u>	<u>992,940</u>
<b>Net expenditure</b>		(45,081)	70,729	25,648	(15,303)
Transfers between funds		<u>26,464</u>	<u>(26,464)</u>	-	-
<b>Net movement in funds</b>		(18,617)	44,265	25,648	(15,303)
<b>Reconciliation of funds:</b>					
Total funds brought forward		<u>104,009</u>	<u>115,857</u>	<u>219,866</u>	<u>235,169</u>
<b>Total funds carried forward</b>		<u><u>85,392</u></u>	<u><u>160,122</u></u>	<u><u>245,514</u></u>	<u><u>219,866</u></u>

**ABERDEEN CITIZENS ADVICE BUREAU****BALANCE SHEET  
AS AT 31 MARCH 2025**

	Notes	2025		2024	
		£	£	£	£
<b>Fixed assets</b>					
Tangible assets	9		89,439		104,333
<b>Current assets</b>					
Debtors	10	104,530		63,709	
Cash at bank and in hand		<u>152,249</u>		<u>147,657</u>	
		256,779		211,366	
<b>Creditors: amounts falling due within one year</b>					
	11	<u>(55,816)</u>		<u>(50,945)</u>	
<b>Net current assets</b>					
			<u>200,963</u>		<u>160,421</u>
<b>Total assets less current liabilities</b>					
			290,402		264,754
<b>Provisions for liabilities</b>					
	12		<u>(44,888)</u>		<u>(44,888)</u>
<b>Net assets</b>					
			<u>245,514</u>		<u>219,866</u>
<b>Funds</b>					
Restricted funds	13		160,122		115,857
Unrestricted funds	14		85,392		104,009
Designated funds	14		<u>-</u>		<u>-</u>
			<u>245,514</u>		<u>219,866</u>

These financial statements have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

These financial statements were approved by the Board of Trustees on 22 December 2025 and signed on behalf of the board by:

Mrs O Osobajo  
Trustee



Company Registration No. SC123593

**ABERDEEN CITIZENS ADVICE BUREAU****STATEMENT OF CASH FLOWS  
FOR THE YEAR ENDED 31 MARCH 2025**

	Notes	2025 £	2024 £
<b>Cash flows generated by/(used in) operating activities</b>			
Cash generated by/(used in) operations	1	7,214	(9,085)
<b>Net cash used in operating activities</b>		<u>7,214</u>	<u>(9,085)</u>
<b>Cash flows used by investing activities</b>			
Purchase of tangible fixed assets		(4,772)	(6,000)
Interest received		2,150	1,879
<b>Net cash used by investing activities</b>		<u>(2,622)</u>	<u>(4,121)</u>
<b>Change in cash and cash equivalents in the reporting period</b>		4,592	(13,206)
Cash and cash equivalents at beginning of the reporting period		147,657	160,863
<b>Cash and cash equivalents at end of the reporting period</b>		<u><u>152,249</u></u>	<u><u>147,657</u></u>

**Notes to the cash flow statement**

	2025 £	2024 £
<b>1 Cashflows generated by/(used in) operations</b>		
Net income/(expenditure) for the year	25,648	(15,303)
Adjustments for:		
Depreciation charges	19,666	20,033
Interest received	(2,150)	(1,879)
(Increase) in debtors	(40,821)	(30,362)
Increase in creditors	4,871	18,426
	<u>7,214</u>	<u>(9,085)</u>

**2 Analysis of change in net funds**

	1 April 2024 £	Cash Flows £	31 March 2025 £
Cash at bank and in hand	<u>147,657</u>	<u>4,592</u>	<u>152,249</u>

## ABERDEEN CITIZENS ADVICE BUREAU

### NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2025

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#### 1 Accounting policies

##### 1.1 Basis of preparation

The financial statements have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant notes to the 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), 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 FRS 102.

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

The Charity has adequate resources and is well placed to manage future risks. The Charity's planning process, including financial projections, has taken into consideration the current economic climate and its potential impact on the various sources of income and planned expenditure. The Trustees have a reasonable expectation that the Charity has adequate resources to continue in operational existence for the foreseeable future. The Trustees believe that there are no material uncertainties that call into doubt the Charity's ability to continue. The financial statements have therefore been prepared on the basis that the Charity is a going concern.

##### 1.2 Income

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

No amount is included in the Statement of financial activities for volunteer time.

##### 1.3 Expenditure

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

##### 1.4 Tangible fixed assets

Depreciation of fixed assets is calculated to write off their costs less any estimated residual value over their estimated useful lives, as follows:

Office Equipment and Computers	15% - 33% on cost
Tenant Improvements	10 years

Tangible fixed assets are included at cost less depreciation and impairment. The residual value is reassessed at the end of each accounting period.

##### 1.5 Taxation

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

## ABERDEEN CITIZENS ADVICE BUREAU

### NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2025

#### 1.6 Fund accounting

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

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

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

#### 1.7 Pension costs and other post-retirement benefits

The company operates a defined contribution scheme and the premiums in respect of employer's contributions are charged to the financial statements as they fall due.

#### 1.8 Dilapidations

A provision has been made to cover the estimated dilapidation cost that may rise when the organisation's property lease comes to an end. The provision currently stands at £44,888 which is based on a figure provided by a professional valuation firm. The directors are of the view that the provision is adequate to cover any potential cost that may arise and no charge against income was required in the current financial year.

#### 1.9 Debtors

Trade and other debtors are recognised at the settlement amount. Prepayments are valued at the amount prepaid.

#### 1.10 Creditors

Creditors 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 are normally recognised at their settlement amount.

#### 1.11 Cash and cash equivalents

Cash and cash equivalents are basic financial assets and include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

## 2 Income from charitable activities

	Unrestricted funds	Restricted funds	Total 2025	Total 2024
	£	£	£	£
Grants received	522,252	537,522	1,059,774	967,819

**ABERDEEN CITIZENS ADVICE BUREAU****NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 MARCH 2025****2 Income from charitable activities (continued)**

Included within income relating to grants received are the following grants:

	Unrestricted funds	Restricted funds	Total 2025	Total 2024
	£	£	£	£
Aberdeen City Council	348,632	113,887	462,519	431,472
Calsayseat Medical Group	-	7,620	7,620	7,620
Scottish Association of Citizens Advice Bureaux	-	192,841	192,841	230,258
EU Support	-	-	-	222
Macmillan Cancer Care	-	130,197	130,197	119,508
Robert Gordon University	-	-	-	1,960
NHS PASS	-	19,887	19,887	16,312
Trussell Trust Outreach	149,797	-	149,797	159,011
Aviva	-	24,681	24,681	1,456
Energy Project	-	48,409	48,409	-
British Gas Energy Fund	23,823	-	23,823	-
	<u>522,252</u>	<u>537,522</u>	<u>1,059,774</u>	<u>967,819</u>

In 2024, £589,050 was attributable to Restricted funds and £378,769 to Unrestricted funds.

**3 Other trading activities**

	Unrestricted funds	Restricted funds	Total 2025	Total 2024
	£	£	£	£
Fundraising events	500	-	500	264
ACAB Supporters	1,288	-	1,288	3,233
	<u>1,788</u>	<u>-</u>	<u>1,788</u>	<u>3,497</u>

In 2024, all other trading activities related to Unrestricted funds.

**4 Investment income**

	Unrestricted funds	Restricted funds	Total 2025	Total 2024
	£	£	£	£
Deposit account interest	2,150	-	2,150	1,879

In 2024, all investment income related to Unrestricted funds.

**ABERDEEN CITIZENS ADVICE BUREAU****NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 MARCH 2025****5 Charitable activities**

	<b>Unrestricted funds</b>	<b>Restricted funds</b>	<b>Total 2025</b>	<b>Total 2024</b>
	£	£	£	£
Wages	430,786	380,169	810,955	773,119
Pensions	20,194	14,640	34,834	29,646
Rent, Rates and insurance	46,474	-	46,474	43,956
Cleaning	44,074	-	44,074	23,931
Heat, light and power	20,719	-	20,719	28,662
Repairs and renewals	2,741	-	2,741	9,084
Telephone	5,962	3,986	9,948	8,512
Computer expenses	123	-	123	-
Stationery, printing and post	4,582	2,266	6,848	8,269
Sundries	3,237	96	3,333	8,390
Training, books and info	9,667	2,305	11,972	9,039
Volunteer expenses	241	-	241	49
Grants paid	753	807	1,560	-
Travel expenses	2,460	1,326	3,786	2,015
Depreciation	19,666	-	19,666	20,033
Equipment leasing	1,388	111	1,499	444
Core cost contribution	(61,087)	61,087	-	-
Management charges	-	-	-	-
Governance costs	-	-	-	-
Auditors remuneration	8,400	-	8,400	7,200
Other accountancy	8,235	-	8,235	9,994
Legal and professional	12,704	-	12,704	10,597
	<u>581,319</u>	<u>466,793</u>	<u>1,048,112</u>	<u>992,940</u>

In 2024, £549,217 was attributable to Restricted funds and £443,723 to Unrestricted funds.

**6 Net expenditure**

	<b>Total 2025</b>	<b>Total 2024</b>
	£	£
Auditors' remuneration	8,400	7,200
Depreciation - owned assets	<u>19,666</u>	<u>20,033</u>

## ABERDEEN CITIZENS ADVICE BUREAU

### NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2025

#### 7 Trustees' remuneration and benefits

During the year remuneration of £416 was paid to Nikola Will for a period of employment as an Administrative Assistant. The payment was made in contravention of the charity's Memorandum and Articles of Association.

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

#### Trustees' expenses

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

#### 8 Staff costs

	<b>2025</b>	<b>2024</b>
	£	£
Wages and salaries	765,733	718,464
Employer's national insurance	45,222	54,655
Other pension costs	<u>34,834</u>	<u>29,646</u>
	<u><u>845,789</u></u>	<u><u>802,765</u></u>

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

	<b>2025</b>	<b>2024</b>
	<u>39</u>	<u>36</u>

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

The pension charge for the year was £34,834 (2024 £29,646).

As a result of the cessation of funding for the ASAP contract, redundancy payments totalling £814 were made during the year. Redundancy payments are accounted for as incurred.

**ABERDEEN CITIZENS ADVICE BUREAU****NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 MARCH 2025****9 Tangible fixed assets**

	<b>Tenant Improvements</b>	<b>Computer &amp; office equipment</b>	<b>Total</b>
<b>Cost</b>			
At 1 April 2024	142,392	137,226	279,618
Additions	-	4,772	4,772
At 31 March 2025	<u>142,392</u>	<u>141,998</u>	<u>284,390</u>
<b>Depreciation</b>			
At 1 April 2024	46,277	129,008	175,285
Charge for year	14,239	5,427	19,666
At 31 March 2025	<u>60,516</u>	<u>134,435</u>	<u>194,951</u>
<b>Net book value</b>			
At 31 March 2025	<u>81,876</u>	<u>7,563</u>	<u>89,439</u>
At 31 March 2024	<u>96,115</u>	<u>8,218</u>	<u>104,333</u>

**10 Debtors: amounts falling due within one year**

	<b>2025</b>	<b>2024</b>
	<b>£</b>	<b>£</b>
Trade debtors	3,214	100
Accrued income	84,563	47,653
Prepayments	16,753	15,956
	<u>104,530</u>	<u>63,709</u>

In 2025, £34,965 was attributable to Restricted funds (2024 - £40,173) and £45,742 to Unrestricted funds (2024 - £23,536).

**11 Creditors: amounts falling due within one year**

	<b>2025</b>	<b>2024</b>
	<b>£</b>	<b>£</b>
Trade creditors	3,788	16,976
Social security and other taxes	12,006	11,797
Other creditors	5,814	(63)
Accrued expenses	34,208	22,235
	<u>55,816</u>	<u>50,945</u>

In 2025, £nil was attributable to Restricted funds (2024 - £nil) and £55,816 to Unrestricted funds (2024 - £50,945).

**ABERDEEN CITIZENS ADVICE BUREAU****NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 MARCH 2025****12 Provisions for liabilities**

	<b>Dilapidations £</b>
At 1 April 2024	44,888
Amounts released to SOFA	-
At 31 March 2025	<u>44,888</u>

The dilapidations provision made by the Bureau is in respect of the premises it occupies. The liability will crystallise when the lease ends or when the Bureau leaves the premises. Further information in this regard is given within the Report of the Trustees.

Tenants improvements made during the year have adjusted expected dilapidations cost.

**13 Restricted Funds**

	<b>As at 1 April 2024</b>	<b>Incoming resources</b>	<b>Resources expended</b>	<b>Transfers</b>	<b>As at 31 March 2025</b>
	£	£	£	£	£
Aberdeen City Council Money Advice Outreach	11,365	104,087	(93,870)	(960)	20,622
Macmillan Cancer Care Project	3,465	130,197	(119,526)	-	14,136
Money Advice Outreach	25,662	9,800	(24,869)	32,081	42,674
NHS Pass	(1)	19,887	(18,054)	-	1,832
Armed Services Advice Project	31,017	25,424	(19,534)	-	36,907
Calsayseat Project	1,248	7,620	(5,036)	-	3,832
Welfare Reform	13,649	-	-	-	13,649
Money Talk Team	-	101,552	(69,679)	(31,873)	-
UC Face to Face/Help to Claim	1,968	65,865	(61,035)	-	6,798
EU Support	316	-	16	-	332
Trussell Trust Outreach	25,712	-	-	(25,712)	-
Aviva	1,456	24,681	(15,248)	-	10,889
Energy	-	48,409	(39,958)	-	8,451
	<u>115,857</u>	<u>537,522</u>	<u>(466,793)</u>	<u>(26,464)</u>	<u>160,122</u>

## ABERDEEN CITIZENS ADVICE BUREAU

### NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2025

#### 13 Restricted Funds (continued)

	As at 1 April 2023	Incoming resources	Resources expended	Transfers	As at 31 March 2024
	£	£	£	£	£
Aberdeen City Council Money Advice Outreach	-	94,439	(83,074)	-	11,365
Macmillan Cancer Care Project	9,017	119,508	(123,925)	(1,135)	3,465
Money Advice Outreach	23,757	-	(32,066)	33,971	25,662
NHS Pass	2,116	16,312	(19,022)	593	(1)
Armed Services Advice Project	27,792	36,320	(33,095)	-	31,017
Calsayseat Project	1,901	7,620	(8,273)	-	1,248
Welfare Reform	13,649	-	-	-	13,649
Money Talk Team	-	96,822	(61,883)	(34,939)	-
UC Face to Face/Help to Claim	-	57,340	(55,455)	83	1,968
EU Support	2,571	222	(2,477)	-	316
Trussell Trust Outreach	-	159,011	(129,947)	(3,352)	25,712
Aviva	-	1,456	-	-	1,456
	<u>80,803</u>	<u>589,050</u>	<u>(549,217)</u>	<u>(4,779)</u>	<u>115,857</u>

Restricted funds are funds which have been given for particular purposes as detailed below:

The Money Advice Outreach Project is funded by Aberdeen City Council through the Fairer Aberdeen Fund to provide advice on debt and benefits in the 15% most deprived areas in the City of Aberdeen.

The Macmillan Cancer Care Project, at Roxburghe House, is funded by Macmillan Cancer Support to provide benefits and grant advice to those receiving cancer treatments and their family and carers across the Grampian region.

The Calsayseat project is funded by the Calsayseat Medical Practice to provide advice covering welfare benefits to patients of the practice.

We continue to receive funding via Citizens Advice Scotland from the Scottish Government as part of the Money Talk Plus service. This funding enables us to continue to provide welfare rights provision and debt advice to particular target groups. This funding provides some flexibility to Bureaux to deliver the services as required in each area. We continue to fund our Welfare Rights representation work for benefit appeals at tribunal, provide benefits advice to the target groups, and also to partially fund our Money Advice (in-house) team for debt advice. We continue to monitor funding opportunities for the Money Advice Project (in-house) to ensure this project is fully funded.

We receive funding from Pension Wise to refer clients who meet the criteria for support to this service.

Help to Claim is funded by DWP, via Citizens Advice Scotland. This funding assisting people to make claims for Universal Credit and supports them with any issues which occur until they receive their first payment, including applying for an advance, understanding the agreement they sign and managing their claim. This advice is provided via telephone and web chat advice only through the National Helpline. During 2024/25 the DWP began the migration of those on legacy benefits to Universal Credit and as such additional funding was granted to deal with the increased demand to support those affected. This extra funding was for an 18-month period and will end in December 2025.

## ABERDEEN CITIZENS ADVICE BUREAU

### NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2025

#### 13 Restricted Funds (Continued)

The Patient Advice and Support Service (PASS) is funded by the NHS via Citizens Advice Scotland. This service provides support to those who wish to raise a complaint against the NHS. This service provides both face-to-face advice and assistance as well as provides support to a national helpline and webchat.

We continue to receive funding from the Trussell Trust and British Gas Energy Trust (BGET) to fund Generalist Advisers attending the foodbanks for Aberdeen North and Aberdeen South. This is a consortium made up of the Trussell Trust, Aberdeen North Foodbanks (overseen by King's Community Church), TLC Foodbank, ACAB and BGET. BGET also fund us to award grants to clients to help pay for gas and electricity (pre-payment meters) and enable advisers to provide energy efficient light bulbs and plugs to clients as appropriate. We also have a small pot of funding to provide white goods and small appliances to clients who require these.

During 2024/25 we received funding from SGN to fund a Safe & Warm Energy Adviser. This post supports clients to use energy efficiently, affordably, and safely. All clients will also receive advice about energy efficient and carbon monoxide awareness. This role also includes delivering group sessions and presentations to consumers and frontline workers. SGN have funded this work for 2 years until March 2026.

During 2023/24 we received a small pot of funding from Aviva to help fund additional generalist advice, and in 2024/25 we were successful in obtaining further funding from Aviva for a part-time Generalist Adviser for 2024/25. This provided ACAB with additional capacity to support our clients during 2024/25. Although this funding has since ended, we were able to continue this role with funding from the CAS Development Committee to maintain a post for generalist advice services into 2025/26.

#### 14 Unrestricted Funds

	As at 1 April 2024 £	Incoming resources £	Resources expended £	Transfers £	As at 31 March 2025 £
General Fund	104,009	536,238	(581,319)	26,464	85,392
Designated Funds Refurbishment Project	-	-	-	-	-
	As at 1 April 2023 £	Incoming resources £	Resources expended £	Transfers £	As at 31 March 2024 £
General Fund	150,042	388,587	(439,399)	4,779	104,009
Designated Funds Refurbishment Project	4,324	-	(4,324)	-	-

The general fund is an unrestricted fund which the Trustees are free to use in accordance with the charitable objectives of the company. Unrestricted funds are mainly based on a large grant made by Aberdeen City Council to provide advisory support to the people who live or work in Aberdeen.

Designated funds are funds put aside by the trustees for specific purposes as follows:-

Refurbishment Project. While the main refurbishment works for the office were completed in 2020 we were unable to complete the refurbishment of our training/board room due a leaking roof. This was finally repaired in spring 2023 and the works are now completed. The funds were carried forward from 2022/23 to pay for the final costs associated with this refurbishment and the project is now complete.

**ABERDEEN CITIZENS ADVICE BUREAU****NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 MARCH 2025****15 Analysis of assets between funds**

	<b>Unrestricted funds</b>	<b>Restricted funds</b>	<b>Total 2025</b>
	£	£	£
Fixed assets	89,439	-	89,439
Current Assets	93,116	163,663	256,779
Creditors - amounts falling due within one year	(55,816)	-	(55,816)
Provisions for liabilities	(44,888)	-	(44,888)
	<u>81,851</u>	<u>163,663</u>	<u>245,514</u>
	<b>Unrestricted funds</b>	<b>Restricted funds</b>	<b>Total 2024</b>
	£	£	£
Fixed assets	104,333	-	104,333
Current Assets	95,509	115,857	211,366
Creditors - amounts falling due within one year	(50,945)	-	(50,945)
Provisions for liabilities	(44,888)	-	(44,888)
	<u>104,009</u>	<u>115,857</u>	<u>219,866</u>

**16 Related party disclosure**

There were no related party transactions for the year ended 31 March 2025 nor for the year ended 31 March 2024.

**17 Commitments under operating leases**

	<b>2025</b>	<b>2024</b>
	£	£
Future minimum lease payments due under operating leases:		
Within one year	26,400	26,400
In two to five years	105,600	105,600
After five years	20,541	46,941
	<u>152,541</u>	<u>178,941</u>

**18 Company limited by guarantee**

Aberdeen Citizens Advice Bureau is a company limited by guarantee and accordingly does not have any share capital. Every member of the company undertakes to contribute such amount as may be required not exceeding £1 to the assets of the charitable company in the event of it being wound up while he or she is a member, or within one year after he or she ceases to be a member.