SOUTH WEST ABERDEENSHIRE CITIZENS ADVICE BUREAU

Annual Report 2025

Supportive, Welcoming Advice

citizens advice bureau

SCOTTISH NATIONAL STANDARDS

OSCR Scottish Charity Regulator www.oscr.org.uk

Registered Charity SC037679

Contents

OUR APPROACH AT A GLANCE
Our aim is to make the service accessible and known to as many of the population of South West Aberdeenshire as possible so that every person who has a problem is aware of our services and can receive advice on demand.
citizens advice bureau
OUR AIM
To provide free, impartial and confidential information and advice to the people of SW Aberdeenshire.
OUR MISSION
Person-centred, empowering, supportive, inclusive and collaborative.
OUR VALUES
PRIORITIES
Become better, become stronger, become bigger.
Performance, place, partnership, trust, safeguarding, people.
PILLARS
ENABLERS
Communications governance & management, technology, financial resources, programmes, processes.

Chairperson's Foreword

It is with great pleasure that I present our Annual Report for 2025, highlighting the progress and developments that have occurred in the year from April 2024 to March 2025. I extend my heartfelt gratitude to our resolute staff, volunteers, and board members who have contributed to another successful year of South West Aberdeenshire Citizens Advice Bureau (SWACAB) serving our community during what has been a particularly challenging period.

The 2024/25 period has been marked by continued economic uncertainty and deepening inequality across Scotland. The cost-of-living crisis has persisted, with severity in rural areas like ours. As highlighted in The Poverty Alliance's recent research on rural poverty in Aberdeenshire, our communities face what has been described as a "perfect storm" of challenges - from fuel poverty affecting over 35% of rural households to the ongoing digital divide that limits access to essential services.

The economic landscape has been shaped by continuing inflation pressures, particularly affecting energy costs, housing, and food prices. For many of our clients, these pressures have created unprecedented financial strain. We have witnessed a significant increase in demand from working families and pensioners who have never previously needed our services, alongside our traditional client base. This reflects the broader economic reality that poverty is no longer confined to those out of work but increasingly affects those in employment who struggle with low wages and precarious contracts.

Throughout this challenging year, our Chief Officer Grahame Paterson has provided steadfast leadership, building the Bureau's capacity, people, and performance. Under his guidance, we have strengthened our service delivery while adapting to meet evolving client needs. Our strategic focus on digital inclusion, enhanced partnership working, and volunteer development has enabled us to maintain and improve our impact despite resource constraints.

The rural context of our work cannot be overstated. Our clients face additional costs simply to access basic services - from higher heating costs due to off-grid energy supplies to expensive transport to reach employment and essential services. The "rural poverty premium" identified by The Poverty Alliance research resonates deeply with our daily experience. We see clients paying more for fuel, food, and transport while often earning less than their urban counterparts.

Despite these challenges, I am proud of what we have achieved. Our volunteers and staff have demonstrated remarkable resilience and creativity in their approach to client support. We have embraced new technologies while maintaining our commitment to face-to-face advice for those who need it most. Our outreach services have been particularly vital, bringing advice directly to communities where public transport links are limited and digital connectivity remains poor.

Looking ahead, we face both opportunities and challenges. The Scottish Government's commitment to tackling child poverty offers hope, but local implementation requires sustained funding and community-based approaches. Our role in evidence-gathering and policy influence has never been more important. We continue to feed client experiences into national policy debates, ensuring that the voice of rural Scotland is heard in decision-making processes.

Our financial sustainability remains a priority, and I am grateful for the continued support of our core funders Aberdeenshire Council and Citizens Advice Scotland, as well as all those who contribute.

Their commitment enables us to maintain our independence while delivering essential services. We also appreciate the backing of our specialist funding partners who support targeted interventions in energy advice, food poverty, debt services, and welfare rights as well as helping us develop our triage services.

The strength of SWACAB lies in our people - board members, staff, volunteers, and partners who share a commitment to social justice and community support. Their dedication during this difficult year has been exceptional, and I am honoured to collaborate with them. As we plan our next four-year strategic period, we remain focused on innovation, collaboration, and delivering the highest quality advice and support to those who need it most.

Owen O'Donnell

Owen O'Donnell, Chairperson, Board of Directors

Our Priorities

BECOME BETTER: Building on our strengths, being brave, innovative and learning from best practice to deliver continuous improvement across all aspects of our operations.

BECOME STRONGER: Developing the financial, governance, management and operational resilience to deliver on a long-term basis despite the challenging external environment and changing nature of public services. Smarter collaboration and partnership working will also enhance the strength and resilience of the organisation.

BECOME BIGGER: Smart use of infrastructure to grow access in local communities across SW Aberdeenshire, better communications to inform people of our services and grow the staff and volunteer teams to meet increasing demand.

Structure, Governance & Management

South West Aberdeenshire Citizens Advice Bureau is a Charity registered in Scotland (No. SC037679) and was incorporated as a Company Limited by Guarantee (No. SC365959) in September 2009. Authorised and regulated by the Financial Conduct Authority FRN 617487. ICO Registration Z1946138. Registered Office: Suite 2, First Floor Offices Westhill Shopping Centre, Old Skene Road, Westhill, Aberdeenshire, AB32 6RL

Director Trustees are recruited from residents through advertising and word of mouth recommendations. All potential Directors/Trustees are elected at the Annual General Meeting (AGM). If there are vacancies, Directors/Trustees can be co-opted on to the Board but must be elected at the AGM following co-option to continue serving. Directors/Trustees must be over eighteen and live or work in Aberdeenshire. Employees are not eligible. No more than 45% of the Board can be volunteer advisers at the Bureau. Appointments to executive office are made at a meeting of directors held as soon as reasonably practicable after each AGM. All the Directors are volunteers and receive no remuneration for the work they do for this Company. Details of the serving Directors on 31st March 2025 are as follows:

- **Chair:** Owen O'Donnell (Resident in Scotland, British Citizen)
- **Finance Director:** Fiona Bick (Resident in Scotland, British Citizen)
- **Company Secretary:** John Andrea (Resident in Scotland, British Citizen)
- **Vice Chair:** Chinyere Adeniyi-Alade (Resident in Scotland, British Citizen)
- **Director:** Roger White (Resident in Scotland, British Citizen)

Becoming Better – Our Target Model

Chief Officer's Report

The 2024/25 financial year has been one of both consolidation and development for SWACAB. Building on the transitional work of the previous year, we have focused on strengthening our service delivery while responding to the evolving needs of our community during a period of sustained economic pressure.

The ongoing cost of living crisis has fundamentally altered the landscape of advice provision in rural Scotland. What began as an acute shock has become a chronic condition affecting broad swathes of our community. We have witnessed a demographic shift in our client base, with increasing numbers of working families and pensioners seeking our support for the first time. This reflects the broader reality that financial insecurity now affects households across all income levels, not just those traditionally considered vulnerable.

Our service delivery is adapting to meet these changing needs. We have strengthened our income maximisation work, recognising that many clients are now trapped in a cycle where rising costs consistently outstrip income growth. Our advisers have become skilled in navigating the complex interactions between the benefits system, employment support, and debt management - often collaborating with clients who are juggling multiple financial pressures simultaneously.

The rural context of our work has become increasingly significant. The Poverty Alliance's research on rural poverty in Aberdeenshire has provided crucial evidence for what we see daily - that geographic isolation compounds financial hardship. Our clients face higher costs for energy, transport, and food while often having limited access to alternative suppliers or services. The "rural poverty premium" is not just an academic concept but a lived reality for many families in our communities.

Digital exclusion remains a significant challenge. While the pandemic accelerated digital adoption, it also highlighted the depth of the digital divide in rural Scotland. Many of our clients lack reliable broadband access, appropriate devices, or the digital skills necessary to navigate increasingly online-only services. This is particularly problematic for benefits administration, where digital-first approaches can exclude those who most need support.

Responding to this, and mindful of choice and client preference, we have maintained and strengthened our face-to-face provision, recognising that for many clients, personal contact remains essential for effective advice delivery. Our outreach services have been particularly valuable, bringing advice directly to communities where transport links are limited. I was delighted to see us re-establish a regular presence in Banchory with the generous support of Legion Scotland, and this has proved popular with residents.

Partnership working has been central to our approach. We have deepened our collaboration with local community organisations, health services, food banks, and housing providers. These partnerships enable us to provide holistic support that addresses the multiple factors contributing to financial hardship. Our membership of, and contribution to, the Financial Inclusion Partnership (Aberdeenshire) has strengthened a more collaborative approach to addressing poverty and inequalities in the community and we are committed to continuing to add value to that agenda.

We have also contributed to policy development through our membership of Citizens Advice Scotland, ensuring that rural perspectives are reflected in national advocacy work.

Staff and volunteer development has been a priority throughout the year. We have invested in training programmes that enhance both technical advice skills and the emotional resilience necessary for supporting clients facing multiple crises. Our volunteer recruitment has focused on building a diverse team that reflects the communities we serve, with particular attention to recruiting volunteers with lived experience of the challenges our clients face. This remains a challenge for us, reflecting the trend of less volunteering across Scotland. However, we remain confident that our approach to volunteer training and support is comprehensive and responsible, and that the satisfaction that our volunteers report is a positive to build on. We are diversifying our recruitment approach, and I want to record my thanks to the CAS Volunteer Support Team who have done so much to help Bureaux build their volunteering offer and strengthen their management.

Looking ahead, we are working to support the Board to develop a strategic plan for 2026-2030. This will focus on three key areas: sustainable service delivery in the face of ongoing resource constraints; innovation in advice provision that leverages both digital opportunities and traditional community-based approaches; and strengthening our policy influence to ensure that rural voices are heard in national debates about poverty and inequality. We want to become stronger, better, and bigger.

The work we do changes lives. Every day, our advisers help clients navigate complex systems, secure essential income, and develop the skills and confidence to advocate for themselves. In a year marked by uncertainty and hardship, this work has never been more important. I am proud to lead an organisation that remains committed to social justice and community empowerment, and grateful to collaborate with colleagues who share this commitment.

Of note is the achievement in securing Scottish National Standards accreditation in provision of information and advice for Type 2 & 3 – Housing, Welfare Benefit and Money Debt. The volume of work it took to achieve this was significant and I want to record my thanks and congratulations to all involved, and in particular Louisa Gallacher, Deputy Manager, who led the process and was instrumental in securing this.

Grahame Paterson, Chief Officer

Key Annual Data

Metric	2023-24	2024-25	Change
Client Issues	8,082	9,332	+15.47%
Client Financial Gain	£1,071,444	£980,993.00	-8.44%

2024-25 Top 5 Advice Categories		
Advice Category	**Percentage**	**Change from 2023-24**
Benefits	46.25%	9.90%
Debt	10.95%	19.30%
Energy, Utilities & Communications	8.57%	20.40%
Finance & Charitable Support	6.90%	-3.30%
Housing	5.77%	44.90%

Advice Category	Number of Clients		Number of Times Used	
	2023-24	**2024-25**	**2023-24**	**2024-25**
Benefits	560	555	2494	2741
Consumer	89	85	138	124
Debt	137	135	543	649
Discrimination	2	1	2	1
Education	20	12	27	17
Employment	87	75	208	161
Energy, Utilities & Communications	163	159	422	508
Finance & Charitable Support	170	150	423	409
Health & Community Care	46	51	81	70
Housing	129	140	236	342
Immigration, Asylum & Nationality	37	25	79	42
Legal Proceedings	157	136	240	205
NHS Concern & Complaint	11	4	14	9
Relationship	129	125	235	257
Tax	169	155	270	273
Travel, Transport and Holidays	53	77	75	119

CLIENT FINANCIAL GAIN	
Benefits	£775,866.94
Consumer	£4,750.00
Debt	£126,309.82
Employment	£11,471.05
Energy Utilities & Comms	£25,320.82
Finance & Charitable Support	£11,173.59
Tax	£25,410.70
Travel Transport & Holidays	£690.00
	£980,992.92

Social and Economic Context

Aberdeenshire Demographics and Economic Profile

Based on the latest statistical data from Aberdeenshire Council, our service area continues to face significant demographic and economic challenges that directly impact our client base.

Population Trends:

- Total Aberdeenshire population: 264,320 (2024 estimates)
- South West Aberdeenshire (our catchment): approximately 58,000 residents
- Aging population: 24.3% of residents are over 65 (above Scottish average of 20.1%)
- Rural population: 67% of residents live in settlements of fewer than 3,000 people.

Economic Indicators:

- Child poverty rate: 12.1% (2024), affecting approximately 5,900 children.
- Average household income: £42,500 (below Scottish average of £45,200)
- Unemployment rate: 3.8% (below Scottish average but concentrated in specific communities)
- Fuel poverty: 35.4% of households (significantly above Scottish average of 25.6%)

Rural Poverty Premium:

The Poverty Alliance's research has identified specific factors contributing to the rural poverty premium in Aberdeenshire:

Higher Costs:

- Energy costs 23% higher than urban averages due to off-grid heating
- Food costs 8-12% higher due to limited retail competition
- Transport costs representing 18% of household budgets (vs. 12% urban average)

Limited Access:

- Thirty-four percent of households lack access to reliable broadband.
- Average distance to nearest job centre: fourteen miles
- Limited public transport: 43% of communities have no regular bus service.

Employment Challenges:

- Seasonal employment patterns affecting 28% of workforce.
- Limited career progression opportunities
- Gender pay gap of 15.2% (above Scottish average of 12.8%)

Impact on Client Needs:

These socio-economic factors directly translate into the issues our clients face:

1. **Energy Poverty:** 41% of our clients' report struggling with energy costs, with many forced to choose between heating and eating.
2. **Transport Poverty:** 35% of clients report transport costs as a barrier to employment or accessing services.
3. **Digital Exclusion:** 29% of clients require support with digital services, limiting their access to benefits and employment opportunities.
4. **Food Insecurity:** 24% of clients report regular food insecurity, with rural food banks reporting 45% increased demand.

Community Resilience Factors:

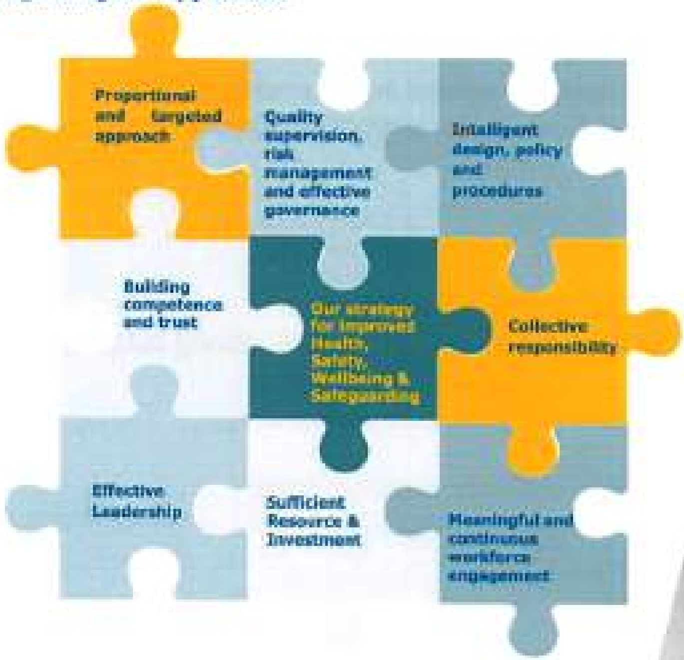
Despite these challenges, our communities demonstrate significant resilience:

- Strong voluntary sector with 127 active community groups
- High levels of informal support networks
- Community-led initiatives addressing local needs.
- Growing social enterprise sector providing local employment

Becoming Stronger

Focus on Health and Safety

One of the key pillars of our work is to ensure we are a highly professional and responsible operator. We will continue to make health, safety, wellbeing and safeguarding our key priorities.



Risk Management

The Directors have maintained and enhanced our formal risk management process to assess business risks and implement appropriate mitigation strategies. This process involves identifying risks, prioritising them by potential impact and likelihood, and developing comprehensive mitigation measures.

Key Risk Categories:

1. Financial Risk

- Risk of funding cuts or delays affecting service delivery
- Mitigation: Diversified funding portfolio, reserves policy, quarterly budget monitoring

2. Operational Risk

- Staff turnover and volunteer recruitment challenges
- Mitigation: Enhanced recruitment strategies, improved training programmes, competitive employment packages

3. Compliance Risk

- Changes in legislation or regulatory requirements.
- Mitigation: Regular compliance audits, staff training, CAS membership support

4. Reputational Risk

- Service quality issues or public perception challenges.
- Mitigation: Quality assurance processes, client feedback systems, transparent governance

5. Strategic Risk

- Failure to adapt to changing client needs or service environment.
- Mitigation: Regular strategic reviews, stakeholder engagement, partnership development

6. External Risk

- Economic downturns, policy changes, or demographic shifts
- Mitigation: Scenario planning, flexible service delivery models, strong partnerships

7. Business Continuity

We have developed comprehensive business continuity plans covering:

- Essential service maintenance during disruptions
- Alternative service delivery methods
- Staff and volunteer safety protocols
- Data protection and IT security measures

Operations

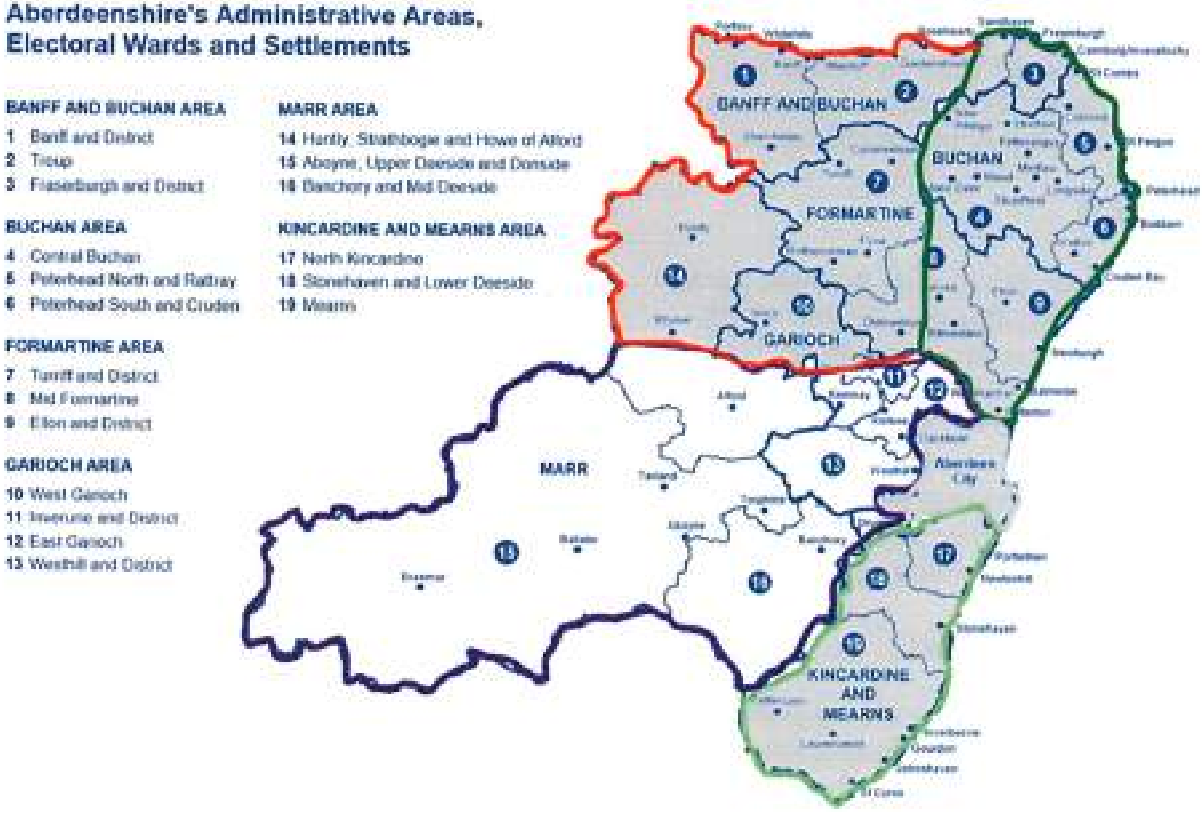
Service Area

South West Aberdeenshire Citizens Advice Bureau serves a diverse geographic area spanning from Westhill to Braemar, covering approximately 1,200 square miles with a population of around 58,000 residents across multiple small towns and villages.

Area Characteristics:

- Sixty-seven percent rural or semi-rural communities
- Thirty-four percent of residents live more than 30 minutes from our main office.
- Limited public transport connectivity
- Significant digital connectivity challenges
- Higher proportion of elderly residents (24.3% vs. 20.1% Scottish average)

SWACAB Service Postcodes: AB31, AB32, AB33, AB34, AB35, AB36, AB51 & AB21



Office Locations and Opening Hours

Main Office - Westhill:

- Location: Suite 2, First Floor Offices, Westhill Shopping Centre, Old Skene Road, Westhill
- Hours: Monday to Friday, 10:00 - 15:00
- Services: Full advice provision, appointments, drop-in, phone advice

Outreach Services:

Alford:

- Location: Howe Trinity Church Centre
- Hours: Every second Tuesday 10:00 - 13:00
- Service: Appointment-based advice

Kemnay:

- Location: Kemnay Village Hall
- Hours: Every second Wednesday 10:00 - 13:00
- Service: Appointment-based advice

Aboyne:

- Location: Aboyne Business Centre
- Hours: Thursday 10:00 - 13:00
- Service: Appointment-based advice

Banchory:

- Location: Legion Scotland
- Hours: Every second Monday 10: 15.00
- Service: Appointment-based advice

Additional Services:

- Home visits for clients unable to travel or access SWACAB premises.
- Telephone advice appointments.
- Video consultation services
- Email support
- Drop-in sessions (various locations)

Service Delivery Model

Our service delivery model has been designed to overcome the specific challenges of rural advice provision:

Triage System, (supported by the UK Shared Prosperity Fund):

- Initial contact assessment to determine urgency and complexity.
- Immediate response for crisis situations
- Appropriate appointment scheduling considering client needs and travel constraints.

Flexible Delivery:

- Choice of face-to-face, telephone, or video appointments
- Home visits for vulnerable or isolated clients
- Email support for clients with straightforward queries.
- Community outreach to reduce travel barriers.

Integration with Local Services:

- Partnerships with GP practices, community centres, and voluntary organisations
- Referral networks with specialist services
- Collaboration with statutory agencies for complex cases

Becoming Stronger

Collaboration & Development

Working closely with stakeholders and trusted partners will allow us to develop and pursue an ambitious long-term vision for Community Information and Advice Services in the region. This vision will aim to deliver:

Specialist Services

Energy Advice (supported by SSEN)

Our Energy Advice service continues to address the significant challenges of fuel poverty in rural Scotland, where 35.4% of households are affected.

Service Delivery:

- Comprehensive energy assessments for vulnerable households
- Support with energy debt management and payment plans.
- Warm Home Discount applications and energy efficiency advice
- Switching services when market conditions permit
- Benefits check to maximise household income.

Debt Advice:

Our debt service has expanded to meet increasing demand, and we expect this trend to continue.

Service Features:

- Comprehensive financial assessments
- Emergency crisis intervention
- Debt Arrangement Scheme (DAS) support
- Negotiation with creditors
- Budgeting and financial capability support
- Sequestration guidance when appropriate

Help to Claim and Money Talk Plus:

These integrated services provide comprehensive support for Universal Credit claimants and broader financial capability development.

Help to Claim Services:

- Eligibility assessments
- Application support
- First payment verification
- Job Centre preparation
- Ongoing claim management

Money Talk Plus Services:

- Holistic financial assessments
- Income maximisation
- Benefits optimisation
- Financial capability development
- Wellbeing support

Outreach Services:

Our outreach provision has been enhanced to address the specific needs of rural communities with limited transport access.

Enhanced Service Features:

- Regular community presence in four locations
- Home visit service for isolated clients
- Domestic abuse awareness and support
- Multi-issue case management

Pension wise

Your money. Your choice.

Pension Wise:

Following service restructuring, CAS now provide enhanced pension guidance through a combination of telephone and face-to-face services, which our Bureau supports as a referral agent.

Service Delivery:

- Comprehensive pension option reviews
- Scam awareness and prevention.
- Tax implications guidance.
- Retirement planning support.
- Referral to specialist financial advisers

citizens advice bureau

GambleAware®

Gambling Support Service:

As part of the national network, we provided gambling harm awareness and support services. This service ended in March 2025.

Service Components:

- Gambling harm identification training
- Direct client support
- Referral to specialist treatment services
- Financial impact assessments
- Family support services

Volunteers

Volunteer Workforce:

Volunteers remain central to our service delivery, contributing an estimated economic value of £115,000 during 2024-25.

Volunteer Roles:

- **Generalist Advisers:** ten active volunteers providing comprehensive advice across all categories.
- **Specialist Advisers:** two volunteers with specific expertise in legal matters.
- **Administrative Support:** six volunteers supporting business administration, data processing, and book-keeping.
- **Community Outreach:** two volunteers supporting outreach services and community engagement.

Volunteer Development:

Training Programme:

- Initial 40-hour foundation training
- Ongoing professional development
- Specialist training opportunities
- Peer support and mentoring
- Regular supervision and support

Volunteer Impact:

Skills Development:

- Communication and people skills
- Legal and regulatory knowledge
- IT and digital skills
- Problem-solving and analytical abilities
- Advocacy and negotiation skills

Personal Benefits:

- Enhanced confidence and self-esteem
- Social connections and networking
- Sense of purpose and community contribution
- Career development opportunities
- Improved mental health and wellbeing.

Recruitment and Retention:

Recruitment Strategy:

- Community partnerships and referrals
- Targeted advertising in local media
- Collaboration with volunteer development agencies
- Retirement transition programmes
- Student placement opportunities

Retention Initiatives:

- Comprehensive induction and training
- Regular supervision and support
- Recognition and appreciation events
- Flexible volunteering arrangements
- Clear progression pathways

Finance Report

FINANCIAL REVIEW
FOR THE YEAR ENDED 31 MARCH 2025

The deficit for the year was £8,296 (2023-24 deficit £1,066) resulting in funds carried forward of £247,313, compared with £255,609 carried forward from the previous financial year.
These Funds are comprised of Fixed Assets (£5,203) and Net Current Assets (£242,110), of which the Operating Reserve is £97,639.

Principle Funding Sources

The principal funding for South West Aberdeenshire Citizens Advice Bureau charitable operations has been from Citizens Advice Scotland (47%), Aberdeenshire Council (38%) and National Lottery (13%)

Additional funding (2%) has been received from fundraising, bank interest and local donations.

Preparation and Audit of Accounts

South West Aberdeenshire Citizens Advice Bureau was entitled to audit exemption for the financial year under the relevant section of the Companies Act 2006.

No members of the company have required the company to obtain an audit. The accounts have, however, been independently examined, as agreed by the members and required by Charities Regulations.

These accounts have been prepared in accordance with the special provisions of the Companies Act relating to small companies

The Directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts

Prepared by: Date 30/9/25

Fiona Bick, Finance Director

Approved on behalf of the Board of Directors Owen O'Donnell Date 29/09/2025

Owen O'Donnell, Chair

STATEMENT OF FINANCIAL ACTIVITIES (INCLUDING INCOME AND EXPENDITURE ACCOUNT)
FOR THE YEAR ENDED 31 MARCH 2025

		Note	Un-restricted Funds £	Restricted Funds £	TOTAL FUNDS 2024-25 £	TOTAL FUNDS 2023-24 £
INCOMING RESOURCES						
From generated funds:						
	Voluntary Income	2	108,820	265,146	373,967	369,659
	Investment Income		6,564		6,564	11,371
Total Incoming Resources			115,384	265,146	380,531	381,030
RESOURCES EXPENDED						
Charitable Activities						
	Staff Costs	3	113,672	199,601	313,273	293,845
	Other Costs	4	71,841	2,206	74,047	86,746
	Depreciation		1,506	0	1,506	1,506
TOTAL RESOURCES EXPENDED			187,019	201,807	388,826	382,097
NET INCOMING (OUT) RESOURCES			(71,635)	63,339	(8,296)	(1,066)
TOTAL FUNDS BOUGHT FORWARD			81,758	173,851	255,609	256,675
TRANSFERS BETWEEN FUNDS			141,653	(141,653)		
TOTAL FUNDS CARRIED FORWARD			151,776	95,537	247,313	255,609

BALANCE SHEET
FOR THE YEAR ENDED 31 MARCH 2025

		Note	31-Mar-25		31-Mar-24	
FIXED ASSETS		5	£	£	£	£
	Net book value at start of period		6,709		8,215	
	Additions during period		0		0	
	Depreciation charge for period		(1,506)		(1,506)	
	Net book value at end of period			5,203		6,709
CURRENT ASSETS						
	Bank Current Account		123,500		102,145	
	Bank Savings Account		150,100		150,100	
	Cash in hand		195		144	
	Accrued Income		0		0	
	Pre-payments		5,857		5,543	
	Grants Due		0		0	
			279,652		257,932	
CURRENT LIABILITIES						
	Amounts falling due within 1 year					
	Suppliers		2,090		1,685	
	HMRC - Tax and NIC		7,413		6,350	
	Advance Income		25,347		0	
	Accruals		2,692		997	
			37,542		9,032	
NET CURRENT ASSETS				242,110		248,900
TOTAL ASSETS LESS CURRENT LIABILITIES				247,313		255,609
LIABILITIES - Amounts falling due after 1 year				0		0
NET ASSETS		7		**247,313**		**255,609**
REPRESENTED BY						
	RESTRICTED FUNDS	6		95,537		173,851
	UNRESTRICTED FUNDS					
	Designated Funds					
	Active projects funded in advance		-		0	
	Fixed Asset Replacement		54,137		52,631	
	Operating Reserve		97,639	151,776	29,127	81,758
				247,313		**255,609**

For the year ended 31 March 2025 the company was entitled to exemption under section 477 of the Companies Act 2006 relating to small companies.

No members have required the company to obtain an audit of its accounts for the year in question in accordance with section 476 of the Companies Act 2006.

The Directors acknowledge their responsibility for complying with the requirements of the Act with respect to accounting records and for the preparation of accounts.

These accounts have been prepared in accordance with the provisions applicable to companies subject to small companies' regime.

Approved on behalf of the Board of Directors Owen O'Donnell Date 29/09/2025

Owen O'Donnell, Chair

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

1. ACCOUNTING POLICIES

Status

South West Aberdeenshire Citizens Advice Bureau is a Registered Charity No. SC037679 and is a Company Limited by Guarantee No. SC365959

Accounting Convention

The Financial Statements are prepared under the historical costs convention and in accordance with applicable accounting standards - the Charities Accounts (Scotland) Regulations 2006 and the Statement of Recommended Practice "Accounting and Reporting for Charities" (SORP FRS 102).

Incoming Resources

Incoming resources, including grants, are recognised in full in the Statement of Financial Activities in the year in which they are receivable.

Resources Expended

All expenditure is included on an accrual basis and includes attributable VAT which cannot be recovered.

Expenditure which is directly attributable to specific activities has been included in these cost categories. Where costs are attributable to more than one activity they have been apportioned across cost categories on a basis consistent with the use of these resources.

Tangible Fixed Assets

Depreciation is provided on all tangible fixed assets calculated to write off the cost of the asset, less any residual value, over their expected useful economic life as follows:

o	Computer equipment	4 yrs straight line
o	Office furniture and equipment	5 yrs straight line
o	Office Partitioning and Ventilation	10 yrs straight line

A minimum threshold of £2,500 is applied for capitalisation of fixed assets; assets of values less than this amount are expensed in the period in which they are acquired.

Funds and Reserves

Restricted Funds: can only be used for the particular restricted purposes within the charity; the restrictions have been specified by the donor.

Unrestricted Funds: can be used in accordance with the charitable objects at the discretion of the Board of Directors; certain unrestricted funds have been designated as below.

Designated Funds: these funds have been designated for future business requirements and are:

1) Active projects funded in advance: future commitments for projects already funded

2) Fixed Asset Replacement: based on the depreciation policy above, it is necessary to grow a fund to allow these assets to be replaced at the end of their useful life.

3) Operating Reserve: as a charitable business depending entirely on funding from our local authority, and others in order to operate, a lack of such funding could lead to the business being wound up. Doing this in an orderly manner, without leaving any creditors unpaid, requires a designated fund to cover the costs involved.

2. VOLUNTARY INCOME

		Un-restricted Funds	Restricted Funds	TOTAL FUNDS 2024-25	TOTAL FUNDS 2023-24
GRANTS		£	£	£	£
	Aberdeenshire Council	101,388	44,267	145,655	101,726
	Citizens Advice Scotland	4,882	171,958	176,840	194,953
	Robertson Trust			0	35,200
	National Lottery		48,921	48,921	30,645
				0	0
				0	-
				0	-
DONATIONS					
	Mental Health Aberdeen			0	56
	Bank Interest	6,564		6,564	11,371
	Local Fundraising	1,500		1,500	1,869
	Personal Donations and Sundry Items	1,050		1,050	5,210
		115,384	**265,146**	**380,531**	**381,030**

3. STAFF PAYROLL COSTS

	2024-25	2023-24
	£	£
Salaries	283,623	263,433
Social Security Costs	16,688	17,886
Pension Costs	12,962	12,527
	313,273	**293,845**

The average, full time equivalent, number of employees in the year was:	2024-25	2023-24
Management (2 full time; others part-time)	2	3
Administration (1 full-time)	1	1
Specialist Advisers (2 full time; others part time)	7	6

No employee received emoluments in excess of £60,000

None of the Directors (Charity Trustees) received any remuneration in the year.

The Independent Examiner did not receive any remuneration for examining the accounts.

4. OTHER RESOURCES EXPENDED

	Charitable Operations	Total 2024-25	Total 2023-24
	£	£	£
Advertising, Publicity & Recruitment	50	50	1,490
Heating & Lighting	6,881	6,881	5,999
Insurance	1,668	1,668	1,152
Office Supplies, Equipment & Maint/Cleaning	3,677	3,677	10,038
Phone, Fax and Internet	5,430	5,430	6,658
Printing, Stationery & Postage	3,525	3,525	2,513
Professional Fees	1,296	1,296	1,739
Reference Materials	5,676	5,676	4,933
Rent and Service Charges	39,505	39,505	48,702
Training	1,787	1,787	360
Travel and Subsistence	4,552	4,552	3,161
Unused monies returned to Funder	-	-	0
	74,047	**74,047**	**86,745**

5. TANGIBLE FIXED ASSETS

	Furniture & Equipment	Partitioning	Total
	£	£	£
Net book value at 1 April 2024	844	5,865	6,709
Additions			-
Depreciation Charge for the year	(593)	(913)	(1,506)
Net book value at 31 March 2025	**251**	**4,952**	**5,203**

6. RESTRICTED FUNDS

Movement in Restricted Funds	At 1 April 2024	Incoming Resources	Resources Expended	Transfers	At 31 March 2025
	£	£	£	£	£
Citizens Advice Scotland	133,656	171,958	110,252	114,441	80,921
Robertson Trust	18,283	0	12,983	5,301	-
Aberdeenshire Council	-	44,267	44,915		- 648
National Lottery	21,911	48,921	33,657	21,911	15,264
	173,851	**265,146**	**201,807**	**141,653**	**95,537**

7. ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Designated Funds	Restricted Funds	Total
	£	£	£
Fixed Assets	5,203		5,203
Cash/Bank	152,912	120,884	273,796
Other current assets/(liabilities)	(6,339)	(25,347)	(31,686)
	151,776	**95,537**	**247,313**

8. DIRECTORS'/TRUSTEES' EXPENSES

	2024-25	2023-24
Number of Directors/Trustees who were paid expenses	2	3
Nature of the expenses: Regulatory/Office Expenses	49	559

INDEPENDENT EXAMINERS REPORT TO THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2025

I report on the accounts of the Charity for the period ended 31 March 2025, which are set out on pages 1 to 6.

Respective responsibilities of Directors (Charity Trustees) and Examiner
The Trustees are responsible for the preparation of the financial statements in accordance with the terms of the Charities and Trustees Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended). The charity's Trustees consider that the audit requirements of Regulation 10(1) (a) to (c) of the Accounts Regulations do not apply. It is my responsibility to examine the accounts as required under section 44(1) (c) of the Act to state whether particular matters have come to my attention.

Basis of Independent Examiners Report
My examination was carried out in accordance with Regulation 11 of the Charities Accounts (Scotland) Regulations 2006 (as amended). 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 by 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 aspect, 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 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 accounts to be reached

Examined by: G. Masson Date: 30/09/20
Name: George Masson (Chartered Accountant)
Relevant Professional Body: Institute of Chartered Accountants of Scotland
Address: 55 Gray Street, Aberdeen

Acknowledgements

Thank you to:

Our Volunteers: For their unwavering commitment, expertise, and dedication to serving our community during challenging times.

Our Staff: For their professionalism, resilience, and commitment to delivering high-quality advice and support.

Our Board of Directors: For their strategic guidance, governance oversight, and volunteer commitment to SWACAB's mission.

Our Funders: Including Aberdeenshire Council, Citizens Advice Scotland, National Lottery for Scotland, Robertson Trust, UKSPF, Aberdeenshire Council.

Our Partners: Local community organisations, statutory agencies, and voluntary sector partners who collaborate with us to support our clients.

Our Clients: Who trust us with their concerns and whose experiences inform our service development and policy advocacy.

This report covers the period 1st April 2024 to 31st March 2025. For more information about our services, please contact us at Suite 2, First Floor Offices, Westhill Shopping Centre, Old Skene Road, Westhill, Aberdeenshire, AB32 6RL or visit our website at www.swacab.org.uk

Aberdeenshire COUNCIL

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