

"Provide a very professional information service"

"very helpful, kind and compassionate"

"would not hesitate to go back if I needed help again"

"They're friendly and make you feel at ease"

**Free
Confidential
Impartial
Advice**

"Very understanding, resourceful and got the outcome I needed"

"5 star service"

"I don't know what I would have done without cab I'm so grateful to you all and thank you from the bottom of my heart x"

"very helpful in helping me claim my pension"

Penicuik Citizens Advice Bureau
Annual Report 2024-2025



Highlights

- 5,500 volunteer hours
- Increased demand
- £63,000 in crisis support
- Face to face advice sessions also delivered at:
 - Midlothian Community Hospital
 - Highbank Intermediary Care Facility
 - Hawthorn Children and Families Centre
 - Surestart Family Centres
 - Food Pantry
 - Danderhall
 - Lasswade Library
 - Loanhead GP practice
 - Loanhead Library
 - Loanhead Miners Welfare
 - Loganlee
 - Rosewell

Over 7500
advice
sessions

14150
questions
answered

£3.5
million in
client
financial
gain

Main office

Palmer House
John Street
Penicuik EH26 8AB

Advice & appointments

01968 675259

E mail

contact.us@penicuikcab.org.uk

Web page

www.penicuikcab.org.uk

Instagram [@penicuik_cab](https://www.instagram.com/penicuik_cab)

Registered charity no: SC014421.

Company limited by guarantee no: SC229838

Licensed by the Financial Conduct Authority: FRN: 617474

Opening Hours

Monday to Thursday
9:30 to 3:30
Friday 9:30 to 1:30

Freephone Advice Line

0800 0327077

Money Advice

01968 679918

Facebook

www.facebook.com/penicuikcab

Our sincere thanks go to Midlothian Council, the Robertson Trust our other funders and to all the individuals who donate to the Penicuik CAB who, together, enable us to continue to support and assist the people of Midlothian. In particular, we would like to thank Mr Burman whose generous monthly donations assist families and individuals struggling to buy food or to heat their home.

CHAIRPERSON'S REMARKS

Achievements: In 2024-25 demand for the services of Penicuik CAB increased, with an impressive 7,500 advice sessions and 14,150 questions answered. This work delivered £3.5million in client financial gain. As well as providing advice in John Street, Penicuik, face to face advice sessions were held at more than 12 locations across Midlothian.

Client feedback rated the service as being exceptional (21%), very good (76%) and good (3%). Overleaf you will read feedback from Penicuik CAB's clients who spoke of the impact the advice had on their lives.

Staff Changes: 2025 marked a significant transition with Russell Gray, Assistant Manager, retiring after 27 years' service. Russell trained over 350 advisers, had responsibility for delivering 132,500 advice sessions, answering 378,080 questions, and achieved over £50m in client financial gain. Russell leaves an impressive legacy at Penicuik CAB and will be missed by all who knew him. To mark Russell's contribution, articles were published in both the Midlothian Advertiser and the Edinburgh Evening News.

Following Russell's departure, we welcomed William Leonard to Penicuik CAB. William joins from Hamilton CAB where he had a similar role. William was a stand-out candidate, and we were delighted to have William join us. William has made great progress in the short time that he has been with us, and we look forward to benefiting from William's leadership as we go into 2026.

Remembering Sir Geoff Palmer: In June 2025 very sadly, we lost our dear friend, Sir Geoff Palmer. Geoff was the longest serving member of the Penicuik CAB board, with 21 years' service. Geoff's warm nature, wise counsel and great sense of humour will be sorely missed by all. Geoff's legacy will live on owing to the building 'Palmer House' being named after him, as well as the plaque on the outside of the building noting his many achievements. We have also partnered with Penicuik High School and Beeslack High School to create an annual prize which will be awarded to a student who has overcome adversity in order to achieve - a fitting tribute to Sir Geoff's own remarkable journey.

Looking Ahead: The Trustee Board continues to benefit from a dedicated team of volunteers who each bring valuable perspectives to the work that we do in ensuring good governance throughout Penicuik CAB's operations. In early 2026, we will be working with the rest of the staff and volunteers to refresh our strategy, so look out for more information on this next year.

In 2026, Penicuik CAB will be celebrating its 50th anniversary, so work will shortly begin to ensure that this special milestone is marked appropriately.

Thank-you! The impact of the work of Penicuik CAB is remarkable, and it is impressive to read the many achievements in the space of just one year. I am sure you will all join me in thanking all who make this possible.

Many thanks once again to everyone involved in the success of Penicuik CAB: Sue, Russell, William and all the staff, all the volunteers, Councillors and supporters. It is greatly appreciated.

Dylan Lynch

Chair, Penicuik CAB.

ABOUT THE PENICUIK CAB

The Penicuik Citizens Advice Bureau (CAB) is a registered charity and, although autonomous, we are members of the Scottish Association of Citizens Advice Bureaux (CAS) and abide by their conditions of membership and quality standards. We are independently audited every quarter to ensure we maintain standards of advice and fully audited every three years. We deliver advice services across Midlothian, and the majority of our advisers are trained volunteers.

Our aims

We provide free, independent, impartial and confidential advice and information to ensure that people are not disadvantaged by lack of knowledge of their rights and responsibilities, or through difficulty in expressing their needs effectively.

We campaign and influence to tackle the root cause of the problems people face, and to work to strengthen their rights.

How?

Our paid staff and trained volunteers work to deliver holistic, cost effective, independent generalist and specialist advice to the residents of Midlothian.

Our volunteer advisers and volunteer trustees have contributed 5500 hours to the bureau.

Together, we deliver professional, high-quality, dependable advice to anyone who needs it.

Midlothian Council provides our core funding which allows us to attract additional funding to enhance services.

Last year:

- for every £1 of core funding from Midlothian Council, we achieved £28 of client financial gain
- we attained an additional £286,000 in additional funding to enhance advice services for Midlothian citizens

Why not join our team?

Request a volunteer pack- email: contact.us@penicuikcab.org.uk

Empowering local communities
by providing free and
confidential advice.

Penicuik CAB Free Advice Line 0800 0327077



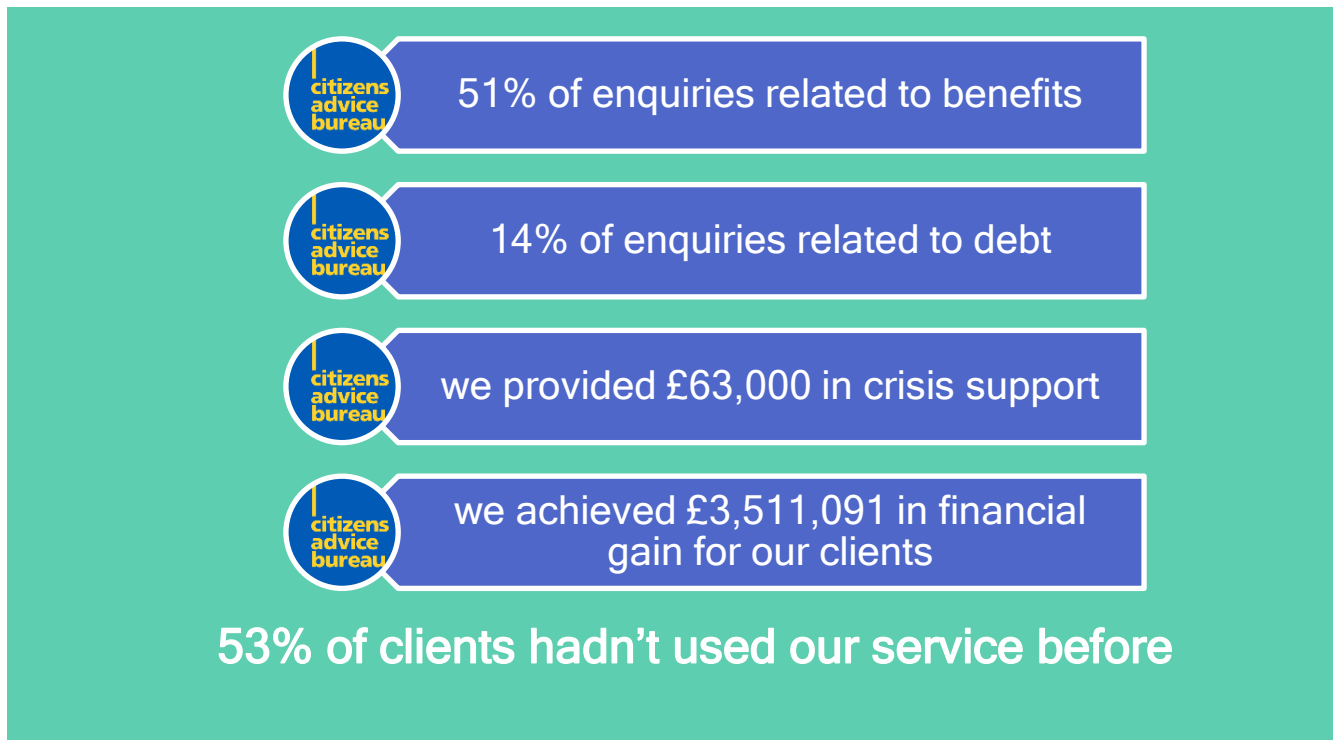
OUR 2024-25 TEAM

| | | | |
|--------------------------|-------------------|--------------------------|----------------------------|
| Manager | | | Sue Peart |
| Assistant Manager | | | Russell Gray |
| Advisers | Mohammed Abdulla | Mandy Hudson-Windsor | Neil Ramsay |
| | Basuli Basu | Ross Hunter | Margaret Rintoul |
| | Anne Beattie | Duncan Jenkins | Pat Rooke |
| | Jackie Bowie | Graham Machin | Martin Slater |
| | Robert Calder | James McDonald | Greg Speirs |
| | Mary Caulfield | Christine McFadzen | Jacky Thomson |
| | Aileen Forbes | Kath Murphy | David Tracey |
| | Linda Grady | Neil Nemec | Dawn Windsor |
| | Frank Gyeniaw | Stephen O'Brien | |
| Social Media | | | Sophie Motherwell |
| Administration | | | Toby Peart |
| Cleaning services | | | Jacky Gibson |
| Accountant | | | Heather Moore MAAT |
| Trustees | Stephen Babatunde | Linda Grady | Dylan Lynch |
| | Anne Beattie | Professor Nicholas Grier | Professor Sir Geoff Palmer |
| | Claire Cornet | Michele Lindsay | Isabel Stenhouse |

WHAT WE DO

- We provide free, confidential, holistic advice on any subject to the residents of Midlothian
- We undertake benefit checks and help people apply for benefits or appeal a benefit decision
- We are qualified and licensed to provide debt and money advice
- We train volunteers to a high standard to deliver advice
- We provide advice in person, by telephone or by email and at venues across Midlothian.
- We maximise income - reducing inequality - money spent in our communities.
- We help resolve housing, debt, employment, relationship and benefit problems- reducing stress and improving well-being
- We believe in empowerment, enabling our clients to gain control, manage their finances and improve their lives.
- Our clients report improvement in their confidence and well-being after receiving our help.
- We are independently assessed quarterly for the quality of our advice

In 2024-25



How did we do?

- ➡ 76% of clients rated our service very good
- ➡ 21% rated it exceptional
- ➡ 3% rated it good
- ➡ 69% of clients said they wouldn't have claimed benefits without our help

"would not hesitate to go back if I needed help again"

"has always been a good service and provided all the information I needed"

"very helpful, kind and compassionate"

The Impact- changing lives

The advice and support we give changes lives. Over the past year, we received feedback from clients through our survey. The results reflect the impact of our service on client well-being, confidence, and access to benefits.

Key Findings

1. Service Quality

- 76% rated our service as *Very Good*
- 21% rated it as *Exceptional*
- No ratings of *Fair* or *Poor*

"CAB has always provided me with all the information I needed. Friendly and professional."

2. Support Effectiveness

- 97% said we helped with what mattered to them
- 62% were helped to claim benefits
- Of those, 69% would not have claimed benefits without our help

3. Emotional Wellbeing at First Contact

- Most common feelings:
Stressed (41%), *Anxious* (35%), *Worried* (21%)
- 48% were *Not coping*
- 28% were *Not sleeping*

"Everything was made so easy for me. She was so easy to talk to."

4. Confidence and Coping

- 76% said their problems were affecting confidence

After support:

72% felt "More able to cope"

69% said their confidence improved

5. Social Impact

- 68% felt less isolated (*Agree* or *Strongly Agree*)
- 55% felt more able to participate in community activities

"I don't know what I would have done without CAB. I'm so grateful to you all."

6. Future Engagement

- 90% would use our service again
- 72% would recommend us to a friend

Conclusion:

The survey results demonstrate the positive impact of our service on clients' emotional wellbeing, confidence, and ability to access benefits. The feedback highlights our role in reducing isolation and improving community engagement, reinforcing the value of our support.

Real Stories, Real Impact

Case Study 1 – Maximising Family Income

Situation:

A family under financial pressure approached our service for an Income Maximisation check to confirm their Universal Credit award was correct.

Action:

Our review found the family were not receiving the Disabled Child Element for two children who were entitled through Child Disability Payment. We guided them through uploading entitlement letters and liaising with DWP.

Result:

- Monthly increase: £643.69
- Backdated payment: £8,695

"We didn't realise we were missing out on so much support – this has made a huge difference."

Impact:

The family's financial stability improved immediately, easing daily pressures and ensuring they now receive their full entitlement.

Case Study 2 – Building Confidence Through Change

Situation:

A client facing migration from Legacy Benefits to Universal Credit lacked digital confidence and felt overwhelmed.

Action:

We supported her through each step – from application completion to selecting Scottish Choices (twice-monthly payments and rent paid directly to her landlord). We also helped her apply for an advance payment to smooth the transition.

Result:

- Successful migration with no loss of entitlement
- Improved digital confidence and independence

"I was so anxious about switching to Universal Credit, but I didn't have to do it alone."

Impact:

The client now manages her benefits online with confidence, demonstrating how one-to-one guidance can turn an intimidating process into an empowering experience.

Real Stories, Real Impact

Case Study 3 – Empowering Kinship Carers

Situation:

A retired couple on full State Pension became kinship carers for a child with ADHD and ASD who had experienced multiple disrupted placements.

Action:

We identified additional supports and assisted them in claiming Child Benefit and Child Disability Payment (CDP).

Result:

- CDP awarded: middle-rate care & low-rate mobility
- Weekly income increase: £95

“Now we can focus on giving her the care and love she deserves – without worrying about money.”

Impact:

The couple can now meet the child’s extra needs with confidence, ensuring a stable, nurturing home and financial security for the future.

Case Study 4 – Supporting a Parent with Complex Needs

Situation:

A single parent with severe mental health challenges and physical disabilities received a Migration Notice from ESA to Universal Credit and felt unable to cope.

Action:

We provided step-by-step support on deadlines, medical evidence, and Work Capability Assessments. We also identified missed entitlements and helped her claim Scottish Child Payment, Best Start Grant, and Child Disability Payment.

Result:

- New benefits secured and full entitlement restored
- Increased household income and reduced financial stress

“I didn’t know where to start. The support I received changed everything.”

Impact:

This case demonstrates how personalised guidance can transform outcomes for clients with complex needs – delivering financial stability, empowerment, and peace of mind.

Projects

GIRFEC Income Maximisation Project

Getting it right for every child (GIRFEC) is the Scottish Government's commitment to provide all children, young people and their families with the right support at the right time.



The project is funded by Midlothian Council Social Work to maximise the incomes for struggling families with a child on the child protection register or with a child on home supervision. Clients are referred by Social Workers and NHS professionals to our specialist worker.



Hawthorn Children and Family Centre, Mayfield.

Funded by Midlothian Council Social Work to provide income maximisation advice to

- Families with children with placements at Hawthorn Children and Family Centre
- Parents attending family group work at Hawthorn Children and Family Centre



Working with, and receiving referrals from, Hawthorn Children and Family Centre. Linking with mental health projects, family support and Penicuik CAB's specialist debt worker to develop a wraparound service to increase household income and improve quality of life for the family.



Early intervention Income maximisation project

A new project building on the success of the GIRFEC and Hawthorn projects.



Funded by Midlothian Council Social Work to provide income maximisation advice to

improve the financial circumstances of the families supported by Midlothian's Family Wellbeing Service and improve the outcomes for the children. The worker links with other agencies and Penicuik CAB's specialist debt worker to develop a wraparound service to increase household income and improve quality of life for the family.



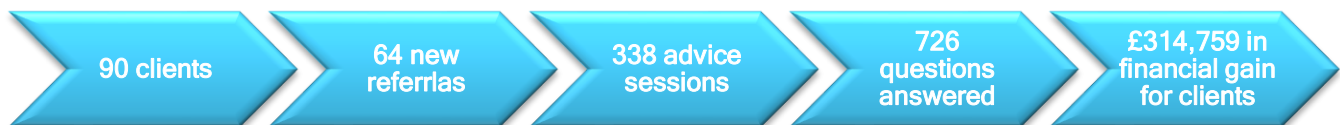
AIM HI.

The Access to Improved opportunities in Midlothian for long term Health Improvement Project (AIM HI) funded by the Robertson Trust is a partnership with Changeworks and Midlothian Sure Start. The project receives referrals from Midwives, Health Visitors, schools and family support workers. As the template for the Midlothian Council funded income maximisation projects the worker of this successful project works co-operatively with the income max workers to share experience and develop skills.

- **Aims:** Increased income/ decreased expenditure for families
 - Reduction in child poverty, fuel poverty and food poverty.
 - Social capital and community capacity building- increased ability of parents and families to engage in community activities and civic life.



- **Outcomes:**

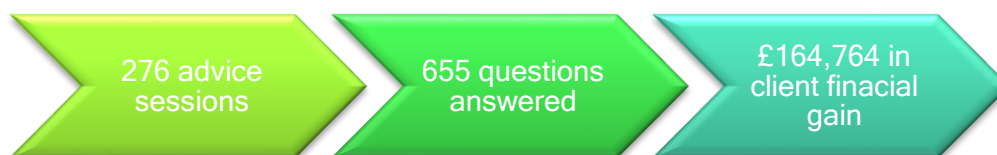


- 57% of clients reported feeling more able to cope after receiving help
- 38% of clients reported feeling less isolated
- The majority reported improved confidence
- Almost 50% stated they felt more able to participate in community activities

Hospital Welfare Advice Services. Providing free, confidential, independent and impartial welfare rights advice for patients, carers and staff at the Midlothian Community Hospital and Highbank Intermediate Care Facility.



- Tackling health inequalities through the reduction of poverty by maximising income and reducing household expenditure (e.g. debt management, utility bill expenditure)
- Increasing benefit take up and improving access to employment, housing and debt advice.
- Increasing financial resilience and capacity among clients to help prevent future issues
- Improving self-reported health status and well-being of clients
- Reducing impact of financial, employment and housing problems on physical and mental health
- Improving use of clinical staff capacity where a referral to an adviser frees up time



Money Talk Plus



This is part of a national project funded by the Scottish Government, which aims to tackle poverty, especially child poverty, and address the consequences of the cost-of-living crisis. The project increases the bureau's capacity, and as part of the project, we deliver additional drop-in advice clinics, such as the one at the Penicuik Community Hub and Food Pantry.

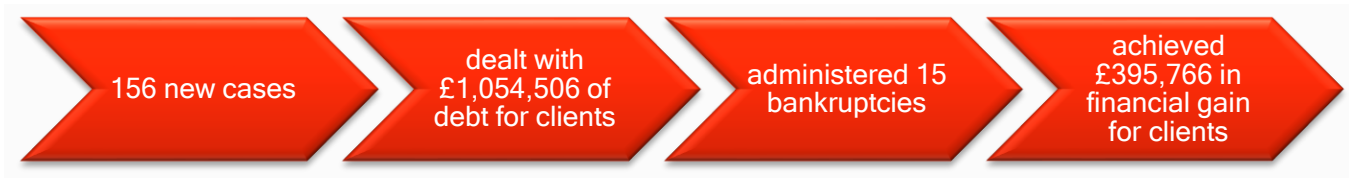
The project:

- assisted 963 clients
- achieved £1.7 million in financial gain for clients.

Money Advice

Penicuik CAB is licensed by the Financial Conduct Authority to provide debt advice. Qualified to administer sequestrations and debt arrangement programmes under the Debt Arrangement Scheme our money advisers help our clients take back control of their lives.

In 2024-25, in addition to their ongoing case load, our specialist advisors dealt with



Our specialist advisers negotiated £1,054,506 of debt for clients. Including:

- £140,631 in council tax debt
- £62,744 in rent arrears
- £154,498 in card debt

Case study: Supporting a young mother toward financial stability and a fresh start

"I finally feel like I can breathe again and start rebuilding my life."

Situation:

A young mother of three came to us after separating from an abusive partner. Her ex-partner had failed to pay rent and Council Tax, leaving her with debts that threatened her ability to move closer to family for support.

Action:

After reviewing her circumstances, we established that she could manage ongoing costs if freed from historic debts. We supported her to apply for a **Minimal Asset Process (MAP) bankruptcy**, completing the process within six weeks.

Result:

- **Historic debts cleared through MAP bankruptcy**
- **Stress levels reduced** and financial control regained

Impact:

This outcome allowed the client to start a **rent-arrears-free period**, positioning her to move closer to family, rebuild her life, and create a stable environment for her children.

Accessible Advice

As the demand for face-to-face advice intensifies the need for a network of community-based clinics located at local “touch points” has also increased. We ensure advice is accessible to the most vulnerable. To do this, as well as seeing clients face- to- face in our Penicuik offices, we work with other agencies and professionals to provide confidential advice in locations across Midlothian and receive referrals from social workers, family support workers, midwives and health visitors.

Community based advice services

| | |
|--|--|
| Danderhall- Newton Parish Church | Loanhead Miners Welfare |
| Engagement sessions at Primary Schools | Loganlea Centre |
| Hawthorn Children and Family Centre | Midlothian Community Hospital |
| Highbank Intermediate Care facility | Midlothian Sure Start Centres |
| Lasswade Library/High School | Penicuik Food Pantry and Community Hub |
| Loanhead GP practice | Rosewell |
| Loanhead Library | Royal Edinburgh |

The provision of these community-based outreach advice clinics brings these advantages:

- equality of access to advice and support
- they are in familiar, non-threatening local settings
- they can be targeted at particular groups
- they are located along with other services to encourage referral
- they increase knowledge and raise awareness of issues with professionals
- advisers become known and trusted in that community
- they become part of the fabric of that community
- they reduce the cost and carbon impact of travel to a CAB office
- they replicate all the benefits and ethos of the CAB service within a small community- such as increased wellbeing and promoting opportunities
- networks are improved and co-operative working opportunities increased.

32% of our advice sessions were in the community-based locations

FINANCIAL STATEMENTS

For the year ended 31 March 2025

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Statutory information for the year ended 31 March 2025

The Directors submit their report together with the financial statements for the year ended 31 March 2025.

Reference and Administrative Information

| | |
|----------------------|---|
| Charity name | Penicuik Citizens Advice Bureau Limited |
| Charity number | SC014421 |
| Company number | SC229838 |
| Registered Office | Palmer House, John Street, Penicuik, EH26 8AB |
| Directors/Trustees | Anne Beattie Stephen Babatunde Claire Cornet Linda Grady Nicholas Grier Michele Lindsay Dylan Lynch Sir Geoff Palmer OBE, K.T. Isabel Stenhouse |
| Accountant | Heather Moore MAAT, HMM Accounting Services |
| Independent Examiner | Paul Brien CA, MRA Business Services Ltd |
| Bankers | The Royal Bank of Scotland TSB United Trust Bank Unity Trust Bank |

Directors' report

Structure, governance and management

Governing document.

The Penicuik Citizens Advice Bureau is an independent service which provides free, impartial and confidential advice and information to the community it serves. It is a registered charity in Scotland and a company limited by guarantee whose members are made up of representatives of community groups, local residents, volunteers and staff. It is operated under the rules of its Constitution. In order to operate as a Citizens Advice Bureau, Penicuik Citizens Advice Bureau must comply with the Membership Scheme Standards as approved by the Scottish Association of Citizens Advice Bureau (Citizens Advice Scotland).

Recruitment and appointment of new trustees.

The Directors are the trustees of the charity and are legally responsible for the overall operation of the bureau and must put the interests of the organisation first. They are responsible for the quality of the service provided and responsible for maintaining and developing the Bureau to meet the needs of the local Community. They ensure that the Bureau abides by Citizens Advice Scotland's conditions of membership. The directors assist with the appointment of paid staff. They maintain the budget and produce the annual accounts. They approve the forward plan. They support the Manager. Directors are usually elected at annual general meetings, but they may also be co-opted to the board, their appointment being ratified at the next annual general meeting.

Risk Management.

The directors regularly review the major risks to which the charity is exposed, in particular those related to the operations and finances of the organisation. The directors ensure that systems are in place to mitigate the charity's exposure to the major risks. A risk register has been established and is updated at least annually.

Reserves

In line with good practice, Penicuik CAB's policy is to maintain sufficient reserves to cover nine months' core expenditure. This is to ensure that the charity can meet its social and contractual liabilities.

The Directors of Penicuik CAB have examined the requirements for reserves in the light of the main risks to the organisation. A risk-based approach is used to calculate an optimal amount of reserves that looks at reliability of income, costs for re-organisation of activities, and specific liabilities. Amounts are included for risks that the directors are aware of, as well as contingencies to allow Penicuik CAB to cope with unexpected costs and opportunities.

Objectives and activities.

Penicuik Citizens Advice Bureau has twin aims:

- To provide free, independent, impartial and confidential advice and information to ensure that people are not disadvantaged by lack of knowledge of their rights and responsibilities, or through difficulty in expressing their needs effectively.
- To campaign and influence to tackle the root cause of the problems people face, and to work to strengthen their rights.

The 14 principles of the CAB service:

- **A free service:** clients aren't charged for advice.
- **Confidentiality:** clients' details are not disclosed to anyone without permission.
- **Impartiality:** workers don't make judgements about clients.
- **Independent:** no outside agency influences the service offered.
- **The client's right to decide:** we offer advice, the client makes the decision.
- **Accessible:** we aim to make the service available to all.
- **Effective:** in the extent to which we meet the clients' needs.
- **Accountable:** open and democratic, responsible to the community.
- **Voluntary:** the service is mainly provided by unpaid staff from the community.
- **Empowerment:** to help clients help themselves.
- **Information retrieval:** using client experience to influence change.
- **Generalist service:** not restricting the topics we are prepared to give advice on.
- **Brand protection:** having systems and policies in place to ensure protection of the brand.
- **Funding:** complies with the UK Code of Fundraising Practice and the SACAB Funding Framework

Financial review

Incoming resources for the year were £411,415 (2024 - £371,820) which represents an increase on the previous year. The net movement in funds for the year is £31,862 (2024 - £11,590). The information outlined in pages 18 to 25 provides more detail in support of the financial position.

Principal Funding Sources. Our main source of funding remains Midlothian Council. The Midlothian CABs deliver independent holistic advice services across Midlothian. The funding enables the charity to take on funded projects and meet identified needs. We would like to thank all our funders for their contributions support of the Bureau.

Investment Policy and Performance. No long-term investments were held at the balance sheet date.

Statement of Directors' Responsibilities

The Trustees, who are directors of Penicuik Citizens Advice Bureau for the purpose of charity law, are responsible for preparing the Directors' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

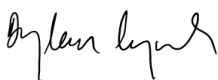
Company law requires the directors to prepare financial statements for each financial year which give a true and fair view of the state of the affairs of the charitable company and of the incoming resources, including the income and expenditure, of the charitable company for that period. In preparing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

- Select suitable accounting policies and then apply them consistently;
- Observe the methods and principles in the Charities SORP 2019 (FRS 102);
- Make judgments and estimates that are reasonable and prudent;
- State whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- Prepare the financial statements on the 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 charity and enable them to ensure that the Financial Statements comply with the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

This report has been prepared in accordance with the Statement of Recommended Practice - Accounting and Reporting by Charities (January 2019) applicable to charities preparing their accounts in accordance with FRS 102 and in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small entities.

By order of the board on the 18 November 2025



Dylan Lynch

Chair

Independent examiner's report

I report on the financial statements for the year ended 31 March 2025 set out on pages 18 to 25.

Respective responsibilities of directors and examiner

The Directors, who are also Trustees for charity law purposes, are responsible for the preparation of the accounts in accordance with the terms of the Companies Act (2006), Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006. The charity trustees consider that the audit requirement of section 10(1) (a) to (c) of the 2006 Accounts Regulations does not apply for this year and that an independent examination is needed.

It is my responsibility to examine the accounts under section 44(1) (c) of the 2005 Act and to state whether particular matters have come to my attention.

Basis of independent examiner's report

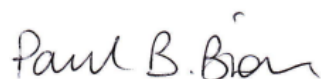
My examination was carried out in accordance with Regulation 11 of the Charities Accounts (Scotland) Regulations 2006 and general guidance issued by relevant professional bodies and The Office of the Scottish Charity Regulator. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and the seeking of explanations from you as directors concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and, consequently, I do not express an audit opinion on the view given by the accounts for the purposes of this report.

Independent examiner's statement

In connection with my examination, no matter has come to my attention which gives me reasonable cause to believe that, in any material respect, the requirements:

1. to keep accounting records in accordance with Section 44(1) (a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations;
2. to prepare accounts which accord with the accounting records and comply with regulation 8 of the 2006 Accounts regulations

have not been met; or to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



Paul Brian CA
MRA Business Services Ltd
2 Wellgatehead
Lanark, ML11 9AA

Date: 2 December 2025

Statement of financial activities for the year ended 31 March 2025

Penicuik Citizens Advice Bureau a company limited by guarantee

| | Notes | Unrestricted Funds £ | Restricted Funds £ | Designated Funds £ | Total Funds 2025 £ | Total Funds 2024 £ |
|--|-------|----------------------------|--------------------------|--------------------------|-----------------------------|-----------------------------|
| <i>Income and endowments from:</i> | | | | | | |
| Donations and legacies | 2 | 141,135 | 0 | 0 | 141,135 | 143,130 |
| Charitable activities | 3 | 0 | 266,286 | 0 | 266,286 | 226,878 |
| Investments | 4 | 3,994 | 0 | 0 | 3,994 | 1,812 |
| Other | | 0 | 0 | 0 | 0 | 0 |
| Total Income | | 145,129 | 266,286 | 0 | 411,415 | 371,820 |
| <i>Expenditure:</i> | | | | | | |
| Charitable activities | 5 | 99,450 | 266,931 | 13,172 | 379,553 | 360,230 |
| Total Expenditure | | 99,450 | 266,931 | 13,172 | 379,553 | 360,230 |
| Net Income / (Expenditure) before transfers | | 45,679 | (645) | (13,172) | 31,862 | 11,590 |
| Transfers between funds | | (10,025) | 506 | 9,519 | 0 | 0 |
| Net Movement in Funds | | 35,654 | (139) | (3,653) | 31,862 | 11,590 |
| <i>Reconciliation of Funds:</i> | | | | | | |
| Total Funds Brought Forward | | 235,518 | 139 | 12,742 | 248,399 | 236,809 |
| Total Funds Carried Forward | 11 | 271,172 | 0 | 9,089 | 280,261 | 236,809 |
| | | 235,518 | 139 | 12,742 | 248,399 | 248,399 |

The statement of financial activities includes all gains and losses recognised in the year.

All incoming resources and resources expended derive from continuing activities.

The notes form part of the financial statements

Balance Sheet as at 31 March 2025

Company no: SC229838

| | Notes | 2025 | 2024 |
|---|-------|----------------|----------------|
| | | £ | £ |
| Fixed Assets: | | | |
| Tangible Fixed Assets - NBV | 8 | 2,589 | 6,742 |
| Current Assets: | | | |
| Debtors | 9 | 17,235 | 71,354 |
| Cash at bank and in hand | | 317,292 | 200,033 |
| | | <u>334,527</u> | <u>271,387</u> |
| Liabilities: | | | |
| Creditors: Amount falling due within one year | 10 | (56,855) | (29,730) |
| Net Current Assets | | 277,672 | 241,657 |
| Total Net Assets | | <u>280,261</u> | <u>248,399</u> |
| The Funds of the Charity: | | | |
| Unrestricted Funds | | 271,172 | 235,518 |
| Restricted Funds General | | 0 | 139 |
| Designated Funds | | 9,089 | 12,742 |
| Total Charity funds | 11 | <u>280,261</u> | <u>248,399</u> |

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

The financial statements were approved by the Board on the 18 November 2025.



Dylan Lynch, Chair

The notes form part of the financial statements

Notes to the financial statements for year ended 31 March 2025

1. ACCOUNTING POLICIES

1.1 Basis of Accounting

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) (effective 1 January 2019) - Charities SORP (FRS 102), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

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

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

1.2 Fund Accounting

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

1.3 Incoming Recognition

All incoming resources are included in the Statement of Financial Activities in the year they are received.

1.4 Resources Expended

Expenditure is recognised on an accrual basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered and is reported as part of the expenditure to which it relates. Expenditure is allocated to a particular activity where the cost relates directly to that activity.

1.5 Allocation of Support Costs

Support costs are those functions that assist the work of the charity but do not directly undertake charitable activities. Support costs include governance costs which support the charities activities. These costs have been allocated to expenditure on charitable activities. The basis on which support costs have been allocated are set out in note 5.

1.6 Tangible Fixed Assets and Depreciation

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

| | |
|---------------------|--------------------|
| Computer Equipment | -33% straight line |
| Fixtures & Fittings | -25% straight line |

1.7 Taxation

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

Notes to the financial statements continued

1. ACCOUNTING POLICIES (continued)

1.8 Pension Costs

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

1.9 Hire purchase and leasing commitments

Rentals paid under operating leases are charged to the statement of financial activities on a straight line basis over the period of the lease.

1.10 Financial Instruments

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

1.11 Judgements and key sources of estimation uncertainty

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

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

2. Donations & Legacies

| | Unrestricted Funds £ | Restricted Funds £ | Designated Funds £ | Total 2025 £ | Total 2024 £ |
|------------------------------|----------------------------|--------------------------|--------------------------|--------------------|--------------------|
| Midlothian Council | 138,832 | 0 | 0 | 138,832 | 138,832 |
| IASS/PASS | (621) | 0 | 0 | (621) | 621 |
| CAS - Pensionwise | 1,061 | 0 | 0 | 1,061 | 1,010 |
| Donations Received | 630 | 0 | 0 | 630 | 479 |
| Burman Donations Received | 720 | 0 | 0 | 720 | 1,550 |
| Other Income | 513 | 0 | 0 | 513 | 638 |
| | 141,135 | 0 | 0 | 141,135 | 143,130 |

Notes to the financial statements continued

For the Year Ended 31 March 2025

3. Income from Charitable Activities

| | Unrestricted Funds | Restricted Funds | Designated Funds | Total 2025 | Total 2024 |
|--|-----------------------|---------------------|---------------------|----------------|----------------|
| | £ | £ | £ | £ | £ |
| CAS - Aviva | 0 | 0 | 0 | 0 | 2,002 |
| CAS - Energy Best Deal | 0 | 17,600 | 0 | 17,600 | 25,960 |
| CAS - Gambling Support | 0 | 2,759 | 0 | 2,759 | 3,981 |
| CAS - Money Talks Plus | 0 | 61,876 | 0 | 61,876 | 58,930 |
| Changeworks - SGN | 0 | 21,131 | 0 | 21,131 | 0 |
| MC Hawthorn Children's Centre | 0 | 22,000 | 0 | 22,000 | 23,833 |
| MC - Family Wellbeing | 0 | 25,000 | 0 | 25,000 | 0 |
| MC - GIRFEC | 0 | 20,414 | 0 | 20,414 | 20,414 |
| MC - Holistic Food & Key Essentials | 0 | 31,500 | 0 | 31,500 | 30,500 |
| MC - Winter Flexibility / LACER | 0 | 2,498 | 0 | 2,498 | 11,390 |
| NHS Lothian Hospital HWAS | 0 | 22,600 | 0 | 22,600 | 24,164 |
| Robertson Trust | 0 | 25,000 | 0 | 25,000 | 18,750 |
| Sure Start - HIF | 0 | 13,908 | 0 | 13,908 | 6,954 |
| | 0 | 266,286 | 0 | 266,286 | 226,878 |

4. Investment Income

| | Unrestricted Funds | Restricted Funds | Designated Funds | Total 2025 | Total 2024 |
|------------------------|-----------------------|---------------------|---------------------|---------------|---------------|
| | £ | £ | £ | £ | £ |
| Bank Interest Received | 3,994 | 0 | 0 | 3,994 | 1,812 |
| | 3,994 | 0 | 0 | 3,994 | 1,812 |

Notes to the financial statements continued

5. Charitable Activities

| | Unrestricted Funds £ | Restricted Funds £ | Designated Funds £ | Total 2025 £ | Total 2024 £ |
|---------------------------------|----------------------------|--------------------------|--------------------------|--------------------|--------------------|
| Client Support | 849 | 0 | 0 | 849 | 2,282 |
| Energy Support Grants | 0 | 2,497 | 0 | 2,497 | 8,221 |
| Translation Costs | 0 | 25 | 0 | 25 | 0 |
| Books & Publications | 437 | 1,992 | 0 | 2,429 | 0 |
| Salaries & Wages | 81,393 | 209,950 | 0 | 291,343 | 279,855 |
| Subscriptions & Memberships | 930 | 4,108 | 0 | 5,038 | 4,299 |
| Support Costs | | | | | |
| Staff Training & Conferences | 287 | 1,306 | 0 | 1,593 | 175 |
| Travel & Subsistence | 254 | 0 | 0 | 254 | 393 |
| Recruitment & PVG's | 0 | 25 | 0 | 25 | 460 |
| Other Staff Costs | 808 | 3,679 | 0 | 4,487 | 4,256 |
| Volunteer Expenses | 166 | 757 | 0 | 923 | 753 |
| Health & Safety PPE | 12 | 0 | 0 | 12 | 152 |
| Canteen & Cleaning | 430 | 1,867 | 0 | 2,297 | 1,825 |
| Insurances | 188 | 855 | 0 | 1,043 | 1,001 |
| Rent & Services | 3,350 | 11,342 | 0 | 14,692 | 14,393 |
| Property Repairs & Maint. | 0 | 0 | 6,273 | 6,273 | 7,603 |
| Waste Management & Recycling | 380 | 1,732 | 0 | 2,112 | 1,320 |
| Utilities | 3,434 | 7,158 | 0 | 10,592 | 8,076 |
| Stationery & Postage | 467 | 1,956 | 0 | 2,423 | 2,300 |
| Phone, Broadband & Mobiles | 141 | 1,307 | 0 | 1,448 | 1,428 |
| Office Equipment Leasing | 677 | 3,086 | 0 | 3,763 | 3,968 |
| Office Equipment & Furniture | 1,324 | 811 | 0 | 2,135 | 907 |
| Computer running costs | 517 | 2,771 | 0 | 3,288 | 2,295 |
| Advertising & Marketing | 1,106 | 5,037 | 0 | 6,143 | 717 |
| Charitable Donations Paid | 53 | 0 | 0 | 53 | 0 |
| Finance Charges | 344 | 0 | 0 | 344 | 416 |
| Depreciation | 0 | 0 | 6,899 | 6,899 | 8,963 |
| Governance | | | | | |
| Legal & Governance | 263 | 0 | 0 | 263 | 13 |
| Accountancy & Audit Fees | 500 | 0 | 0 | 500 | 394 |
| Bookkeeping & Payroll | 1,025 | 4,670 | 0 | 5,695 | 3,600 |
| AGM & Sundry | 115 | 0 | 0 | 115 | 165 |
| | 99,450 | 266,931 | 13,172 | 379,553 | 360,230 |

Notes to the financial statements continued

6. Staff costs and numbers

| | Unrestricted Funds | Restricted Funds | Designated Funds | Total 2025 | Total 2024 |
|-----------------------|-----------------------|---------------------|---------------------|----------------|----------------|
| | £ | £ | £ | £ | £ |
| Staff Salaries | 63,831 | 189,133 | 0 | 252,964 | 247,607 |
| National Insurance | 4,732 | 13,108 | 0 | 17,840 | 15,154 |
| Pension Contributions | 12,830 | 7,709 | 0 | 20,539 | 17,094 |
| | 81,393 | 209,950 | 0 | 291,343 | 279,855 |

No employees had emoluments in excess of £60,000 in this or the previous year.

The average number of employees during the year was 10 (2024 - 10)

7. Directors' remuneration and related party transactions

No members of the board of directors received any remuneration during the year (2024: Nil).

No director or other person related to the charity had any personal interest in any contract or transaction entered into by the charity during the year (2024: Nil).

8. Fixed Assets

| | Fittings & Equipment | Computer Equipment | Total |
|-----------------------|-------------------------|-----------------------|---------------|
| | £ | £ | £ |
| Cost | | | |
| As at 1 April 2024 | 44,891 | 14,453 | 59,344 |
| Additions | 0 | 2,746 | 2,746 |
| Disposal | 0 | 0 | 0 |
| As at 31 March 2025 | 44,891 | 17,199 | 62,090 |
| Depreciation | | | |
| As at 1 April 2024 | 39,513 | 13,089 | 52,602 |
| Disposal | 0 | 0 | 0 |
| Charge for the year | 4,880 | 2,019 | 6,899 |
| As at 31 March 2025 | 44,393 | 15,108 | 59,501 |
| Net Book Value | | | |
| At 31 March 2025 | 498 | 2,091 | 2,589 |
| At 31 March 2024 | 5,378 | 1,364 | 6,742 |

9. Debtors amount falling due within one year

| | 2025 | 2024 |
|----------------|---------------|---------------|
| | £ | £ |
| Debtors | 5,283 | 33,787 |
| Prepayments | 3,152 | 2,687 |
| Accrued Income | 8,800 | 34,782 |
| Other Debtors | 0 | 98 |
| | 17,235 | 71,354 |

Notes to the financial statements continued

10. Creditors amount falling due within one year

| | 2025 | 2024 |
|-------------------------------|---------------|---------------|
| | £ | £ |
| Trade Creditors | 1,570 | 996 |
| Social Security & Other Taxes | 6,212 | 295 |
| Other Creditors | 15,801 | 581 |
| Accruals | 11,523 | 14,278 |
| Deferred Income** | 21,749 | 13,580 |
| | <u>56,855</u> | <u>29,730</u> |

**Deferred Income made up as follows:

| Fund | Period | 2025 |
|--------------------------------------|-----------------|---------------|
| | | £ |
| Midlothian Council - LACER | Apr 25 - Sep 25 | 4,832 |
| Robertson Trust - AIM HI | Apr 25 - Jun 25 | 6,250 |
| Midlothian Council- Holistic Project | Apr 25 - Jul 25 | 10,667 |
| Total Deferred Income | | <u>21,749</u> |

11. Movement in funds

| | As at 01/04/2024 | Income | Expenses | Transfer between funds | As at 31/03/2025 |
|-------------------------------------|---------------------|----------------|------------------|------------------------------|---------------------|
| CAS - Energy Best Deal | 0 | 17,600 | (17,600) | 0 | 0 |
| CAS - Gambling Support | 0 | 2,759 | (2,759) | 0 | 0 |
| CAS - Money Talks Plus | 0 | 61,876 | (61,910) | 34 | 0 |
| Changeworks - SGN | 0 | 21,131 | (21,530) | 399 | 0 |
| MC - Family Wellbeing | 0 | 25,000 | (25,000) | 0 | 0 |
| MC - GIRFEC | 17 | 20,414 | (20,431) | 0 | 0 |
| MC - Hawthorn Children's Centre | 38 | 22,000 | (22,038) | 0 | 0 |
| MC - Holistic Food & Key Essentials | 24 | 31,500 | (31,524) | 0 | 0 |
| MC - Winter Flexibility LACER | 19 | 2,498 | (2,517) | 0 | 0 |
| NHS Hospital WAS | 41 | 22,600 | (22,641) | 0 | 0 |
| Robertson Trust - AIM HI | 0 | 25,000 | (25,000) | 0 | 0 |
| Sure Start - HIF | 0 | 13,908 | (13,981) | 73 | 0 |
| Total Restricted Funds | 139 | 266,286 | (266,931) | 506 | 0 |
| Unrestricted | 235,518 | 145,129 | (99,450) | -10,025 | 271,172 |
| Designated - Property Maintenance | 6,000 | 0 | (6,273) | 6,773 | 6,500 |
| Asset Depreciation Fund | 6,742 | 0 | (6,899) | 2,746 | 2,589 |
| Total Unrestricted Funds | 248,260 | 145,129 | (112,622) | -506 | 280,261 |
| Total Funds | 248,399 | 411,415 | (379,553) | 0 | 280,261 |