

Report of the Directors and
Unaudited Financial Statements
for the Year Ended 31 March 2025
for
Coatbridge Citizens Advice Bureau

Charity Number – SC017271

Company Number – SC194748

Coatbridge Citizens Advice Bureau

Contents of the Financial Statements
for the Year Ended 31 March 2025

	Page
Company Information	1
Report of the Directors	2
Statement of Financial Activities	7
Balance Sheet	8
Notes to the Financial Statements	9
Independent Examiner's Report	12

Coatbridge Citizens Advice Bureau

Company Information
for the Year Ended 31 March 2025

DIRECTORS:	Sir T Clarke CBE J S Dempsie C Russell D G Craig (Chair) W McDonald M Ewing P McDonnell H Doig M McArthur M Paterson
CHAIRPERSON:	D G Craig
SECRETARY:	J Melvin
TREASURER:	M McArthur
REGISTERED OFFICE:	Unit 10 Fountain Business Centre Ellis Street Coatbridge Lanarkshire ML5 3AA
CHARITY REGISTRATION NUMBER:	SC017271
COMPANY REGISTRATION NUMBER:	SC194748
INDEPENDENT EXAMINER:	Paul Brien CA MRA Business Services Limited Chartered Accountants 2 & 6 Wellgatehead Lanark ML11 9AA

Coatbridge Citizens Advice Bureau
Report of the Directors for the Year Ended 31 March 2025

The Directors present their report with the financial statements of the company and charity for the year ended 31st March 2025.

DIRECTORS

The directors shown below have held office during the period from 1 April 2024 to the date of this report.

Sir T Clarke CBE
J S Dempsey
C Russell
D G Craig (Chair)
W McDonald
M Ewing
P McDonnell
H Doig
M Paterson
M McArthur (appointed 21 November 2024)
J McAnulty (resigned 3 June 2024)
J Gibson (resigned 18 February 2025)
J Mahon (resigned 13 November 2024)

Constitution and Objects

The company's objective is to ensure that individuals within Coatbridge and the surrounding areas do not suffer through ignorance of their rights and responsibilities or of the services available, or through an inability to express their needs effectively. The company is governed by its Memorandum and Articles of Association and is a registered charity.

The Bureau

The Bureau operates within the Citizens Advice Scotland Membership Standards and is subject to regular quality audits which were awarded again on 27 August 2024 with excellent feedback. The Bureau was awarded full compliance for both quality of advice and policies and procedures in August 2024 and was accredited to Scottish National Standards through Scottish Legal Aid Board in July 2022 and is currently undertaking reaccreditation. Coatbridge CAB is also a disability committed employer and organisation, awarded to 11 October 2027. The CAB operates from town centre premises and provides a holistic, one to one, multimedia and walk in advice service. The office is open from 9.00am to 3.15pm Monday to Thursday and 9.00am to 12pm on a Friday morning and telephones and emails from clients are answered throughout the day along with a voicemail facility if all phones are busy. Appointments are available out with our published drop in advice sessions both face to face and by telephone. The advice service is provided by a team of paid advisers through project funding and around 16 highly motivated volunteers who give their time freely to help those more unfortunate than themselves. If the Bureau paid its volunteers an average wage based on paid staff costs, given the number of hours contributed, the salary costs of the volunteers for 2024/2025 would have been around £154,800 a year. During the year, Coatbridge Bureau had 3,882 clients which is an increase on previous years, many returning throughout the year as Coatbridge CAB dealt with 12,965 areas of advice given.

The presenting issues are still high around benefits with 7,412 areas of advice given but there is also a marked increase in utility enquiries including fuel vouchers with the forecast being greater this year. The financial gains for our clients were £2.5 million which is a great result but is likely to be much higher as some clients don't let us know the outcome of the support we have provided. The volunteers provide a very valuable and necessary service to their community. Their dedication, capacity to embrace change and enthusiasm to help others less fortunate is unrivalled. The Directors would like to thank them for their continued support to the service despite these hard times since covid, which is still lingering about, and some of them did and still do work from home for us which was great and really needed along with those who come into the CAB. Statistics show that for every £1 of core funding received to operate our bureau the CAB return on client gain is £23 which is excellent value for money and still among the highest within the Scottish Citizens Advice Network which reflects the great work that staff and volunteers do.

We would like to thank our funders for their support in the last year and we look forward to working with them in the future to not only maintain but grow our advice and information services to the public. Primary sources of funding for the Bureau are: North Lanarkshire Council, The National Lottery, Citizens Advice Scotland, Robertson Trust, Peoples Postcode Lottery, Foundation Scotland, Independent Age, DWP (Help to Claim Project), NHS (PASS Project) and Scottish Government. As always, external funding is tight and often difficult to get more than a year at a time so we will continue to search for funding especially longer term, as we cannot afford to lose the expertise and commitment of project staff undertaking specialist casework. The roots of our CAB are based on volunteering which is why our highly trained volunteers are so vital for our general advice work which is often our day-to-day enquiries and again we thank them for giving up their time to help their local community. We continue to work in partnership with several local organisations to benefit our clients as well as being actively out in the community through several outreach surgeries including regular attendance at local information events and within the 2 large supermarkets (ASDA and Tesco), along with presentations to local groups and holding information stands at some local school parents nights.

Welfare Rights

The project provides an outreach and home visit service to those clients who are unable to come to the Bureau. Benefit Tribunal representation is available for our clients. Many of our clients would not have gone forward with an appeal without our support and are appreciative of the support they are given. This is reflective of the current situation where many clients are refused benefits and then must claim Universal Credit. The team have continued to be busy with income maximisation appointments, tribunal representation and home visits. Funding for a full time Welfare Rights Officer (WRO) and part time WRO were funded for the year to March 2025 by the National Lottery, The Robertson Trust, NHS and Money Talk Team through Citizens Advice Scotland and Scottish Government.

PASS

The Patients Advice and Support Service is funded by the Scottish Government and NHS with part-time caseworkers based in Coatbridge and Lanark Bureaux. The caseworkers provide a service to help patients resident in Lanarkshire who have experienced problems when using NHS facilities. The service also incorporates a service to inmates in Shotts prison. This is a busy post with one of the highest referrals in Scotland and he works along with his counterpart based in Clydesdale CAB which is a credit to their hard work. Many of their enquires come through the PASS Helpline on 0800 917 2127 which is operated by both caseworkers as well as dealing with their local enquiries.

Housing Advice Service

The project provides a second-tier service for North Lanarkshire CABx Advisors and is based in the Coatbridge Bureau along with surgeries held within other CABx in North Lanarkshire. It is funded by North Lanarkshire Council as part of their homeless prevention strategy using funds supplied by the Scottish Government for that purpose. The aim of the project is to improve the quality of housing advice in North Lanarkshire. Funding for this project, as there are 2 very experienced advisers, is very tight and can be supplemented by reserves from the main bureau if required, as it is a vital service. They get referrals from many organisations including NHS, The Simon Community and signposted by NLC in order to ensure clients get independent advice as often the enquiry is council related. The demand for this service has never been greater and covers various housing issues including private tenants, neighbourhood disagreements and relationship breakdowns which is still a fallout from the sad impact of the cost of living crisis and increasing mental health problems

Debt Advice Service

Due to funding constraints, we cannot offer a full debt service and this service has been greatly missed by the community of Coatbridge as North Lanarkshire has been identified as one of the worst areas in Scotland with debt issues. We can undertake basic debt advice and offer a client referral to North Lanarkshire Council (The Tackling Poverty Team) or Step Change or a neighbouring CAB for complex cases including casework. As part of the CAB service we still work with Skills Development Scotland and Partnership Action for Continuing Employment (PACE) to provide face to face sessions for companies with employees facing redundancy.

Pension Wise

This is a project funded by Treasury to advise clients age 50+ on options available to them to release equity from private or occupational pensions. This service is provided by an online service or helpline by phoning 0800 138 3944. A Pension Wise Adviser also attends Coatbridge CAB 1 day a month for face to face appointments arranged through the helpline service.

Armed Service Advice Project (ASAP) now Lanarkshire Armed Service Advice (LASA)

This bespoke national advice support to all veterans was unfortunately stopped due to funding constraints, however Motherwell CAB through separate funding provide this service to veterans throughout Lanarkshire with the adviser, herself a veteran. Appointments are arranged through Coatbridge CAB for face to face or home visits in Coatbridge as required.

Help to Claim

Since April 2019 we have successfully delivered a project funded by Department for Work and Pensions (DWP) via Citizens Advice Scotland (CAS). This project enables us to support vulnerable clients who may not be able to claim Universal Credit (UC) online or who may experience issues for follow up action until they get their first payment. This may include difficulties setting up a bank account, confirming their identity or claiming an advance until their UC is paid out. This service was previously a full face to face service but has changed and is now a helpline service (0800 023 2581) and is still provided in Coatbridge CAB by an experienced adviser and face to face support is now offered by the jobcentres in Airdrie and Bellshill.

Energy Support

As a result of the cost of living crisis, we have seen the demand of clients needing help with energy issues including problems with credit and incorrect bills increase dramatically. Through energy funding applications via Citizens Advice Scotland we are able to employ a full time energy adviser. The project supports initiatives such as Warm Home Discount, energy savings tips, switching tariffs, negotiating with energy suppliers and arranged fuel vouchers for pre-payment meters through partnerships with Home Energy Scotland and the Fuelbank Foundation. This has been a lifeline to many venerable clients.

Older Persons Project

We were fortunate to secure 3 years funding from Independent Age for a dedicated adviser to support clients aged 65+, this will help people with unclaimed benefit entitlement, support with issues such as applying for home assessments if needed, blue badges and any of our normal CAB services. Feedback from clients and external organisations has been excellent and as well as awards of benefit from clients who did not think they would be entitled, so didn't claim, or thought it was charity, which it obviously isn't the case. We are contacting local groups to spread the word that we are there to help clients ages 65+ and tell them about all the CAB services.

Money Talk Team

We also have another project funded through Scottish Government, again via CAS, to ensure that vulnerable clients, especially the elderly or young families, know about benefits they may be entitled to. It is more than just benefit entitlement, it could be information around switching energy providers, warm home discounts, help with school uniforms or clients who are struggling to make their money last to the end of the week/month or worried about how they'll pay their bills and ensuring that they are not paying over the odds for services. This service is usually provided by appointment either face to face or can be undertaken as a telephone interview, whatever suits the client. Telephone 01236 421 447 for an appointment

Future Strategy

The Bureau plans to continue the activities outlined subject to satisfactory funding arrangements. The Bureau has implemented a volunteer recruitment strategy using local press and media and also have access to a training programme through Lothian and Motherwell CABx, a project offering training to all CABx throughout Scotland. We have been training new volunteers using online modules and job shadowing both in admin to see the start of a client's journey following onto advising. All their work and the work of the other advisers are checked to ensure we comply with quality standards. We have continued to support some of our volunteers into paid employment and further education and are thankful for them all, especially those who have chosen to help others now that they are retired. We obviously need to keep recruiting in order to sustain enough volunteers to provide our excellent generalist advice service and are happy to speak to anyone interested in this. We currently have 2 paid staff for reception and admin (both also trained advisers) funded through small grants secured and another 2 admin posts funded through Employability Funding by North Lanarkshire Council which enables us to answer our phones throughout the day and then pass the enquiries onto advisors to offer support and advice. These schemes, as well as helping develop skills for the unemployed people to get them back into the world of employment, also provides a valuable first point of contact for our clients and support for the project staff and volunteers. Despite the challenges that covid brought about, it presented us with the opportunity to adjust our working practises enabling us to support clients through other channels such as telephone and email but we still provide a full face to face service as many clients still prefer this. Any staff and volunteer working in the CAB or at home, even part time are fully aware and adhere to the risk assessment produced and ensure all guideline are followed to maintain a safe and secure working environment. One of our priorities has been our Business Plan which we are currently updating to ensure that we have a full funding strategy and business plan for the Bureau in order to sustain and hopefully increase our services that we provide both at the CAB and at outreaches. This is the remit of our Board, who are all volunteers, who either work or live in Coatbridge and want to ensure that our local community have a CAB that they can access and depend on as well as taking forward the growth and improvement of our financial position. The Directors and Bureau Manager are actively involved in ensuring that the level of Bureau funding is maintained and improved, our Business Plan is reviewed on a regular basis to keep in line with the current funding and future opportunities. The Board look forward to continued expansion and promotion of the Bureau services during the new financial year

Results for the year

The bureau generated an overall surplus of £78,612 (23/24 deficit (£591) for the year, the details of which are shown on the Statement of Financial Activities. As at 31st March 2025 the bureau has total funds of £301,716 (31 March 2024 £223,104).

Reserve Policy

The Board has maintained its policy of having reserves to cover expenses for a minimum period of 6 months for the Main Bureau and will continue this policy of financial management into the next financial year. The Board also intend to "ring-fence" part of their reserves to invest for the future to benefit the bureau and the local community.

Investment Policy

Bureau and Project funds are held in the appropriate Treasurer's Bank Accounts. The Board does not invest Bureau funds in any other way; however the Board are currently looking in to accounts into which some excess funds could be placed in order to generate additional income for the Bureau.

Risk Review

The Business Plan includes the financial strategy of the company to resource its activities. A robust financial accounting system ensures that management of finances is efficient and effective. The accounts are prepared by our bookkeeper Alistair; and the accounts are monitored by the Manager and Company Treasurer, with management accounts being presented to the Directors at each bi-monthly meeting of the Board. An independent annual review of the company accounts is conducted and the financial strategy adjusted to meet the requirements of the forthcoming year's activities. A budget for the current financial year has been prepared and agreed by the Board with a bi-monthly review to ensure sufficient reserves are held to fund the Bureau activities. A risk assessment recognises that staff and volunteer turnover are a major risk and recruitment and training procedures require continual review.

Responsibility of the Board

The Boards responsibilities as decreed by Company Law are outlined on the Balance Sheet

Members of the Board

Members of the Board, who are directors for the purposes of the company and trustees for the purpose of Charity Law and who served during the year are set out on page 2 of the report.

This report has been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies

Approved by the Board of Trustees on 27th November 2025 and signed on their behalf by:

A handwritten signature in black ink, appearing to read 'Daniel Craig', followed by a long horizontal line extending to the right.

.....
D G Craig - Chair

Coatbridge Citizens Advice Bureau
Statement of Financial Activities for the Year Ended 31 March 2025

	Unrestricted Funds	Restricted Funds			2025	2024
	Bureau £	PASS £	Welfare Rights £	Housing £	Total £	Total £
Income from charitable activities						
North Lanarkshire Council	78825			62706	141531	123826
Lottery Funding	0		35017		35017	16666
NLC Volunteer NL Challenge Fund	0				0	1500
NLC Wage Subsidy	23102				23102	17933
Citizens Advice - Pension Wise	1061				1061	1010
Citizens Advice - Energy Projects	52535				52535	45160
Citizens Advice - PASS	2502	27852			30354	29240
Citizens Advice - Aviva Project	0				0	3830
Citizens Advice - Gambling Support	2759				2759	2998
Citizens Advice - Financial Health/Money Talk	63168				63168	67660
Citizens Advice - Help to Claim	20590				20590	18269
Citizens Advice - SGN Safe & Warm Outreach	0				0	14168
Citizens Advice - Independent Age Boosting Advice	18008				18008	0
Citizens Advice - SPEN	19325				19325	0
Citizens Advice - Winter Energy Campaign	3000				3000	0
Grant - Robertson Trust	15000		15000		30000	30000
Grant - Postcode Lottery	50000				50000	0
Grant - Aviva Community Fund	628				628	0
Fundraising & donations	1372				1372	1214
Total income	351,875	27852	50017	62706	492450	373474
Expenditure on charitable activities						
Salaries	225376	23977	32994	52042	334389	288966
Pension Costs	4343	991	2835	3914	12083	24188
Training	1065				1065	1435
Telephone & internet	3284	325	641	727	4977	5385
Postage, Stationery & Advertising	1228	99	193	247	1767	2271
Travel Expenses	1162		318	248	1728	1686
Membership Fees	2522	199	385	463	3569	3109
Sundry Expenses	1550	82	81	91	1804	1322
Accountancy & Professional	3610	365	530	651	5156	5208
Rent & Rates	21157	1205	2510	2422	27294	26766
Insurance	3025	254	552	560	4391	2423
Heat & Light	8968	222	110	440	9740	9536
Repairs & Renewals	2388	2047	620	820	5875	1770
Total Expenditure	279678	29766	41769	62625	413838	374065
Net Income/(Expenditure)	72197	-1914	8248	81	78612	-591
Transfers between funds	0	0	0	0	0	0
Net movement in funds	72197	-1914	8248	81	78612	-591
Total Funds Brought Forward	217602	5502	0	0	223104	223695
Total Funds Carried Forward	289799	3588	8248	81	301716	223104

The statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derives from continuing activities.

Coatbridge Citizens Advice Bureau
Balance Sheet as at 31 March 2025

	Notes	31.3.25 £	31.3.24 £
CURRENT ASSETS			
Debtors	5	43,946	30,573
Cash at bank and in hand		<u>272,522</u>	<u>206,434</u>
		316,468	237,007
CREDITORS			
Amounts falling due within one year	6	<u>14,752</u>	<u>13,903</u>
NET CURRENT ASSETS		<u>301,716</u>	<u>223,104</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>301,716</u>	<u>223,104</u>
RESERVES			
Restricted funds	7	11,917	5,502
Unrestricted funds		<u>289,799</u>	<u>217,602</u>
		<u>301,716</u>	<u>223,104</u>

The company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 March 2025

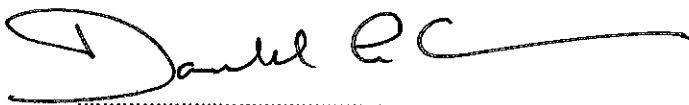
Members have not required the company to obtain an audit of its financial statements for the year ended 31 March 2025 in accordance with Section 476 of the Companies Act 2006.

The directors acknowledge their responsibilities for:

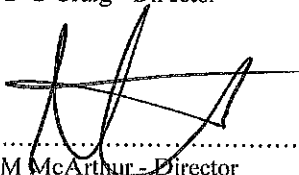
- (a) ensuring that the company keeps accounting records which comply with Sections 386 and 387 of the Companies Act 2006 and
- (b) preparing financial statements which give a true and fair view of the state of affairs of the company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the company.

The financial statements have been prepared in accordance with the provisions applicable to charitable companies subject to the small companies regime.

The financial statements were approved by the Board of Trustees on 27th November 2025 and were signed on its behalf by:



.....
D G Craig - Director



.....
M McArthur - Director

The notes form part of these financial statements

1. ACCOUNTING POLICIES

The principal accounting policies adopted, judgements and key sources of estimation uncertainty in the preparation of the financial statements are as follows:

a) Basis of accounting

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

Preparation of the accounts on a going concern basis

The trustees are of the view that the immediate future of the charity for the next 12 to 18 months is secure and that on that basis the assessment of the trustees is that the charity is a going concern.

The principal office and place of business of the charity is Unit 10, Fountain Business Centre, Ellis Street, Coatbridge, ML5 3AA. The charity meets the definition of a public benefit entity under FRS 102. The financial statements are provided in pounds sterling and rounded to the nearest whole pound.

b) Fund accounting

- Unrestricted funds are available for use at the discretion of the Trustees in furtherance of the general objectives of the charity.
- Designated funds are unrestricted funds earmarked by the Trustees for particular purposes.
- Restricted funds are subjected to restrictions on their expenditure imposed by the donor or through the terms of an appeal.

c) Income

Incoming resources are included 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. The following specific policies are applied to particular categories of income:

- Voluntary income is received by way of grants, donations and gifts and is included in full in the Statement of Financial Activities when receivable. Grants, where entitlement is not conditional on the delivery of a specific performance by the charity, are recognised when the charity becomes unconditionally entitled to the grant.
- Donated services and facilities are included at the value to the charity where this can be quantified. The value of services provided by volunteers has not been included in these accounts.
- Investment income is included when receivable.
- Incoming resources from charitable trading activities are accounted for when earned.
- Incoming resources from grants, where related to performance and specific deliverables, are accounted for as the charity earns the right to consideration by its performance.

Income is only deferred when:

- The donor specifies that the grant or donation must only be used in future accounting periods; or
- The donor has imposed conditions which must be met before the charity has unconditional entitlement.

d) Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that 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 costs related to that 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.

- Costs of generating funds comprise the costs associated with attracting voluntary income.
- Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.
- Governance costs include those costs associated with meeting the constitutional and statutory requirements of the charity and include the audit fees and costs linked to the strategic management of the charity.
- All costs are allocated between the expenditure categories of the SoFA on a basis designed to reflect the use of the resource. Costs relating to a particular activity are allocated directly, others are apportioned on an appropriate basis e.g. floor space, per capita or estimated usage.

e) Operating Leases

Rentals paid for under operating leases are charged to the Statement of Financial Activities. The obligation to pay future rentals on operating leases is shown by way of a note to the Accounts.

f) Pension scheme

The company operates a defined contribution pension scheme for the benefit of its employees. The assets of the scheme are administered by a separate body of Trustees in a fund independent from those of the company.

The pension costs charged against profit represent the amount of employer's contributions payable to the company's pension scheme in respect of the accounting period.

2. LEGAL STATUS

The charity is a company limited by guarantee and has no share capital. The liability of each member in the event of winding up is limited to £1.

3. STAFF COSTS AND NUMBERS

	31.3.25	31.3.24
	£	£
Wages & salaries	334,389	288,966
Pension costs	12,083	24,188
Training	<u>1,065</u>	<u>1,435</u>
	<u>347,537</u>	<u>314,589</u>

The average number of employees during the year was:

<u>17</u>	<u>16</u>
-----------	-----------

No staff member received remuneration in excess of £60,000 in either 2024 or in 2025.

4. TAXATION

As a charity, Coatbridge Citizens Advice Bureau is exempt from tax on income and gains falling within section 505 of the Taxes Act 1988 or Section 252 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects.

5.	DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR	31.3.25	31.3.24
		£	£
	Trade debtors	43,196	29,703
	Prepayments	<u>750</u>	<u>870</u>
		<u>43,946</u>	<u>30,573</u>
6.	CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR	31.3.25	31.3.24
		£	£
	Trade creditors and accruals	14,752	13,093
	Deferred Income	<u>0</u>	<u>0</u>
		<u>14,752</u>	<u>13,903</u>
7.	RESERVES		
	RESTRICTED FUNDS	31.3.25	31.3.24
		£	£
	At 1 April 2024	5,502	12,432
	Surplus for the year	<u>6,415</u>	<u>13,245</u>
		11,917	(813)
	Transfer from unrestricted funds	<u>0</u>	<u>6,315</u>
	At 31 March 2025	<u>11,917</u>	<u>5,502</u>
	UNRESTRICTED FUNDS		
	At 1 April 2024	217,602	211,263
	Surplus for the year	<u>72,197</u>	<u>12,654</u>
		289,799	223,917
	Transfer to restricted funds	<u>0</u>	<u>(6,315)</u>
	At 31 March 2025	<u>289,799</u>	<u>217,602</u>
8.	TRUSTEE REMUNERATION AND RELATED PARTY TRANSACTIONS		
	The charity trustees were not paid nor received any other benefits from the charity in the current year or the previous year, neither were they reimbursed expenses during the current or previous year.		
	No trustee or other person related to the charity had any personal interest in any contract or transaction entered into by the charity during the current year or the previous year.		
9.	OPERATING LEASE COMMITMENTS		
	There were operating lease commitments totalling £2,119 (2024 - £4,945) at the Balance Sheet date.		

Coatbridge Citizens Advice Bureau

Independent Examiner's Report to the Directors/Trustees of Coatbridge Citizens Advice Bureau

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 March 2025.

Responsibilities and basis of report

The trustees (who are also the directors of the company for the purposes of company law) are responsible for the preparation of the accounts in accordance with the terms of the Companies Act 2006 (the 2006 Act).

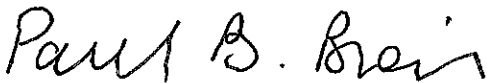
Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under Section 145 of the Charities Act 2011. In carrying out my examination I have followed the Directions given by the Charity Commission under Section 145(5)(b) of the 2011 Act.

Independent examiner's statement

Since your charity's gross income exceeded £250,000 your examiner must be a member of a listed body. I can confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants of Scotland, which is one of the listed bodies.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

1. accounting records were not kept in respect of the Company as required by Section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of Section 396 of the 2006 Act other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities (applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).



Paul Brien CA
MRA Business Services Limited
Chartered Accountants
2 & 6 Wellgatehead
Lanark
ML11 9AA

Date: 27th November 2025