



# **BUTE ADVICE CENTRE ANNUAL REPORT 2024/2025**

## Contact Details

Bute Advice Centre SCIO - SC051240

5 King Street,  
Rothesay,  
Isle of Bute, PA20 0DD

Telephone: 01700 502784

Web Page: [www.buteadvice.org](http://www.buteadvice.org)

Email: [info@buteadvice.org.uk](mailto:info@buteadvice.org.uk)

Facebook: #buteadvice3



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## Appendix A:

Independent Examiner's Report & Accounts

2024/2025

# WELCOME

Thank you to all those showing an interest in the work of Bute Advice Centre.

This document forms our Annual Report for 2024/2025 and I very much hope that you find the information contained therein interesting and enlightening.

The report introduces you to the staff and outlines some of the projects which they have been undertaking. It also highlights the main funders and partner organisations, with whom we work to fulfil the mission and aims of Bute Advice Centre across Argyll and Bute.

There is more information on our website, where you will also find our recently published 4<sup>th</sup> edition of our helpful guide “Cost of Living Support in Argyll & Bute”.

## **Gordon Sutherland**

Chairman

### **Our Mission**

**Bute Advice Centre was established for the purpose of benefiting communities across Argyll & Bute, by the advancement of education (including debt management, welfare rights, consumer rights, housing and energy issues), the protection of health, both mental and physical and the relief of poverty, sickness and distress.**

### **Our Aims**

To fight poverty and social exclusion by the provision of impartial, confidential advice and assistance regarding:

- Housing Advice
- Homelessness, eviction, housing grants, arrears and Tenancy issues
- Welfare Benefits Advice
- Benefits checks, form filling and representation at Tribunal Appeals
- Utilities Advice
- Debt Management, liaising with utility providers, changing suppliers, accessing grants and alleviation of fuel poverty advice
- Debt Management Provision (advice regarding voluntary payment arrangements, protected trust deeds, bankruptcy, DAS and court representation)

## Chairman's Report

It is my pleasure to present this Annual Report, for the period 2024/2025, on behalf of Bute Advice Centre. We have adopted a different format this year, which I hope will help to simplify our submission to the Office of the Scottish Charity Regulator (OSCR).

The rising Cost of Living Index, including the substantial increases in energy and food costs, has made life very difficult for the less well-off members of our community; and I am extremely proud of the achievements of our hard-working Manager and staff, for their success in supporting those who so desperately need our help.

The Centre currently employs 9 part-time members of staff and I am particularly grateful to Inspiralba for the financial support which they have provided, to enable us to take on the additional members of staff which allow us to tackle the ever-increasing needs within our community.

The activities of the Advice Centre have continued to spread outwith Bute. We operate substantially within the Cowal area and for various projects we deliver services throughout the entire area of Argyll and Bute.

During the period 1<sup>st</sup> April 2024 to 31<sup>st</sup> March 2025, the total Client Gain figure obtained by staff on behalf of clients was £2,450,833, from a Client caseload figure of 1417 individuals and families. It is worthy of note that Universal Credit accounted for more than £900,000 of this total and a figure in excess of £831,474 was claimed in Disability Benefits for clients.

These gains are extremely important to the recipient families, as they help to keep families together and assist them to enjoy a better standard of living. The vast majority of these gains are spent locally, so there is a substantial boost to the local economy.

I am very pleased to advise that we are currently in a financially stable position, however we can never be complacent regarding this aspect; our Manager Julie Semple has devoted a substantial part of her time to seeking funding and establishing contract agreements to finance our operations. We are extremely grateful for the high rate of success which Julie delivers in this respect.

I would like to offer our grateful thanks to our major partners for the close working relationships which we share – Argyll Community Housing Association (ACHA), Allenergy, Inspiralba, the Robertson Trust and Argyll and Bute Council are some of our closest partners and allies and their support enables us to successfully achieve our goals.

It has always been my privilege to serve as Chairman of Bute Advice Centre and I welcome this opportunity to thank our extremely hard-working Manager and staff; also, my fellow Trustees of Bute Advice Centre and our partner organisations and funders. Everyone involved helps to ensure that Bute Advice Centre remains at the heart of this community.

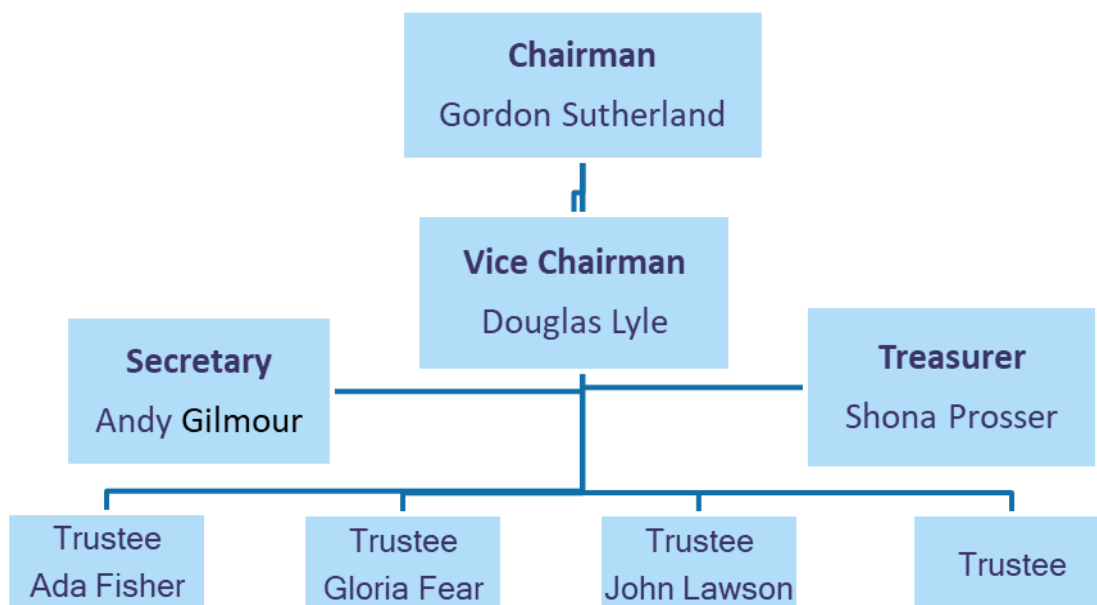
Our primary goal has always been to serve our community – most especially, the weak, the disadvantaged and the vulnerable.

Thank you for your consideration and your support.

**Gordon Sutherland**  
Chairman

### Meet the Board

The Board meets regularly once a month, with a summer & Christmas recess, and holds an Annual General Meeting in line with its constitution. We welcome opportunities to meet our funders and to attend the selection of OSCR and Accountant offered seminars. Other meetings are held by Trustees as part of sub-committees looking into our IT, staffing and policies to ensure we remain fully up to date and compliant with legislation.



## Treasurer's Report

We are delighted, once again to report that the Bute Advice Centre remains financially stable, whilst providing excellent value for money to our funders. As can be seen in the signed accounts at Appendix A, our annual expenditure figure has reduced, this is as a result of prudent fiscal control, staff changes within 2024 and ongoing support from InspirAlba. Our income and surplus also reflect the first tranche of grant funding (£30K) received in January as part of a 3year project with the Robertson Trust.

### Key Figures

2023/2024	£		2024/2025	£
Income	218,869		Income	225,022
Expenditure	186,596		Expenditure	166,757
Surplus	32,273		Surplus	58,264
<i>Staff Salary total</i>	<i>152K</i>		<i>Staff Salary total</i>	<i>140K</i>

### Staffing & Restructure

In January, at the Manager's suggestion, the board reviewed the organisation, roles and responsibilities within the BAC and agreed a restructure to ensure the future resilience of the BAC. A review of posts with similar responsibilities and qualifications in both Glasgow and further afield were examined. We were pleased to see that, although a charity, our salaries remain fair and competitive. We have also increased our employers NEST pension contribution to 5%.

Staff recruitment on a small island is not easy, however, with Colum Buchanan, an experienced adviser, approaching retirement, together with an opportunity to assist people back into work, the interview panel were delighted to identify 4 candidates, who joined us in April 2025 to enhance the team. Their training has progressed well under the new structure, and they are demonstrating the right personal qualities and aptitude for their roles within the BAC. In May, the Board were unexpectedly faced with seeking a new Manager to take the BAC forward. The interview panel were delighted to find in Andrea Sinclair, a very experienced manager willing to embrace the BAC Manager role and the aims of the charity.

### Funding & Projects

Some of our current funded projects, including one with a major funder, are due to cease in March/April 2026. However, thanks to the work of our Manager, the BAC is well positioned to explore new projects, as part of new partnerships and bid for funding opportunities to continue the support we provide.



Bute Advice Centre holds a reserve fund in line with good practise and OSCR recommendations. Our Reserves policy is intended to ensure a smooth wind down, in the event of the service provided ending. It is reviewed annually to ensure sufficient funds are held to meet all statutory financial requirements in the event of redundancies, closure of the office and settling of all outstanding bills.

This fund is also available to the Board, if contingency funds are required to meet running costs, should there be an interruption or change in projects and funding. This will allow time for the BAC Manager to bring further projects online and re-assess staffing requirements. This is part of our resilience planning.

### **Benefitting & Supporting Argyll & Bute**

Whilst our client gain figures are one measure of achievement and form an important indication of the impact our services provide, they do not reflect the many, many people that never appear within the statistics, who are given advice and support, either in person, at events or through the BAC Booklet.

Thank you to all those that continue to support us financially, you help ensure information and support are provided to the most vulnerable in Argyll & Bute Communities.

### **Changes**

After 3 years as treasurer and a trustee, I informed the Chairman and Secretary in January that I would be stepping down at this AGM. I would like to take this opportunity to thank the BAC Trustees and staff, with special thanks to Kim Parry, who has been my fount of knowledge on all matters financial and runs the office administration with wonderful efficiency.

The Bute Advice Centre is keeping pace in an ever-changing landscape of political and global uncertainties, providing that vital point of stability, advice and comfort to the most vulnerable in our community. I am incredibly proud of the way the Welfare Rights team, under Heather Buchanan, have worked together to meet client needs. There may be changes and challenges ahead, but the compassion, commitment and care will continue.

It has been a privilege to be a small part of supporting this service. I wish all at the BAC the very best in your future endeavors.

**Shona Prosser**

Treasurer /Trustee

## Manager's Report

Bute Advice Centre has been extremely productive over the last year. Staff have industriously helped many individuals and households, navigating the financial hardships of the cost-of-living crisis, that continues to affect the health and wellbeing of many. Our service prioritises supporting clients to maximise their income and reduce outgoings through benefits, grants and rebates.

My report will highlight the wonderful projects that have assisted clients, often at their lowest and most vulnerable point.

Our Chairman, Gordon Sutherland has already reflected on the client gain and numbers of clients that have been assisted. The aim of my report, is to shed light on the benefits of the various initiatives taken by staff to maximise incomes, relieve poverty and reduce distress, in line with our mission statement.

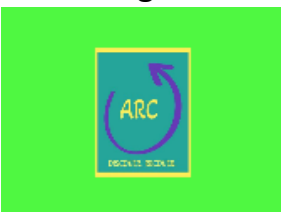


The Good Things Project is now in its second year. Last year it allowed staff member Ross Semple to give out tablets and sim cards to those who were struggling to top up their mobile phones. This year we have had access to sim cards only. In this age of digitalisation, having a phone is a necessary tool to carry out banking, pay for goods, update universal credit journals, make applications and so on. The

costs of topping up when an individual is living on a limited budget is incredibly hard. Clients have come to Bute Advice Centre with no credit, desperate to contact DWP or SSS when problems have arisen with their benefits. The distress and anxiety is palpable. Being able to offer practical assistance in that moment, supports the client in a variety of ways, including reducing stress, allowing them to independently deal with their issues, leading to matters being resolved. With a simple sim card the individual can prevent problems escalating. Paul is now heading up this project admirably and will continue to offer sim cards as a priority service.



Supporting clients who suffer from mental health problems or addictions is hugely rewarding. Staff member Liz regularly attends ARC, building relationships with those



who attend and offering welfare rights support to those who suffer addiction issues and their loved ones. She particularly highlights the benefits of the Flexible Food and Fuel Project, where grants of up to £1000+ can be offered to households.



Life can be very challenging on a limited budget and staff have been out in the community trying to contact those who could benefit from advice and assistance. Corinne and Carol have attended the Adult Learning events, to highlight the services available. In this environment there is access to individuals who would perhaps never feel comfortable making an appointment or coming to the Centre. By following up with a second visit, a number of clients were supported with welfare rights issues.

Budgeting on a reduced income is very challenging, having life skills to stretch budgets is therefore critical. Julie and Carol have attended ARC to deliver the Grow Your Own initiative, where individuals were given everything they needed to set up a herb box. This small introduction to growing their own food was met with great enthusiasm, with 50 participants. An experienced speaker in Tam MacDonald allowed attendees to ask many questions, helping set them up for success.



Additionally, Julie and Carol attended Dunoon Foodbank to deliver a Bake Your Own Bread event. With recipes to hand out and a selection of breads to try, including a regular homemade white loaf, seeded brown, focaccia and cinnamon buns, many individuals were encouraged to attempt to make their own bread. Participants were given a bag of bread flour with added yeast as a gentle introduction.



Those attending who already make their own bread, discussed the pitfalls and offered advice. This led to discussions on homemade soup and other recipes, helping build confidence and reducing social isolation as people came together and shared skills and experience.

Heather has been working very hard with ACHA tenants to help them access all the benefits they are entitled to. Additionally accessing HACT energy vouchers to ease fuel poverty. Our contract with ACHA is longstanding and we appreciate the close working relationship with local staff and ongoing funding.

We continue to support refugee families as they settle into living within our community. As part of this assistance, our Undergraduate Apprentice Olena provides valuable help with language and interpretation problems.

The Cash for Kids project offered help to families this year, with an allocation of £50 for each child in the household. Caitlin and Kim did a sterling job in processing the claims very quickly. Caitlin visited a number of mother and baby groups etc to raise the profile of the project.

In recognition of the mental health challenges facing many of our clients, Julie, Corinne, Paul and Caitlin all attended training and are now certified Mental Health First Aiders.

All new staff have been on extensive training and are developing their skills in welfare rights and administrative duties, their strong work ethic and desire to learn is evident in their progress. Our thanks go to Inspiralba for all their support to Bute Advice Centre.

The Argyll and Bute Community Food Forum continues to be a way to access those who need to use foodbanks when facing financial hardship. Meetings are held quarterly at the various foodbanks across the region. Last August Julie attended Islay Foodbank with Rachel from ALLenergy, to conduct the meeting and raise the profile of the Flexible Food and Fuel Fund with partner organisations across the island. More recently the last forum meeting was held in Dunoon Foodbank. The next meeting is due to be held in Helensburgh Foodbank.



We continue to produce the “Cost of Living Support in Argyll and Bute” booklet, which is available in in paper format and online. This booklet is shared with partner organisations across the region. Recently the 4<sup>th</sup> edition was published and will be distributed in the coming weeks. Our thanks to Argyll and Bute Council for the funding to allow the publishing of the latest edition.

As Manager of Bute Advice Centre, I am incredibly proud of the achievements of the team over this last year. It has been my pride and pleasure to have been involved with Bute Advice Centre for the last 24 years and to be part of securing a financially stable and well-respected agency. It is now time to move on to new projects and while I am delighted to continue to cross paths with Bute Advice Centre in my new role, I do believe that the Centre will be in very safe hands with our incoming Manager, Andrea Sinclair. I wish her every success in her new role.

**Julie Semple**  
Bute Advice Centre Manager



## **Bute Advice Centre – Looking Ahead 2025/2026**

### **Board of Trustees**

As a requirement of our Constitution and part of this AGM - Notice is given:

Trustees - Not standing for re-election:

Shona Prosser – Treasurer  
John Lawson - Trustee  
Caroline MacPhee – Trustee

Trustees - Standing for re-election:

Gordon Sutherland – Chairman  
Douglas Lyle – Vice Chairman  
Andrew Gilmour – Secretary  
Gloria Fear – Trustee and incoming Treasurer  
Ada Fisher – Trustee

### **Bute Advice Centre Staff**

#### **Welcome**

It is with the greatest pleasure that we welcome Andrea Sinclair, who will shortly be taking up the post of Manager at Bute Advice Centre. Andrea joins us from South Lanarkshire Council and brings with her a wealth of experience which will be a tremendous asset to our organisation and to the community of Argyll and Bute.

A warm welcome also to Carol Myers, Caitlin Blick and Corinne Harrop, who joined our Welfare Rights and Benefits Adviser team in April 2025.

We are also delighted to welcome Olena Torbin to our team. Olena is an Undergraduate Apprentice who is gaining practical experience working within the Centre office, while she studies for a business degree.

#### **Farewells**

##### **Colum Buchanan**

In April 2025 we bid farewell to Colum on his retirement. He was a much-loved member of the team and a favourite among staff and clients for his calm, practical help and advice and his warm friendly manner. Colum brought a wealth of experience to the team, and we wish him a long and happy retirement.

## **Julie Semple**

Julie's connection with the Advice Centre stretches to almost 30 years and has continued despite brief intervals to fit in study, marriage, children and a great deal of excellent baking!

Her path has taken her from Volunteer to Bute Advice Centre Manager, and it is with mixed emotions that we see her move to new challenges and a role within our long-term partner ALLenergy.

I have known Julie within the Advice Centre for some 20 years now and I cannot adequately thank her for everything she has achieved to bring the organisation to its' current level of success and financial security. The awards which we have gained reflect in some measure the high esteem in which she is held.

Julie is leaving with our warmest wishes for every happiness and success in her new role with ALLenergy. We look forward to working with her, within the partnership she helped to create and shape, to provide the service which is essential to our community.

## **Gordon Sutherland**

Chairman

**This concludes our report on 2024/2025 and our Annual General Meeting,  
held at The Bute Museum, Rothesay on Thursday 7<sup>th</sup> August 2025.**

**BUTE ADVICE CENTRE  
Annual Accounts  
2024/2025**

**Registered Charity No: SC051240**

**BUTE ADVICE CENTRE  
RECEIPTS AND PAYMENTS ACCOUNTS  
FOR THE YEAR ENDED 31 MARCH 2025**

**BUTE ADVICE CENTRE  
RECEIPTS AND PAYMENTS ACCOUNTS  
FOR THE YEAR ENDED 31 MARCH 2025**

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**BUTE ADVICE CENTRE**

**REFERENCE AND ADMINISTRATIVE INFORMATION**

**Charity Name:** Bute Advice Centre SCIO

**Registered Office and  
Operational Address :** 5 King Street  
Rothesay  
Isle of Bute  
PA20 0DD

**Charity Registration Number:** SC051240

**Trustees:** Gordon Sutherland (Chairman)  
Douglas Lyle (Vice-Chairman, appointed 01.04.2025)  
Andrew Gilmour (Secretary)  
Shona Prosser (Treasurer)  
Gloria Fear  
Caroline MacPhee (Resigned 07.04.2025)  
Ada Fisher  
John Lawson

**Independent Examiners:** Wbg Services LLP  
168 Bath Street  
Glasgow  
G2 4TP

**Bankers:** Co-operative Bank  
Bridge Street  
Rothesay  
PA20 0HH

## BUTE ADVICE CENTRE

### REPORT OF THE TRUSTEES

#### FOR THE YEAR ENDED 31 MARCH 2025

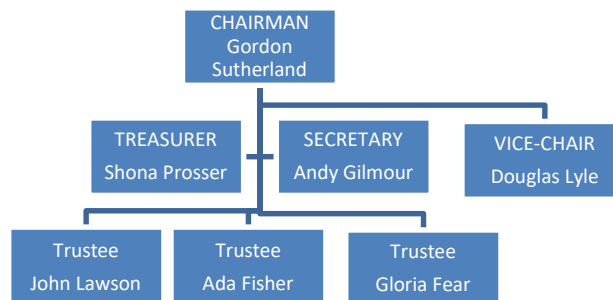
The trustees are pleased to present their report together with the receipts and payments accounts of the charity for the year ended 31 March 2025. The legal and administrative information on page one forms part of this report.

### Structure, Governance and Management

#### Organisational Structure

The Trustee committee have overall management responsibility for the Centre. The Manager is responsible for the day to day running of the Centre. The purposes and administration arrangements are set out in the constitution. The Chairperson, Treasurer and Secretary are nominated and elected at the Annual General Meeting and all Trustees are elected on the basis of having an interest in the aims of Bute Advice Centre. Limited Trustee training was provided during the year. The committee review the risks appertaining to the charity. The risks are primarily financial risks, and risks relating to health and safety and the provision of advice. Appropriate policies and insurance are in place to mitigate these risks and reviewed annually or as appropriate. There were no expenses paid to the Trustees during the year (2024: £Nil).

#### Trustees



The Manager, Julie Semple is responsible for the day-to-day running of the organisation, with a team of Administrator, Receptionist/Adviser and 3 Full Time Advisers.

The Management Committee receives regular updates and full reports at each of their meetings.

### Financial Review

#### Reserves Policy

The Reserves Policy of the organisation is to hold reserves which would be sufficient to allow the work of the Centre to continue in the event of a temporary shortfall in funding. The policy also aims to allow an orderly wind up of the organisation in the event of pending closure.

Currently, the charity holds cash reserves of £240,086 (2024: £181,762).

## **BUTE ADVICE CENTRE**

### **REPORT OF THE TRUSTEES**

#### **FOR THE YEAR ENDED 31 MARCH 2025**

#### **Objectives and Activities**

Bute Advice Centre is established for the purpose of benefitting the communities of Bute and Cowal by:

- The relief of poverty.
- Advancement of citizenship or community development.
- Advancement of human rights.
- Promotion of equality and diversity.
- The advancement of environmental protection or improvement.
- Support to the most vulnerable particularly affected by age, ill-health or disability.

#### **Achievements and Performance**

The Centre has continued to achieve a position of financial stability, and this generates the confidence to fulfil its' aims within the community. Bute Advice Centre is an independent Advice Centre and, as such, must work very hard to win financial support for its' work.

The funding comes from a variety of different sources and it is the excellent fundraising skills of the Manager Julie Semple which supports the work of the Centre and allows it to develop and strengthen.

The Centre relies mainly on contracted project work, rather than seeking individual donations and grants. This has brought the financial security which allows for forward planning and work scheduling.

The Trustees and Staff of Bute Advice Centre are indebted to the various funders who have supported the organisation throughout the past year:

Argyll Community Housing Association  
Argyll and Bute Council  
Inspiralba  
Good Things Foundation  
Robertson Trust

The Trustees and staff are rightly proud of what has been achieved during the last year, in respect of the major projects undertaken.

During the period 1 April 2024 to 31 March 2025, the total Client Gain figure, obtained by staff on behalf of clients, was £2,450,833, which is a modest increase on last year. It is worthy of note that Universal Credit accounted for more than £900,000 again this year. A figure in excess of £831,474 was claimed in disability benefits for all ages.

The Client Caseload figure for this period was 1,417.

The importance of this cannot be overemphasised within the community, as it helps protect families from eviction, helps to keep families together and to achieve a better standard of living. It is also extremely important to the local economy, as the vast majority of client financial gain is spent locally. In light of the pressures on finance due to the rising cost of living crisis, income maximisation is a critical service.

Some of the major projects currently undertaken by Bute Advice Centre staff include :-

Argyll and Bute Flexible Food and Fuel Fund – This project commenced during January 2021 and has been undertaken by our staff, in collaboration with Argyll & Bute Council and ALLenergy, providing financial assistance to those most in need. During the life of this project, a client gain figure in excess of £5 million has been achieved for our clients.

## **BUTE ADVICE CENTRE**

### **REPORT OF THE TRUSTEES**

#### **FOR THE YEAR ENDED 31 MARCH 2025**

#### **Achievements and Performance (continued)**

ACHA Welfare Rights Service – Centre staff continue to deliver the full range of face to face, telephone and e-mail services to tenants of the Housing Association within Bute and Cowal area.

Resettlement Programme - During the year, the Centre continued to give in-depth support to the Syrian, Sudanese, Afghan and Ukrainian refugee families who have settled on Bute and beyond. This support programme continues to be vitally important and greatly assists these families to integrate within the communities of Bute and Scotland.

Parental Employment Support Fund/ Spark Your Purpose – This project commenced during December 2022, and is holistic in nature, requiring co-operative working with various partner agencies, including Inspiralba, HELP, ALLenergy and Fyne Futures.

Argyll and Bute Community Food Forum – Bute Advice Centre staff have continued to act as Co-ordinators for the Food Banks throughout Argyll and Bute. Centre staff are available to engage with any individual who receives food parcels from the Foodbanks, to ensure that they are receiving their proper entitlement of benefits and to assist them to manage any debt or other problems which they may have incurred.

All staff diligently attend regular welfare rights and money advice training to ensure that all advice is current and accurate.

#### **Trustee & Staff Involvement**

Financial security, training and development opportunities, along with improved working conditions, up to date equipment and the flexibility to work from home when appropriate, has helped to provide the staff with the environment they need to feel supported and appreciated.

Good communication within the team, together with sound management means that Bute Advice Centre continues to exceed all project targets and make a meaningful difference within our community.

#### **The Board**

The Board of Trustees meet an average of ten times per year. All Trustees have the opportunity to view the work of the Centre at first hand.

#### **Target Goals for 2025/26**

One of the main objectives during the coming year will be to maintain the improved financial stability of Bute Advice Centre. Our fiscal position has considerably improved over the last few years and it is our stated aim to continue to seek funding to protect and develop the services provided by the Centre.

It is the intention of the Trustees to maintain a suitable Reserves Policy. Sufficient funding will be held in reserve, in order to ensure an orderly wind-down, in the event that Bute Advice Centre is faced with closure or reduced operation. This will be reviewed with particular attention to the increase of staffing numbers.

We continue to be supported by Inspiralba for contributions towards salary costs and training. It is very much hoped to continue this beneficial partnership with Inspiralba.

We continue to develop the relationship with the Good Things Foundation. This allows us to promote digital literacy for our clients, many of whom do not have access to adequate means of communication or relevant data.

**BUTE ADVICE CENTRE**

**REPORT OF THE TRUSTEES**

**FOR THE YEAR ENDED 31 MARCH 2025**

**Target Goals for 2025/26 (continued)**

This project allows us to issue free sim cards to vulnerable clientele to assist with their ability to access appropriate help and information.

Bute Advice Centre will continue to serve the communities of Argyll & Bute, especially the most vulnerable groups within these areas. This has always been our priority function and will remain our main goal.

The accounts have been approved by the trustees and signed on their behalf:

DocuSigned by:



D94D38500C23459...

Name: Gordon Sutherland

Date: 25 June 2025

## **INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF THE BUTE ADVICE CENTRE FOR THE YEAR ENDED 31 MARCH 2025**

I report on the accounts of the charity for the year ended 31 March 2025, which are set out on pages 7 to 10.

### **Respective responsibilities of trustees and examiner**

The charity's trustees are responsible for the preparation of the accounts in accordance with the terms of the Charities and Trustee Investment (Scotland) 2005 Act and the Charities Accounts (Scotland) Regulations 2006. The charity trustees consider that the audit requirement of Regulation 10(1) (d) of the Accounts Regulations does not apply. It is my responsibility to examine the accounts as required under section 44(1) (c) of the Act and to state whether particular matters have come to my attention.

### **Basis of independent examiner's statement**

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

### **Independent examiner's statement**

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

1. which gives me reasonable cause to believe that in any material respect the requirements:
  - to keep accounting records in accordance with section 44(1)(a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations, and
  - to prepare accounts which accord with the accounting records and comply with Regulation 9 of the 2006 Accounts Regulations

have not been met, or

2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed by:



6151A3779566460  
Mark Mulholland, F.C.C.A

**Wbg Services LLP**

168 Bath Street

Glasgow

G2 4TP

Date: 25 June 2025

**BUTE ADVICE CENTRE****STATEMENT OF RECEIPTS AND PAYMENTS****FOR THE YEAR ENDING 31 MARCH 2025**

	<b>Unrestricted</b>	<b>Restricted</b>	<b>2025</b>	<b>2024</b>
	<b>£</b>	<b>£</b>	<b>Total</b>	<b>Total</b>
			<b>£</b>	<b>£</b>
<b>Receipts</b>				
Donations	100	-	100	2,100
Grants	158,816	63,114	221,930	215,374
Bank Interest	2,992	-	2,992	1,395
<b>Total Receipts</b>	<u>161,908</u>	<u>63,114</u>	<u>225,022</u>	<u>218,869</u>
<b>Payments</b>				
Direct charitable activity payments	107,456	58,114	165,570	185,522
Governance costs	1,128	-	1,128	1,074
<b>Total Payments</b>	<u>108,584</u>	<u>58,114</u>	<u>166,698</u>	<u>186,596</u>
<b>Surplus for year</b>	<u>53,324</u>	<u>5,000</u>	<u>58,324</u>	<u>32,273</u>

**BUTE ADVICE CENTRE**  
**STATEMENT OF BALANCES**  
**AS AT 31 MARCH 2025**

	Notes	Unrestricted £	Restricted £	2025 £	2024 £
<b>Bank and cash in hand</b>					
Opening balances		181,762	-	181,762	149,489
Surplus for year		53,324	5,000	58,324	32,273
Closing balances		<u>235,086</u>	<u>5,000</u>	<u>240,086</u>	<u>181,762</u>
<b>Other assets and liabilities</b>					
Fixed Assets	2			<u>5,000</u>	<u>5,000</u>
Debtors	3			<u>3,466</u>	<u>1,935</u>
Creditors	4			<u>1,182</u>	<u>1,128</u>

Approved by the Trustees and signed on their behalf:

DocuSigned by:  
  
 D94D38500C23459...  
 Name: Gordon Sutherland

Date: 25 June 2025

**BUTE ADVICE CENTRE****NOTES TO THE ACCOUNTS****AS AT 31 MARCH 2025****1. Funds**

	Balance at 01/04/24 £	Incoming Resources £	Expenditure, (gains)/loss £	Transfers £	Balance at 31/03/25 £
<b>Unrestricted Funds</b>					
General Funds	181,762	161,908	(108,584)	-	235,086
<b>Total Unrestricted Funds</b>	<u>181,762</u>	<u>161,908</u>	<u>(108,584)</u>	<u>-</u>	<u>235,086</u>
<b>Restricted Funds</b>					
ARC	-	600	(600)	-	-
Argyll & Bute Council	-	700	(700)	-	-
Cash for Kids	-	2,500	-	-	2,500
Good Things Foundation	-	6,838	(6,838)	-	-
Inspiralba	-	37,976	(37,976)	-	-
Supporting Communities	-	2,500	-	-	2,500
Syrian Refugee	-	12,000	(12,000)	-	-
<b>Total Restricted Funds</b>	<u>-</u>	<u>63,114</u>	<u>(58,114)</u>	<u>-</u>	<u>5,000</u>
<b>TOTAL FUNDS</b>	<u><u>181,762</u></u>	<u><u>225,022</u></u>	<u><u>(166,698)</u></u>	<u><u>-</u></u>	<u><u>240,086</u></u>

a) The unrestricted funds are available to be spent for any of the purposes of the charity.

b) Restricted funds comprise;

**ARC** – Funding to offer support with travel expenses for advisers to travel to the ARC centre to deliver welfare rights support to those who are working through addiction problems and their loved ones.

**Argyll & Bute Council** – Funding to cover the publishing costs of an advice book to be given free of charge to support agencies across Argyll and Bute.

**Cash for Kids** – Funding to support low income families to explore options for growing and cook their own food, ways to maximise income and better budgeting.

**Good Things Foundation** - Funding to support with welfare rights support and digital access e.g. free sim cards, tablets etc for clients struggling financially.

**Inspiralba** – Funding to help support parents access welfare rights support in their journey to employment.

**Supporting Communities** - Funding to help engage those hard-to-reach communities in Argyll & Bute through community events and face to face support.

**Syrian Refugee** – Funding for Syrian Refugee Resettlement Programme.

**BUTE ADVICE CENTRE****NOTES TO THE ACCOUNTS****AS AT 31 MARCH 2025****2. Fixed assets**

	<b>2025</b>	<b>2024</b>
	<b>£</b>	<b>£</b>
Fixtures, fittings and equipment - cost and estimated value	5,000	5,000
	<u>5,000</u>	<u>5,000</u>

**3. Debtors**

	<b>2025</b>	<b>2024</b>
	<b>£</b>	<b>£</b>
Prepayments	2,066	1,935
Accrued income	1,400	-
	<u>3,466</u>	<u>1,935</u>

**4. Liabilities**

	<b>2025</b>	<b>2024</b>
	<b>£</b>	<b>£</b>
Independent examiners' remuneration	1,182	1,128
	<u>1,182</u>	<u>1,128</u>

**5. Related Party Transactions**

During the year there were no reimbursed expenses to trustees (2024: £nil).

There are other related parties but no known transactions between them.