



**ANNUAL REPORT, REPORT OF THE TRUSTEES AND
FINANCIAL STATEMENTS FOR YEAR-END APRIL 2025**

SPECIALISING IN HUMAN RIGHTS AND EQUALITIES



control
outcomes
challenge *human rights*
solutions *choice*
rights *autonomy* *accountability*
transparency *resolution* *holistic*
respect *equalities*
information *fairness*
resources *information*
person-centred

We aim to promote social justice with delivery to everyone in society, through a valued, tailored advice and effective advocacy service.

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Reference and Administrative Details

CRF Trustees/Directors 2024–25

The trustees and officers serving during the year and since the year end were as follows:

Lucy Stevenson: Trustee/ Director/ Chairperson

Michelle MacPhee: Trustee/ Director

Dr Natalie Smee: Trustee/ Director

Jane Anne Cherrie: Trustee/Director

Morag McKinnon: Trustee/ Director/ Treasurer

Dionne McCabe: Trustee/Director/ Founder

Karen Corbett: Trustee/ Director

Chris Butler: Trustee/ Director

Principal Address: Strathleven House

Levenside Road

Dumbarton

G83 3PD

Registered Charity Number: SC048403

Company Limited by Guarantee Number: SC594829

Independent Examiner: Scott Hamilton FCCA

KRP Accountants

12 Glen Artrey Road

Dumbarton

G82 2BS

Banker: Virgin Money PLC

35 Regent Street

London

SW1Y 4ND

Civil Rights First provides specialist advice and effective advocacy to all citizens, on a range of areas. We have provided this service since our launch in May 2018. In 2024–25 our vision to support people with access to justice together with continued growth and sustainability for our CRF. Maintaining our current funding partners and sourcing new funding streams to support strategic plans with Access to Justice for All. We are currently delivering our much-needed service across Scotland.

Providing Effective Advocacy/Advice/Representation and ADR on the following:

Effective Advocacy

Social Care

Housing Matters

Education

Mortgage and tenancy repossession

Consumer Rights

Self-Directed Support

Legal Advice on Civil Matters

Human Rights and Equalities

Information on legal rights, including human rights and equalities legislation Representation, including ALR.

How we assist:

CRF provides specialist advice and information on legal rights, with a holistic approach in reaching positive outcomes, using alternative dispute where possible.

We undertake casework on your behalf to support resolution of more complex issues. In some instances, we provide Representation and Authorised Lay Representation representing at Court or Tribunal.

We refer individual cases if beyond our scope.

Contact:

Telephone us on 07703 410 584, email info@civilrightsfirst.co.uk, or visit our website at www.civilrightsfirst.co.uk.



CRF Founder, Dionne McCabe, at the Inspiring Scotland Legacy and Learning day.

Sharing our successes, challenges and learning

Equality and Human Rights fund networking event on 31st March 2025 attended by the 47 funded organisations. We came together for the Inspiring Scotland networking day in Stirling to share our successes, challenges and learning so far. Our Director Dionne McCabe was representing CRF at this event.

We discussed how the multi-year fund has enabled charities to achieve positive outcomes, retain quality staff with progressive strategic goals overall for CRF. We gathered evidence of how we responded during a period of unparalleled challenges – responding to people’s needs and new policy. We talked about how to use a wide range of data to influence change.

The Equality and Human Rights (E&HR) fund is a Scottish Government fund managed by Inspiring Scotland. It supports work to promote equality and human rights and tackle discrimination, in line with Scottish Government policy.

Funded organisations champion people’s rights in relation to age, disability, gender, LGBTQI+ and race equality, as well as human rights overall. They support individuals and provide expert training, advice and evidence for organisations and policymakers.

Feedback on this training day was positive.



CRF Founder's Report

For the year ending 2025

CRF has made steady progress both for our clients across Scotland and as a strong organisation making a significant difference with positive outcomes for many vulnerable people. Over the last year we have recorded significant client financial gain for our clients with positive evaluation in our client survey each year, the evaluation is a powerful tool in working with the communities we serve. We take onboard the valuable feedback we receive from all clients and the wider communities we serve. We have grown as an organisation at a slow and steady pace since 2018, securing step change funding in 2021, we have grown with positive learning while continuing to adapt to our service users' demands. This step change for us as a human rights defender organisation, has enabled our small team of dedicated professionals to work closely with people in need to reach remedies otherwise out with their grasp. CRF is realising its strategic goals seamlessly. Recruitment of two new additions to our team with a specialist legal adviser legally qualified as a Chartered Legal Executive and our charity administrator has enabled service delivery at the highest standard with data captured on our services which is evidenced throughout our evaluation survey. Year on year we have surpassed expectations in securing the highest level of outcomes for our clients including Client Financial Gain for people to March 2025, is recorded 1,781,270.60. In addition, we have successfully negotiated positive educational placements, vulnerable young people into work

placements, positive outcomes with discrimination, life changing necessary adaptations, positive outcomes with suitable housing and several positive transitions from state hospitals to the community for vulnerable clients. Our approach with collaborative working with our partnership organisations across Scotland has enabled joint working at its best. Holding public authorities accountable is part of this process, we instigate collaborative working with them to achieve the best outcomes utilising all available resources for our clients. We have delivered and shared important specialist training for other community organisations and self-empowerment for people to self-advocate where possible. This has provided positive feedback from both national organisations and community-based organisations at grass root level.

Our human rights based approach encompasses person-centred working at the heart of all our work. Moreover, we reflect on the power of partnership and collaboration to improve service delivery, including with social care support in Scotland. Human rights are a cultural development within Civil Society with Civil and Political Rights and Economic Social and Cultural Rights guiding the way forward. It is noteworthy in that we are indeed only scraping the surface of what is possible for the people of Scotland in the Human Rights Forum. We require ongoing future funding to sustain the ongoing work as a priority.

Our funders have enabled our small organisation with movement for Human Rights based approaches across Scotland to take shape. Funding continues to be a challenge for all organisations, short funding streams are unfortunately not a long enough commitment to sustain the growth already achieved and for the longevity of the future of Human Rights growth in Scotland. There is still much to be done in this area. The rights of all people including the rights of disabled people where reform and development is necessary. Our work in Scotland includes devolved legislation (including secondary legislation) which must be compatible with the ECHR. All public authorities must act in a way that is compatible with ECHR obligations. Scotland has regard to mental health and incapacity legislation; however, this is not reaching far enough to meet the basic human rights of our people. The purpose of the legislation in safeguarding vulnerable people's needs requires further development to promote and encourage a human rights based approach to support people to live aligned with Human Rights.

CRF is a small organisation with a clear focus and dedication on building a human rights based approach for all in Scotland. Our funding thus far has enabled us to step change with growth to develop this approach. Our fundamental values align with the longevity for this and to realise this as an active and powerful tool to enable people of Scotland to live their best lives.

We have over 500 beneficiaries based on a 2–3-person household. Our strategic vision is to maintain the highest level of specialist advice and representation with our small team at present. The EHRF has enabled us to deliver in specialist areas embedding a Human Rights based approach in our work with strong partnerships to shape the future of Human Rights in Scotland. We are committed to promoting awareness, understanding and sharing our learning with respect for those rights across multiple groups. Including the implications of demographic changes with growing numbers of older people which is placing more demands on health and social care services at a time when budgets are constrained. Older people have a need to exercise their Human Rights too, moreover, to have choice and prevent violations making use of existing convention rights currently available. The role of social care and human rights is more important than ever. Human Rights are embedded in all areas of our lives and we must continue to grow and develop cultural awareness in Scotland.

CRF is robust and sustainable, while connecting digitally has demonstrated positive outcomes. It is noted barriers can exist with exclusions and inequality for those who do not have access digitally. Therefore, partnership working is crucial to our work, organisations working with vulnerable groups can enable further accessibility for vital advice services.

We are an innovative charity with excellent strategic planning and forecasts, and the demands are extensive and considerable. CRF Policy Statement is as follows: As a result of ongoing public sector austerity and the cost-of-living crisis, there has been a major shift in business models. Public trust is Civil Rights First's most valuable asset, it is vital to protect it together with the fundamental aims and objectives from dilution or deflection. For continuity Civil Rights First must constantly review its funding strategies for a diverse means of income generation to mitigate reliance upon grant funding sources. Although sustainability poses challenges to both finance and reputation, Civil Rights First will always consider ALL sources of funding, including grants, donations, and

fundraising events within our strategic planning with the future for long term sustainability of the charity at the centre of all decisions.

The delivery of our specialist advice service is presently delivered with dedication to being of service to others which is key to our values-based approach. In 2026 and beyond our aim is to sustain our service with our team, including Chartered Legal Executive, Charity Administrator and several new volunteers. There is increasing demand for our unique and specialised services: please see our case studies, client financial gain and most recent CRF Survey Report and Training Report.

Moreover, I would like to take this opportunity to thank our dedicated board who play a vital and crucial role in the excellent governance, direction, and vision for CRF. Providing due diligence with governance guaranteeing compliance with policy and procedure with recommended guidance under the Office of the Scottish Charity Regulator.

Thank you all for your dedication and hard work.

Dionne McCabe

Director (Founder)

Chairperson's Report For the Year Ending 2025

This year has been one of consolidation and steady growth for CRF. We are lucky to have built a strong foundation as a Scottish charity thanks to the efforts of our hardworking staff and those that support CRF in other ways. From this progress we take the opportunity to reflect on what we have learned so this may be used to continue our success.

CRF exists to support vulnerable individuals across society, promoting access to justice and providing tailored advice to those most in need. Our work continues to focus on specialist advocacy, advice and representation and we remain committed to delivering positive outcomes for our ever-growing number of beneficiaries.

In the past year we have recorded a high level of client satisfaction, as evidenced by the data in the *Satisfaction Survey* segment of this report. Notably, as an average, stress levels had reduced by more than half in our clients after CRF became involved. We have further recorded positive outcomes for our clients by way of financial gain and support to make

necessary changes e.g., suitable housing and educational placements for our young people.

Like many charities, our funding and support cannot be taken for granted—especially as we expand our outreach. We are sincerely grateful for the donations and grants that have enabled our successes to date, including support from the Equality and Human Rights Fund, Three Guineas and the Robertson Trust. While the future is never certain, our consistently improving services and strong record of satisfaction demonstrate that CRF continues to provide a well-used and much-needed resource. We continue to monitor our financial position carefully to ensure sustainability.

The board of trustees have remained actively engaged in ensuring strong governance and oversight, with the benefit of our founder and specialist advisor, Dionne McCabe, providing detailed and thoughtful analysis on progress and avenues for improvement at quarterly board meetings. I am pleased to report that CRF continues to comply with OSCR regulations and maintains a high standard of accountability.

We remain both optimistic and ambitious for the year ahead and firmly committed to delivering meaningful impact for our clients. I would like to express my sincere gratitude to our dedicated staff and volunteers, to my fellow trustees for their time, insight, and commitment, and to our funders for their continued belief in our mission. I look forward to seeing what we can achieve together in the coming year.

Lucie Stevenson

Chairperson

CRF Trustees' Statement 2025

CRF is reaching its eight-year birthday in April 2026, there have been highs and low within this period for society overall, with periods of instability and unrest for all people. Notwithstanding CRF has remained steadfast in an approach to access to justice for all our clients. This word “steadfast” describes CRF’s approach: with diligence, we are resolutely, dutifully unwavering in our service for the people we serve. CRF’s main focus is on the people of Scotland, on sustaining the growth we have resolutely gained over our eight years of service. This is our fundamental and core value.

The diligent hard work and commitment from our CRF core team has increased our overall service delivery with over 500 beneficiaries in the course of 2024 to 2025. In addition, CRF have secured a significant client financial gain overall for our clients. CRF has remained steadfast in our approach to reach positive remedies and outcomes for our clients.

CRF have continued to implement our Direct Advice, Support, Representation, case work where required and delivery of our holistic training sessions to many organisations and people enabling self advocacy. The aim of our service has been to offer direct advice and signposting to people in crisis on a wide range of complex circumstances including education, housing, social care, human rights, equality and discrimination matters. Our holistic service is one of many examples of the diverse skillset CRF has to offer, specifically with our online outreach and our specialist legal advice service in place. These services promote the autonomy of our client group whilst offering more robust effective advocacy and allocation to those who need it which is in keeping with the ethos of our charity.

CRF have solidified our strong working partnerships with many organisations and Third Sector organisations. Including our partnership with the Advocacy Plus Project. This project has given CRF a further platform in directly working with vulnerable people in our community.

In addition, we are delivering training across Scotland to membership organisations on Human Rights and Equalities with a focus on solutions, robust remedies with a person-centred approach at all times.

CRF regularly requests evaluation of our services with feedback from clients; please read our latest Evaluation Survey. The overall feedback collated was resoundingly positive and shows clear evidence of the positive outcomes that we work towards on a daily basis. This information, alongside case studies, is accessible on our website.

CRF continue to be financially sustained through donations, funding through statutory agencies and through grant applications. We would like to thank all our donors and grant funders for their continued support, it is much appreciated. At present we have concluded our third year with the Equality and Human Rights Fund with robust reporting. This funding is ending in March 2026, with no updates on future funding at the time of writing this report. We continue to provide regular evaluation with all our grant funders, and our last correspondence highlights that we are

exceeding proposed goals with our funders. We are in our third year with our award from Robertson Trust small core funding; this was for three years. In addition we were successful with a three grant funding from Three Guineas; we are in our second year with this fund. Our financial model is continuing to provide our charity a viable financial footing which we continue to build on. In looking towards the upcoming year 2026, this is more uncertain with EHRF ending. For Civil Rights First, however, we will continue with optimism and will remain steadfast in our delivery of support and effective advocacy for anyone who may need it.

Thank you,

CRF Board of Trustees

Trustee's Report

The member, a director for the purposes of company law, presents the annual report together with the financial statements of the charitable company for the year ended 30 April 2024.

Objectives and activities

Public benefit

Civil Rights First aims to improve positive life chances for vulnerable people in Scotland to ensure every person in Scotland has free advice including legal advice and representation. Underpinning our work is equal opportunities for everyone in a just and fair society, where everyone's rights and responsibilities are upheld. Civil Rights First believes the principles of equality and diversity would be the fundamental focus to support citizens at the centre of the decision-making process. Moreover, the Board of Trustees of Civil Rights First provides due diligence with governance guaranteeing compliance with policy and procedure with recommended guidance under the office of the Scottish Charity Regulator.

The trustees confirm that they have complied with the requirements of section 4 of the Charities Act 2011 to have due regard to the public benefit guidance published by the Charity Regulator OSCR.

Structure, governance and management. Financial instruments

Objectives and policies

The charity's activities expose it to a number of financial risks including credit risk, cash flow risk and liquidity risk. The use of financial derivatives is governed by the charity's policies approved by the board of trustees, which provide written principles on the use of financial derivatives to manage these risks. The charity does not use derivative financial instruments for speculative purposes.

Cash flow risk

The charity's activities expose it primarily to the financial risks of changes in foreign currency exchange rates and interest rates. The charity uses foreign exchange forward contracts and interest rate swap contracts to hedge these exposures.

Interest bearing assets and liabilities are held at fixed rate to ensure certainty of cash flows.

Credit risk

The charity's principal financial assets are bank balances and cash, trade and other receivables, and investments. The charity's credit risk is primarily attributable to its trade receivables. The amounts presented in the balance sheet are net of allowances for doubtful receivables. An allowance for impairment is made where there is an identified loss event which, based on previous experience, is evidence of a reduction in the recoverability of the cash flows.

The credit risk on liquid funds and derivative financial instruments is limited because the counterparties are banks with high credit-ratings assigned by international credit-rating agencies.

The charity has no significant concentration of credit risk, with exposure spread over a large number of counterparties and customers.

Liquidity risk

In order to maintain liquidity to ensure that sufficient funds are available for ongoing operations and future developments, the charity uses a mixture of long-term and short-term debt finance.

Further details regarding liquidity risk can be found in the Statement of accounting policies in the financial statements.

Statement of trustee's responsibilities

The trustee (who is also the director of Civil Rights First for the purposes of company law) is responsible for preparing the trustee's report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice), including FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland".

Company law requires the member to prepare financial statements for each financial year. Under company law the member must not approve the financial statements unless satisfied that they give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including its income and expenditure, of the charitable company for that period. In preparing these financial statements, the member is required to:

select suitable accounting policies and apply them consistently;

observe the methods and principles in the Charities Regulator OSCR;

make judgements and estimates that are reasonable and prudent;

state whether applicable accounting standards, comprising FRS 102 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 member is responsible for keeping proper accounting records that can disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006, Charities and Trustee Investment (Scotland) Act 2005 and The Charities Accounts (Scotland) Regulations 2006 (as amended). The member is also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The trustee is responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's

website. Legislation governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

The annual report was approved by the members of the charity on 29th October 2025 and signed on its behalf by:

Dionne McCabe on 3rd November 2025



Director /Trustee

CRF Training Events

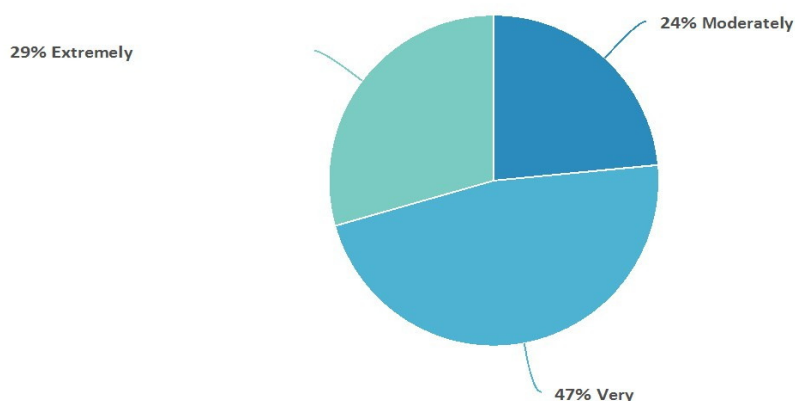
We are committed to continued learning, changes and growth in the communities we serve, with our own continued professional development and training for our staff which is a priority. Investing in our CRF team is paramount. In addition our core staff have delivered training events to partnership organisations across Scotland which were all well received. We take all feedback seriously and reflect with robust discussion at governance level and within our core staff team on positive changes we should make within the service delivery and further training we may require. The CRF workshop training events are delivered to other membership organisations and individual members. This is focused on assisting to upskill and share our valuable knowledge with grass-roots organisations who are supporting vulnerable people. In addition, we have more scheduled in early 2026. The workshops are designed to empower attendees in supporting all people, including people with protected characteristics, to be active in exercising their rights with dignity and respect. While providing clear and appropriate supports to enable positive decision making.

CRF delivered training to SDSS Scotland and SiRD with their members in 2025. The training looked at the current constraints local authorities are working within, and we began the presentation with an overview of legal context. We made the distinction between a legal duty whereby a local authority must comply and a power to act whereby a local authority has a discretion to act. Underpinning the duties there are within the legislation, with clarity on policy and process and how this fits within the wide-

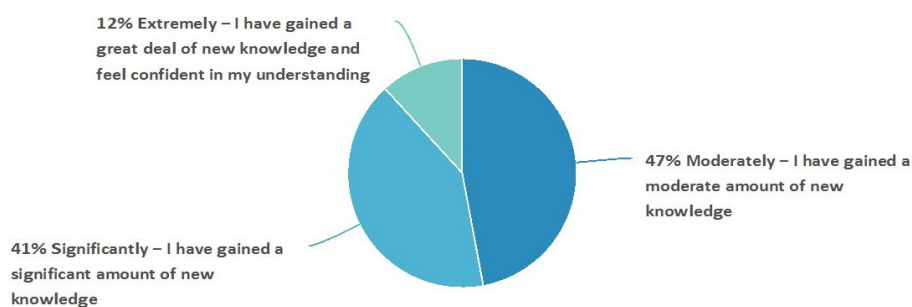
ranging powers within the legislation and decision making. Below is evaluation on training.

Report for SiRD – Civil Rights First Workshop Evaluation

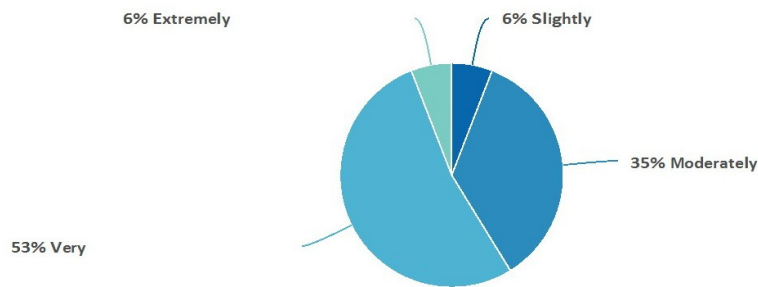
1. Overall, how useful have you found the Civil Rights First session in developing your knowledge of strategies for effective ways of using Self-directed support legislation and HSCP policies to support people you work with to achieve better outcomes?



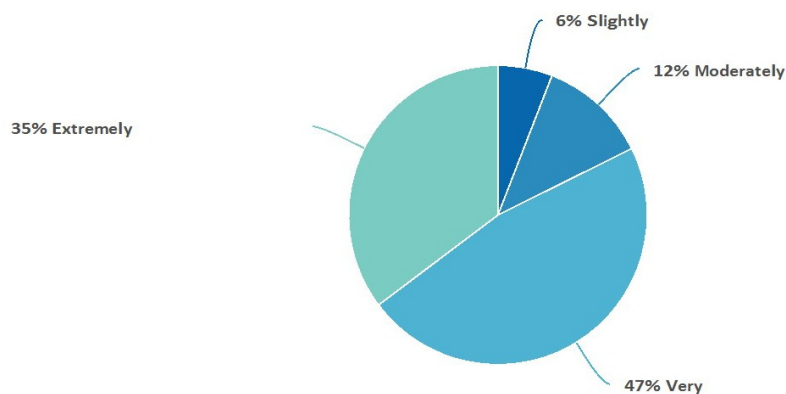
2. Has your knowledge of Self-directed support legislation increased following the workshop?



3. How confident do you feel applying this knowledge to your role?



4. How useful did you find the case studies?



CRF & FLSU Pro Bono Development

Over the last three years CRF have worked consistently with the FLSU to develop the way Pro Bono is developing in Scotland.

In the first year this involvement consisted of CRF attending meetings to ascertain how all parties could assess what Pro Bono existed within Scotland. There was also another purpose of these meetings and that was to develop networking strategies with all the Pro Bono organisations.

In the second year of this development liaison took place with England's Pro Bono infrastructure. As part of this liaison an event took place in conjunction with pro bono stakeholders in England where ideas were shared and plans were made for a future alignment to progress Pro Bono in Scotland. CRF were a part of this important liaison.

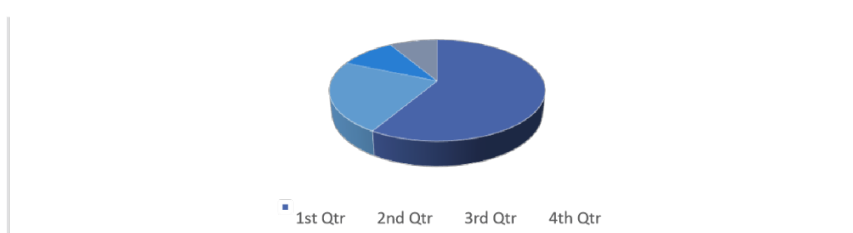
This last year has seen some incredible progress for the development of Pro Bono in Scotland and CRF has been intrinsically involved. A Pro Bono roundtable was set up. Stakeholders from pro bono organisations. Law firms, Scottish Power and the FLSU have assisted to create better pro bono support. To add structure and strategic development to this a Pro Bono steering group has been created. CRF are engaged in the development of the procedures surrounding the steering group.

CRF Vision

CRF continues in recognising many of the benefits with digital visions, the focus is working with all organisations and partnerships both legal and non-legal organisations across communities, specialist advice and social justice and care services, this is central to our continued success.

Our service delivery is:

Specific: Delivery of specialist advice, effective advocacy and representation for all vulnerable people and marginalised groups, including intersectionality. Advice on human rights and equalities across many areas. In addition, financial capability advice is offered to vulnerable individuals giving people the power to make informed choice and improve their lives. This is achieved by addressing all factors, increasing knowledge and self-determination. Enabling and empowering to enable clients with effective advice and representation.



Measurable: Civil Rights First delivery in 2024-2025 with over 500 beneficiaries benefited and supported with significant client financial gain and non-financial gains. Evaluating our services fully with our evaluation survey, and inclusion of other family members who benefit from our services.

Impact: Sustaining partnership working with all other agencies and organisations to reach a wider number of people across Scotland with

shared learning outcomes to strengthen future delivery of this service. The impact of our work is evidenced widely within our evaluation survey.

Achievable: Targets are estimated on the present enquiries and caseloads. Delivered by Specialist legal Adviser, Chartered Legal Executive, additional Charity Administrator and two new volunteers. We have a memorandum of understanding for our Pro Bono work with the Free Legal services Unit at the Faculty of Advocates. In addition, we continue to develop working relationships with all legal partners on Pro Bono work in Scotland. Together with Chambers in England to further develop Pro Bono work for vulnerable clients with complex matters to remedy. In addition we are on the steering group with the Faculty of Advocates and other major stakeholders working towards more diversity in Pro Bono work for Scotland.

Relevant: Geographic limitations: other agencies are often restricted, for instance Law Clinics, Citizens Advice Bureaux by local authority boundaries. Civil Rights First operates without geographical restriction .

Specialist Roles: Agencies generally employ several staff for different roles. Civil Rights First advisers have a vast array of specialist knowledge, lived experience and extensive skills combined with a wealth of experience to fulfil several all roles including Advice, Representation and Authorised Lay Representation where required.

Time Bound: Funding has enabled Civil Rights First to evidence a significant positive impact within the targets stated and exceeded our estimations. All clients have multiple positive outcomes unless they withdraw; this will be either with direct assistance from the CRF or with partnership working and signposting to appropriate organisations to enable a positive long-term outcomes. All data is recorded in line with GDPR, enabling future policy development.

Advocacy Plus

Civil Rights First continues with commitment to this pro bono project with our advice service and delivery approach to Scotland's most vulnerable members of society. We continue to make a difference with our Advocacy Plus project providing a wide range of support services to informal carers and those in receipt of social care at all levels. We work primarily with

communities who experience marginalisation due to ethnicity, age and other protected characteristics. This rights-based project supports social care needs to realise new rights and entitlements conferred by the Social Care (Self-Directed Support) (Scotland) Act 2013. It is aimed at individuals entitled to SDS, empowering them to live their best lives. We provide advice and information on legal rights under self-directed support with more complex case work being undertaken with effective advocacy.

Individuals having significant challenges with reviews or complaints process are assisted. Information is provided on a case-by-case process through the assessment and planning process, including informed choice on options available under the current legislation. Should a review have resulted in a reduction to budget we provide effective advocacy to reach a positive outcome for each case. The project accepts referrals from both individuals requiring support and Third Sector organisations helping individuals with SDS. We work in partnership with many organisations including SDSS, Enable, In Control Scotland, Radical Visions, Advocacy centres and SDS Forums across Scotland. In addition, CRF provides an online advice and information workshops to Self Directed Support Scotland (SDSS) for member organisations across

Scotland. Further online sessions planned for 2024–25. We are in discussions on CRF providing advice surgeries to meet the high demand for advice.

Specific: Delivery of advice and effective advocacy for vulnerable people on Self-directed Support. Financial Capability is offered to vulnerable individuals giving people the power to make the most of their budgets and improve their lives. This is achieved by addressing all factors, increasing knowledge and self-determination.

Measurable: Civil Rights First delivery of this pro bono project, has benefited and supported.

Impact: Partnership working with other agencies and organisations to reach a much wider number of people with shared learning outcomes to strengthen future delivery of this service. CRF is a member of Self Direct Support Scotland and Advice UK.

Achievable: Targets are estimated on the present project.

Project is delivered by a specialist adviser.

Relevant: Geographic limitations: other agencies are often restricted, for instance Citizens Advice Bureau by local authority boundaries. Civil Rights First operates without restriction. Specialist Roles: Agencies generally employ a number of staff for different roles. Civil Rights First advisers have a vast array of knowledge and skills combined with a wealth of experience to fulfil a number of roles including Authorised Lay Representation.

Time Bound: This project is pro bono. All clients have multiple positive outcomes unless they withdraw; this will be either with direct assistance from the CRF project or with signposting to appropriate organisations to enable a positive long-term outcome. All data is recorded in line with GDPR, enabling policy development.

Money Advice

We provide Money Advice with delivery of our money advice service including client contributions with transformation and accessibility, digital access and support with income maximisation, monitoring and evaluation with Money Advice Scotland and Financial Conduct Authority regulations. CRF delivers under:

Specific: Delivery of money advice and effective advocacy for vulnerable people. Financial Capability is delivered to vulnerable individuals giving people the power improves their lives.

Measurable: Civil Rights First delivery of advice for clients. Individuals are supported with client financial gain.

Impact: Partnership working with other agencies to reach a much wider number of people with shared learning outcomes to strengthen future delivery of this service. Achievable: Targets are estimated on the present money advice. Project will be delivered by one specialist adviser.

Relevant: Geographic limitations: other agencies are often restricted, for instance Citizens Advice Bureaux by local authority boundaries. Civil Rights First will operate without restriction.

Specialist Roles: Agencies generally employ a number of staff for different roles. Civil Rights First advisers have a vast array of knowledge

and skills combined with a wealth of experience to fulfil a number of roles including Authorised Lay Representation.

Time Bound: All clients will have a positive outcome unless they withdraw; this will be either with direct assistance from the CRF project or with signposting to appropriate organisations to enable a positive long-term outcome. All data will be recorded in line with GDPR, enabling future policy development.

CRF utilises all resources available with innovation and greater consultation volume, building on mobilisation plans to ensure service delivery and transformation offering choice and accessibility while offering person centered approached in a new innovative manner in specialist advice delivery in Scotland.

Civil Rights First delivers advice tailored to individual needs, increasing financial resilience where possible and referrals for maximising income. CRF advocates and protects everyone's rights through values of equality and diversity. We are a unique charitable service with advisers fully equipped and evidenced. Our service is bespoke, case work from initial contact to resolution alleviates stress for the client and provides a professional service with positive resolution and outcomes for all. Moreover, our prevention, intervention and support approach aim to:

- Identify and target priority groups within the overindebted population.
- Prevent problems before they reach crisis point.
- Intervene when people are unable to resolve problems themselves. Support vulnerable people to resolve their problems through case work, services and representation.
- Increase the financial gains secured for clients.
- Provide a remedy and solutions-based approach to all case work.

Case Study 1

Client A supports two daughters, who both have disabilities. Both daughters have complex needs. They live in rented property which is managed by an RSL Housing Association and the property is adapted to meet the family's needs.

Client A suffered with a history of extreme damp issues at the property. The housing association made attempts to rectify this, and the family lived in temporary budget hotel accommodation for extensive periods of time whilst this remedial work took place. Following this work a catalogue of chaotic events surrounding the problems at the property took place, which led to the family living in temporary accommodation for an even more substantial period. On moving back into their property for the second time the extreme damp continued to affect their lives. Client A was not listened to when she reported there were still significant damp issues

CRF's Actions

- CRF sought mediation with the housing association which was unsuccessful.
- CRF assisted Client A with a Subject Access Request to determine the parties who had been contracted to do the unsuccessful remedial work at the property
- CRF wrote to the Housing Association's legal department seeking immediate remedy as there was a clear breach of the Environmental Protection
- The Housing Association instructed Counsel
- CRF sought an opinion from Counsel at the Free Legal Services Unit
- Counsel agreed with CRF breaches were extensive with this matter and determined client A was entitled to rectification and compensation

Client A currently lives in a damp free property. Extensive work was carried out on the property. Client A is seeking compensation in this matter.

Case Study 2

Client B is disabled and diagnosed with autism. He lives alone and although he is viewed as high functioning he has great difficulty with certain aspects of processing connected to his daily life. The social work department have not accepted the level of unmet need historically and as a result Client B has faced many difficulties resulting in financial difficulty.

CRF noted client B had not been given access to what he was entitled to. The social work department had not given client B the necessary level of care and support and they had charged him for this care penalising him when he was unable to pay. The local authority finance department

regularly threatened him with court action and created great suffering for client B.

CRF's Actions

- CRF sent a formal proposal seeking an assessment of need, and attended all the assessment of need meetings, navigating due process.
- CRF liaised with senior managers when there were obstructive practices in place.
- CRF sought a reasonable adjustment with the finance department to create a bespoke approach to how client B was treated. This led to a reasonable adjustment contract being created, applying s20 Equality act 2010.

Client B has a level of support which is appropriate for his needs. He has a waiver for his care inline with his income. All financial matters are resolved in a bespoke manner to enable client B to access an appropriate communication pathway.

Case Study 3

Client C approached CRF for assistance following a serious breach in his son's care. Client C's son has extremely complex care needs and requires a high level of support.

Whilst being cared for Client C's son experienced a potentially life threatening incident involving his carer, a nurse. Client C had done their best to report and seek recompense following this action unsuccessfully.

CRF's Actions

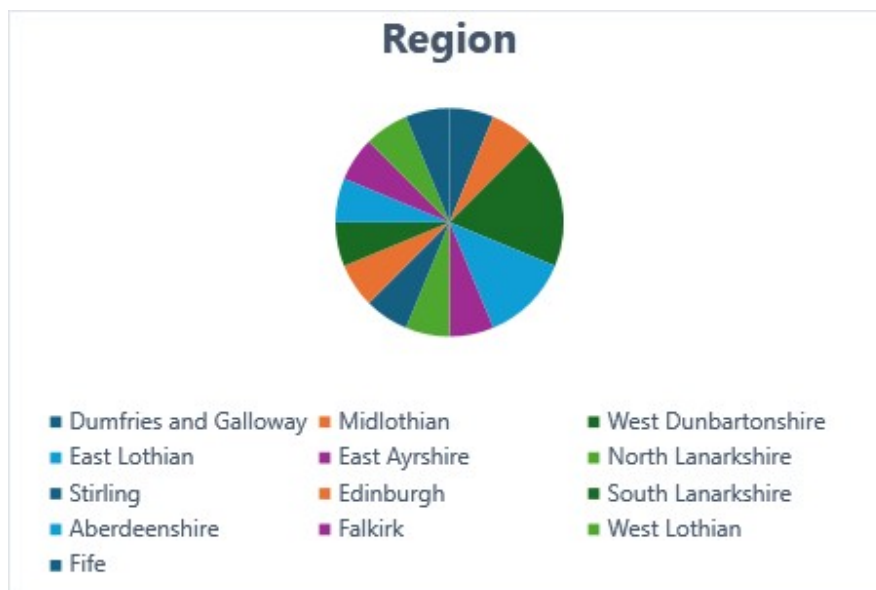
- CRF mediated with the relevant professional regulator.
- CRF advised and prepared documentation for the regulator to procedurally reevaluate the matter.
- CRF advised client C to pursue both SAR and FOI requests.
- CRF advised client to seek legal support to seek opinion from Counsel on a Judicial Review

CRF successfully gained material evidence to enable client C to pursue this matter further. CRF assisted Client C to navigate a challenging reevaluation of the matter by the professional regulator. Following CRF's advice client C pursued the matter under Judicial Review.

Client Satisfaction Survey 2025

In April 2025, Civil Rights First surveyed clients whose cases we had taken up to gain insight into their experience of our service. 20% of those surveyed responded, and they took an average of nine minutes to complete the survey. Respondents were broadly distributed nationwide.

There was a slight preponderance of respondents from the southwest and across the central belt. The following chart gives a breakdown of the proportion of respondents by council area.



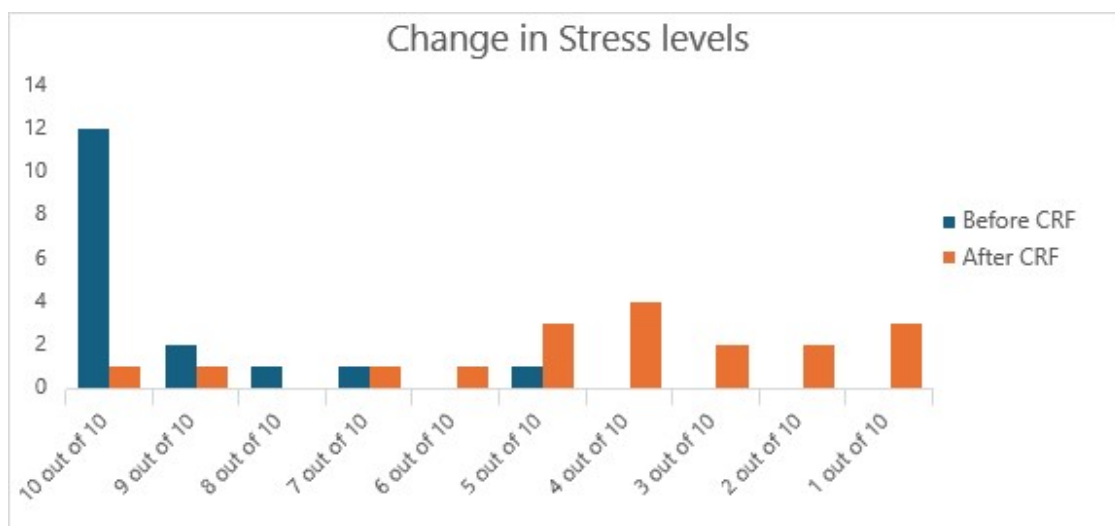
Our first question concerned the stress clients were feeling before they approached Civil Rights First. We asked them to rate their level of stress on a scale of 0 to 10, where 0 was 'Not Stressed' and 10 was 'Very Stressed'.

They reported extremely high stress levels, an average of 9.3. 12 (67%) of the respondents rated their stress at 10, the highest level; 15 (83%)

rated their stress within the top third of the scale. The lowest level of stress was 5 and was reported by only one (6%) respondent.



Using the same scale, we then asked clients to rate their stress levels after Civil Rights First became involved in their case. We found that their stress had decreased significantly. On average, stress levels had reduced by 55% to 4.2.



Following CRF involvement in their case, 14 (78%) of our respondents rated their stress in the lower half of the scale.



Whilst a minority of respondents remained very stressed by the difficult issues they face, the overall levels reported were significantly reduced and were distributed broadly across the scale.

We then asked our clients to rank their level of satisfaction with Civil Rights First from 1 (Very Unsatisfied) to 10 (Very Satisfied). Clients reported a high level of satisfaction, an average of 9.8.



16 (89%) of the respondents chose 10, the highest rating; and one respondent (6%) rated their satisfaction as 9, and one (6%) as 8.

Finally, we asked respondents to rank their overall experience with Civil Rights First from 1 (Extremely Bad) to 10 (Extremely Good); on average, they ranked their experience at 8.6.



Overall, 16 (89%) rated their experience at 10 or extremely good; one (6%) rated it at 9 and one (6%) at 8.

We next asked the respondents to describe a positive experience they had with Civil Rights First. Here is a selection of their comments:

Listened to and supported very well.

My experience with Julie Hand has been superlative. She is knowledgeable in the specific area of SDS and has been a huge support to me and my wife.

To have had them not close down my case after we thought everything was going well and had drawn to an end. I believe if I had not still had Julie in the background once it appeared I was finally going to get my SDS budget I would have been left without it. Things are still ongoing and hopefully it will all go ahead as it should now EAC realise CRF are still supporting me. I feel very betrayed by people who were supposed to take over and support me and it's taken so much out of my health but I can't explain the relief in knowing I'm not alone in continuing.

Our link person Julie Hands was very good at explaining the process of compiling and completing power of attorney for my mum. She took each stage at a time

Continual positive and honest attitude. Continues to strive for a positive outcome even if it is a lengthy process. Just Everything from the first Contact to the emails to the Clowncil. As it's Still ongoing I've put a 10 for Stress levels, as I'm Still feeling Stressed and Suicidal. But Believe me, I am Seeing the Progress that CRF are Making. And I Couldn't be Happier with the Work Dionne is DOING.

I would not have been able to achieve the desired outcome or response required. This has been very beneficial and supporting during difficult times. The knowledge, skills and support goes above & beyond from CRF. Support with correct guidance and shows amazing empathy with clients.

Ability to let go pf constantly reactive emails, having a professional person equipped to take over communications with health care team, extremely relieving.

I had a question regarding guardianship and the lady I spoke with was very helpful and gave me the confidence to go ahead with my concerns.

My involvement with CRF has been crucial to my mental and physical health, helping me with extremely stressful things with my care management amongst other things. I would not have coped without their involvement

I had hope when I was introduced to Civil Rights First as I had someone who was able to understand what I was going through in my despair at my daughter's 24 hour care being reduced after forty-seven years of having it.

Dionne handled everything in a very professional manner the local authority has too much power and take far too long dealing with things especially after a place like CRF gets involved

Fantastic support when dealing with social work problems around SDS

Julie was really supportive of me the whole way through the process and I really don't think my Mental Health would've survived without her Support.

Julie talks you through all of the process and has provided huge support and understanding at a very difficult time. Great charity that provides excellent support to their clients, highly recommend

We followed up by asking our respondents if they had any thoughts on ways in which Civil Rights First could improve our service. Many respondents simply reiterated the value of the service:

Keep up the good work

Nothing you can improve on and I hope you will be given adequate funding to keep growing.

You were there when I needed advice and help and I know I can get in touch again if necessary, so thank you. I would just add that this organisation is quite unique.

I do not think there needs any improvement as you are there to help individuals who are disabled and cannot fight these cutbacks on there own

I don't think there is anything that you can really improve on. I just wish that more service providers understood how to treat people fairly. So if you could do anything to influence that by way of training or understanding that would be fantastic.

It's excellent already as it is

Some of our respondents suggested that we could improve by growing our service, so that our capacity to support is increased:

We just need more of you

It took some time before our request for assistance reached the top of the queue.

Support to or ability to take things further/legal actions.

We concluded our survey with an open-ended question, asking our respondents if they had any additional comments. Here is a selection of their responses:

I probably put it all in the first question about positive outcome. I can only reiterate thank goodness you can support until everything is totally concluded no matter how it appears on the surface! I've been assured of that support and it's the only thing allowing me to function and carry on. Without CRF I am at a stage where I would

not be able to communicate with SW at all so my budget would have gone. To be able to ask Julie to act on my behalf, get her advice and encouragement that I will get my budget is the only thing keeping me going towards getting my outcome.

I would never have achieved the outcomes required if did not have CRF involved.

Excellent service would highly recommend and Dionne is on stand by to help my dad with SDS when the local authority contact him .

Really appreciate the involvement and support from CRF. Our support package is now much more appropriate to our needs and that is done to CRFs involvement.

So many families affected by disability could benefit from your expertise if you had more resources and more staff to assist. We're lucky we were put in touch with you by another parent.

FUNDRAISING

Thank you for all your kind and generous donations, with continued support from our main funders and memberships organisations. Thank you for believing in us.

INSPIRING SCOTLAND



Three Guineas



moneyadvice**scotland**
Scotland's Money Charity



Company registration number: SC594829

Charity registration number: 48403

Civil Rights First

(A company limited by guarantee)

Annual Report and Financial Statements

for the Year Ended 30 April 2025

Civil Rights First

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Civil Rights First

Reference and Administrative Details

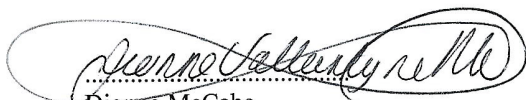
Chairman	Lucy Stevenson
Charity Registration Number	48403
Company Registration Number	SC594829
Registered Office	The charity is incorporated in Scotland. Strathleven House Levenside Road Dumbarton G82 3PD

Civil Rights First

Strategic Report for the Year Ended 30 April 2025

The trustees, who are directors for the purposes of company law, present their strategic report for the year ended 30 April 2025, in compliance with s414C of the Companies Act 2006.

The strategic report was approved by the trustees of the charity on 3 November 2025 and signed on its behalf by:



Diome McCabe
Trustee

Civil Rights First

Independent Examiner's Report to the trustees of Civil Rights First ('the Company')

I report to the charity trustees on my examination of the accounts of the Company for the year ended 30 April 2025.

Responsibilities and basis of report

As the charity's trustees of the Company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Charities and Trustee Investment (Scotland) Act 2005 ('the 2005 Act'), the Charities Accounts (Scotland) Regulations 2006 (as amended) and the Companies Act 2006 ('the 2006 Act'). You are satisfied that the accounts of the Company are not required by charity or company law to be audited and have chosen instead to have an independent examination.

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 44 (1) (c) of the 2005 Act and section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the requirements of Regulation 11 of the Charities Accounts (Scotland) Regulations 2006 (as amended) and the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

Since the Company is required by company law to prepare its accounts on an accruals basis and is registered as a charity in Scotland your examiner must be a member of a body listed in Regulation 11(2) of the Charities Accounts (Scotland) Regulations 2006 (as amended). I can confirm that I am qualified to undertake the examination because I am a registered member of, 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 as required by section 386 of the 2006 Act and Regulation 4 of the 2006 Accounts Regulation; or
2. the accounts do not accord with those records and comply with the accounting requirements of Regulation 8 of the Charities Accounts (Scotland) Regulations 2006; 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)].

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



KRP Accountants Ltd

KRP Accountants
12 Glen Arney Road
Dumbarton
Dumbartonshire G82 2SS

Civil Rights First

Independent Examiner's Report to the trustees of Civil Rights First ('the Company')

3 November 2025

Civil Rights First

Statement of Financial Activities for the Year Ended 30 April 2025 (Including Income and Expenditure Account and Statement of Total Recognised Gains and Losses)

	Note	Unrestricted funds £	Restricted funds £	Total 2025 £
Income and Endowments from:				
Donations and legacies	3	820	135,560	136,380
Total income		820	135,560	136,380
Expenditure on:				
Raising funds	4	-	(86,825)	(86,825)
Charitable activities	5	(1,115)	(23,594)	(24,709)
Total expenditure		(1,115)	(110,419)	(111,534)
Net (expenditure)/income		(295)	25,141	24,846
Net movement in funds		(295)	25,141	24,846
Reconciliation of funds				
Total funds brought forward		20,679	31,706	52,385
Total funds carried forward	13	20,384	56,847	77,231
	Note	Unrestricted funds £	Restricted funds £	Total 2024 £
Income and Endowments from:				
Donations and legacies	3	505	104,703	105,208
Total income		505	104,703	105,208
Expenditure on:				
Raising funds	4	-	(83,373)	(83,373)
Charitable activities	5	(751)	(17,244)	(17,995)
Total expenditure		(751)	(100,617)	(101,368)
Net (expenditure)/income		(246)	4,086	3,840
Net movement in funds		(246)	4,086	3,840
Reconciliation of funds				
Total funds brought forward		20,925	27,620	48,545
Total funds carried forward	13	20,679	31,706	52,385

All of the charity's activities derive from continuing operations during the above two periods.

The funds breakdown for 2024 is shown in note 13.

The notes on pages 10 to 19 form an integral part of these financial statements.

Civil Rights First

(Registration number: SC594829)

Balance Sheet as at 30 April 2025

	Note	2025 £	2024 £
Current assets			
Cash at bank and in hand	11	77,831	52,985
Creditors: Amounts falling due within one year	12	<u>(600)</u>	<u>(600)</u>
Net assets		<u>77,231</u>	<u>52,385</u>
Funds of the charity:			
Restricted income funds			
Restricted funds		56,847	31,706
Unrestricted income funds			
Unrestricted funds		<u>20,384</u>	<u>20,679</u>
Total funds	13	<u>77,231</u>	<u>52,385</u>

For the financial year ending 30 April 2025 the charity was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

Directors' responsibilities:

- The members have not required the charity to obtain an audit of its accounts for the year in question in accordance with section 476; and
- The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts.

The financial statements on pages 8 to 19 were approved by the trustees, and authorised for issue on 3 November 2025 and signed on their behalf by:


Dionne McCabe
Trustee

The notes on pages 10 to 19 form an integral part of these financial statements.

Civil Rights First

Notes to the Financial Statements for the Year Ended 30 April 2025

1 Charity status

The charity is limited by guarantee, incorporated in Scotland, and consequently does not have share capital. Each of the trustees is liable to contribute an amount not exceeding £Nil towards the assets of the charity in the event of liquidation.

The address of its registered office is:

Strathleven House
Levenside Road
Dumbarton
G82 3PD

These financial statements were authorised for issue by the trustees on 3 November 2025.

2 Accounting policies

Summary of significant accounting policies and key accounting estimates

The principal accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all the years presented, unless otherwise stated.

Statement of compliance

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 (FRS 102)) (issued in October 2019) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

Basis of preparation

Civil Rights First meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy notes.

Going concern

The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern nor any significant areas of uncertainty that affect the carrying value of assets held by the charity.

Exemption from preparing a cash flow statement

The charity opted to early adopt Bulletin 1 published on 2 February 2016 and have therefore not included a cash flow statement in these financial statements.

Income and endowments

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

Civil Rights First

Notes to the Financial Statements for the Year Ended 30 April 2025

Donations and legacies

Donations are recognised when the charity has been notified in writing of both the amount and settlement date. In the event that a donation is subject to conditions that require a level of performance by the charity before the charity is entitled to the funds, the income is deferred and not recognised until either those conditions are fully met, or the fulfilment of those conditions is wholly within the control of the charity and it is probable that these conditions will be fulfilled in the reporting period.

Grants receivable

Grants are recognised when the charity has an entitlement to the funds and any conditions linked to the grants have been met. Where performance conditions are attached to the grant and are yet to be met, the income is recognised as a liability and included on the balance sheet as deferred income to be released.

Expenditure

All expenditure is recognised once there is a legal or constructive obligation to that expenditure, it is probable settlement is required and the amount can be measured reliably. All costs are allocated to the applicable expenditure heading that aggregate similar costs to that category. Where costs cannot be directly attributed to particular headings they have been allocated on a basis consistent with the use of resources, with central staff costs allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use. Other support costs are allocated based on the spread of staff costs.

Raising funds

These are costs incurred in attracting voluntary income, the management of investments and those incurred in trading activities that raise funds.

Charitable activities

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

These include the costs attributable to the charity's compliance with constitutional and statutory requirements, including audit, strategic management and trustees meetings and reimbursed expenses.

Taxation

The charity is considered to pass the tests set out in Paragraph 1 Schedule 6 of the Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes. Accordingly, the charity is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 Part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

Cash and cash equivalents

Cash and cash equivalents comprise cash on hand and call deposits, and other short-term highly liquid investments that are readily convertible to a known amount of cash and are subject to an insignificant risk of change in value.

Civil Rights First

Notes to the Financial Statements for the Year Ended 30 April 2025

Borrowings

Interest-bearing borrowings are initially recorded at fair value, net of transaction costs. Interest-bearing borrowings are subsequently carried at amortised cost, with the difference between the proceeds, net of transaction costs, and the amount due on redemption being recognised as a charge to the Statement of Financial Activities over the period of the relevant borrowing.

Interest expense is recognised on the basis of the effective interest method and is included in interest payable and similar charges.

Borrowings are classified as current liabilities unless the charity has an unconditional right to defer settlement of the liability for at least twelve months after the reporting date.

Foreign exchange

Transactions in foreign currencies are recorded at the rate of exchange at the date of the transaction. Monetary assets and liabilities denominated in foreign currencies at the balance sheet date are reported at the rates of exchange prevailing at that date.

The results of overseas operations are translated at the average rates of exchange during the period and their balance sheets at the rates ruling at the balance sheet date. Exchange differences arising on translation of the opening net assets and results of overseas operations are reported in other comprehensive income and accumulated in equity (attributed to non-controlling interests as appropriate).

Other exchange differences are recognised in the Statement of Financial Activities in the period in which they arise except for:

- 1) exchange differences on transactions entered into to hedge certain foreign currency risks (see above);
- 2) exchange differences arising on gains or losses on non-monetary items which are recognised in other comprehensive income; and
- 3) in the case of the consolidated financial statements, exchange differences on monetary items receivable from or payable to a foreign operation for which settlement is neither planned nor likely to occur (therefore forming part of the net investment in the foreign operation), which are recognised in other comprehensive income and reported under equity.

Fund structure

Unrestricted income funds are general funds that are available for use at the trustees discretion in furtherance of the objectives of the charity.

Designated funds are unrestricted funds set aside for specific purposes at the discretion of the trustees.

Restricted income funds are those donated for use in a particular area or for specific purposes, the use of which is restricted to that area or purpose.

Civil Rights First

Notes to the Financial Statements for the Year Ended 30 April 2025

Financial instruments

Classification

Financial assets and financial liabilities are recognised when the charity becomes a party to the contractual provisions of the instrument.

Financial liabilities and equity instruments are classified according to the substance of the contractual arrangements entered into. An equity instrument is any contract that evidences a residual interest in the assets of the charity after deducting all of its liabilities.

Recognition and measurement

All financial assets and liabilities are initially measured at transaction price (including transaction costs), except for those financial assets classified as at fair value through profit or loss, which are initially measured at fair value (which is normally the transaction price excluding transaction costs), unless the arrangement constitutes a financing transaction. If an arrangement constitutes a financing transaction, the financial asset or financial liability is measured at the present value of the future payments discounted at a market rate of interest for a similar debt instrument.

Financial assets and liabilities are only offset in the statement of financial position when, and only when there exists a legally enforceable right to set off the recognised amounts and the charity intends either to settle on a net basis, or to realise the asset and settle the liability simultaneously.

Financial assets are derecognised when and only when a) the contractual rights to the cash flows from the financial asset expire or are settled, b) the charity transfers to another party substantially all of the risks and rewards of ownership of the financial asset, or c) the charity, despite having retained some, but not all, significant risks and rewards of ownership, has transferred control of the asset to another party.

Financial liabilities are derecognised only when the obligation specified in the contract is discharged, cancelled or expires.

Civil Rights First

Notes to the Financial Statements for the Year Ended 30 April 2025

Debt instruments

Debt instruments which meet the following conditions are subsequently measured at amortised cost using the effective interest method:

(a) The contractual return to the holder is (i) a fixed amount; (ii) a positive fixed rate or a positive variable rate; or (iii) a combination of a positive or a negative fixed rate and a positive variable rate.

(b) The contract may provide for repayments of the principal or the return to the holder (but not both) to be linked to a single relevant observable index of general price inflation of the currency in which the debt instrument is denominated, provided such links are not leveraged.

(c) The contract may provide for a determinable variation of the return to the holder during the life of the instrument, provided that (i) the new rate satisfies condition (a) and the variation is not contingent on future events other than (1) a change of a contractual variable rate; (2) to protect the holder against credit deterioration of the issuer; (3) changes in levies applied by a central bank or arising from changes in relevant taxation or law; or (ii) the new rate is a market rate of interest and satisfies condition (a).

(d) There is no contractual provision that could, by its terms, result in the holder losing the principal amount or any interest attributable to the current period or prior periods.

(e) Contractual provisions that permit the issuer to prepay a debt instrument or permit the holder to put it back to the issuer before maturity are not contingent on future events, other than to protect the holder against the credit deterioration of the issuer or a change in control of the issuer, or to protect the holder or issuer against changes in levies applied by a central bank or arising from changes in relevant taxation or law.

(f) Contractual provisions may permit the extension of the term of the debt instrument, provided that the return to the holder and any other contractual provisions applicable during the extended term satisfy the conditions of paragraphs (a) to (c).

Debt instruments that are classified as payable or receivable within one year on initial recognition and which meet the above conditions are measured at the undiscounted amount of the cash or other consideration expected to be paid or received, net of impairment.

With the exception of some hedging instruments, other debt instruments not meeting these conditions are measured at fair value through profit or loss.

Commitments to make and receive loans which meet the conditions mentioned above are measured at cost (which may be nil) less impairment.

Investments

Investments in non-convertible preference shares and non-puttable ordinary or preference shares (where shares are publicly traded or their fair value is reliably measurable) are measured at fair value through profit or loss. Where fair value cannot be measured reliably, investments are measured at cost less impairment.

Investments in subsidiaries and associates are measured at cost less impairment. For investments in subsidiaries acquired for consideration including the issue of shares qualifying for merger relief, cost is measured by reference to the nominal value of the shares issued plus fair value of other consideration. Any premium is ignored.

Civil Rights First

Notes to the Financial Statements for the Year Ended 30 April 2025

Derivative financial instruments

The charity uses derivative financial instruments to reduce exposure to foreign exchange risk and interest rate movements. The charity does not hold or issue derivative financial instruments for speculative purposes.

Derivatives are initially recognised at fair value at the date a derivative contract is entered into and are subsequently remeasured to their fair value at each reporting date. The resulting gain or loss is recognised in statement of financial activities immediately unless the derivative is designated and effective as a hedging instrument, in which event the timing of the recognition in statement of financial activities depends on the nature of the hedge relationship.

Fair value measurement

The best evidence of fair value is a quoted price for an identical asset in an active market. When quoted prices are unavailable, the price of a recent transaction for an identical asset provides evidence of fair value as long as there has not been a significant change in economic circumstances or a significant lapse of time since the transaction took place. If the market is not active and recent transactions of an identical asset on their own are not a good estimate of fair value, the fair value is estimated by using a valuation technique.

3 Income from donations and legacies

	Unrestricted funds General £	Restricted funds £	Total funds £
Donations and legacies;			
Donations from individuals	820	-	820
Grants, including capital grants;			
Grants from other charities	-	135,560	135,560
Total for 2025	820	135,560	136,380
Total for 2024	505	104,703	105,208

4 Expenditure on raising funds

a) Costs of trading activities

	Note	Restricted funds £	Total funds £
Costs of goods sold		2,321	2,321
Total for 2025		2,321	2,321
Total for 2024		2,526	2,526

Civil Rights First

Notes to the Financial Statements for the Year Ended 30 April 2025

				Total costs £
5 Expenditure on charitable activities				
	Note	Unrestricted funds Designated £	Restricted funds £	Total funds £
Governance costs	6	- 1,115	23,594 -	23,594 1,115
Total for 2025		<u>1,115</u>	<u>23,594</u>	<u>24,709</u>
Total for 2024		<u>751</u>	<u>15,640</u>	<u>16,391</u>
				Total expenditure £

In addition to the expenditure analysed above, there are also governance costs of £1,115 (2024 - £751) which relate directly to charitable activities. See note 6 for further details.

6 Analysis of governance and support costs

Governance costs

	Unrestricted funds Designated £	Total funds £
Audit fees		
Other fees paid to auditors	600	600
Other governance costs	<u>515</u>	<u>515</u>
Total for 2025	<u>1,115</u>	<u>1,115</u>
Total for 2024	<u>751</u>	<u>751</u>

Civil Rights First

Notes to the Financial Statements for the Year Ended 30 April 2025

7 Trustees remuneration and expenses

During the year the charity made the following transactions with trustees:

Dionne McCabe

Dionne McCabe received remuneration of £43,617 (2024: £43,200) during the year.

No trustees have received any reimbursed expenses or any other benefits from the charity during the year.

8 Staff costs

The aggregate payroll costs were as follows:

	2025 £	2024 £
Staff costs during the year were:		
Wages and salaries	<u>84,504</u>	<u>80,847</u>

No employee received emoluments of more than £60,000 during the year.

9 Auditors' remuneration

	2025 £	2024 £
Other fees to auditors		
The auditing of accounts of any associate of the charity	<u>600</u>	<u>600</u>

Civil Rights First

Notes to the Financial Statements for the Year Ended 30 April 2025

10 Taxation

The charity is a registered charity and is therefore exempt from taxation.

11 Cash and cash equivalents

	2025 £	2024 £
Cash at bank	<u>77,831</u>	<u>52,985</u>

12 Creditors: amounts falling due within one year

	2025 £	2024 £
Accruals	<u>600</u>	<u>600</u>

13 Funds

	Balance at 1 May 2024 £	Incoming resources £	Resources expended £	Balance at 30 April 2025 £
Unrestricted funds				
General	20,679	820	-	21,499
Designated	<u>-</u>	<u>-</u>	<u>(1,115)</u>	<u>(1,115)</u>
Total unrestricted funds	20,679	820	(1,115)	20,384
Restricted funds	<u>31,706</u>	<u>135,560</u>	<u>(110,419)</u>	<u>56,847</u>
Total funds	<u>52,385</u>	<u>136,380</u>	<u>(111,534)</u>	<u>77,231</u>
	Balance at 1 May 2023 £	Incoming resources £	Resources expended £	Balance at 30 April 2024 £
Unrestricted funds				
General	20,925	505	-	21,430
Designated	<u>-</u>	<u>-</u>	<u>(751)</u>	<u>(751)</u>
Total unrestricted funds	20,925	505	(751)	20,679
Restricted funds	<u>27,620</u>	<u>104,703</u>	<u>(100,617)</u>	<u>31,706</u>
Total funds	<u>48,545</u>	<u>105,208</u>	<u>(101,368)</u>	<u>52,385</u>

Civil Rights First

Notes to the Financial Statements for the Year Ended 30 April 2025

14 Analysis of net assets between funds

	Unrestricted funds General £	Total funds at 30 April 2025 £
Current assets	77,831	77,831
Current liabilities	(600)	(600)
Total net assets	<u>77,231</u>	<u>77,231</u>
	Unrestricted funds General £	Total funds at 30 April 2024 £
Current assets	52,985	52,985
Current liabilities	(600)	(600)
Total net assets	<u>52,385</u>	<u>52,385</u>

15 Analysis of net funds

	At 1 May 2024 £	At 30 April 2025 £
Cash at bank and in hand	<u>52,985</u>	<u>52,985</u>
Net debt	<u>52,985</u>	<u>52,985</u>

16 Related party transactions

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF CIVIL RIGHTS FIRST

I report on the accounts of the charity for the year ended 30 April 2025 which are set out on pages 8 to 19.

Respective responsibilities of the trustees and examiner

The charity's trustees (who are also 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 Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended). The charity trustees consider that the audit requirement of Regulation 10(1) (d) of the 2006 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 2006 Regulations. 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 view given by the accounts.

Independent examiners'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 trustees have not met the requirements to ensure that:

Accounting records are kept in accordance with Section 44(1) (a) of the 2005 Act and regulation 4 of the 2006 Accounts Regulations

The financial statements have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice and

Have been prepared in accordance with the requirements of the Charities and Trustee Investment (Scotland) Act 2005, and regulation 9 of The Charities Accounts (Scotland) Regulations 2006.

or

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

Scott Hamilton B.Sc FCCA

Fellow of The Association of Chartered Certified Accountants (ACCA)

KRP Accountants Ltd
12 Glen Artney Road
Dumbarton
Dunbartonshire
G82 2BS

3 November 2025

A handwritten signature in black ink, consisting of a series of loops and strokes, positioned below the date.

KRP Accountants
12 Glen Artney Road
Dumbarton
Dunbartonshire G82 2BS