

REGISTERED CHARITY NUMBER: SC048005

**REPORT OF THE TRUSTEES AND**  
**UNAUDITED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025**  
**FOR**  
**BACK TO SCHOOL BANK EAST RENFREWSHIRE**

Clement Millar  
Spiersbridge House  
1 Spiersbridge Way  
Glasgow  
G46 8NG

**BACK TO SCHOOL BANK EAST RENFREWSHIRE**

**CONTENTS OF THE FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31 DECEMBER 2025**

|                                                   | <b>Page</b>    |
|---------------------------------------------------|----------------|
| <b>Report of the Trustees</b>                     | <b>1 to 2</b>  |
| <b>Independent Examiner's Report</b>              | <b>3</b>       |
| <b>Statement of Financial Activities</b>          | <b>4</b>       |
| <b>Balance Sheet</b>                              | <b>5</b>       |
| <b>Notes to the Financial Statements</b>          | <b>6 to 10</b> |
| <b>Detailed Statement of Financial Activities</b> | <b>11</b>      |

## **BACK TO SCHOOL BANK EAST RENFREWSHIRE**

### **REPORT OF THE TRUSTEES** **FOR THE YEAR ENDED 31 DECEMBER 2025**

The trustees present their report with the financial statements of the charity for the year ended 31 December 2025. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

#### **OBJECTIVES AND ACTIVITIES**

##### **Objectives and aims**

The ethos of Back to School Bank East Renfrewshire is to raise and maintain self-esteem, pride, self-respect and dignity in children living in poverty and hardship ... simply by providing a brand-new uniform. We work on a referral basis only and the children remain anonymous to us throughout. We operate on a referral system with local support agencies, schools the local council services and social work departments and other support agencies such as Citizens Advice and Family Resource Centres. We also receive referrals directly from schools and Third Sector organisations and other charities such as Children 1st and Women's Aid.

#### **ACHIEVEMENTS AND PERFORMANCE**

##### **Charitable activities**

We remain in partnership with the local Housing Association and have been successful in winning various awards, as part of that partnership. This adds even more to our recognition as an integral and reliable support within our community.

#### **FINANCIAL REVIEW**

##### **Financial position**

Our main sources of funding are donations from the public, corporate bodies and local organisations, and grants from funding bodies. During the year donations, grants and fundraising activities amounted to £45,718 helping to meet our charity's commitments in providing new school uniforms and supplies as well as covering costs for the premises and other running costs and expenses.

Expenditure in 2025 amounted to £49,406. The funds generated provide uniforms and essential supplies to children in East Renfrewshire but the substantial costs and increase in referral numbers means that the search for funding is an on-going process.

##### **Reserves policy**

The trustee's policy is to retain 3 months' worth of normal operating costs to meet commitments and to cover any unexpected expenditure. Three months expenditure amounts to £15,000; reserves currently stand at £17,440.

#### **FUTURE PLANS**

We've appointed two new trustees who have been long standing referrers each from two different organisations in East Renfrewshire. We find their input invaluable, especially with regard to the collation of statistics and case studies and common practice. This isn't something we can pull together without their help, as every referral we receive is completely anonymous, so impossible to follow up on..

Our remit each year is unchanged; to continue with our work to help alleviate hardship and poverty and its impact on school children, by the simple act of providing a smart new school uniform.

Our bank of dedicated volunteers remains committed to Back to School Bank East Renfrewshire and have been vital in facilitating the organisational demands of the increased workload. We continue to build links to local schools and groups and our number of referral organisations has increased yet again.

We continue to and are committed to ensuring that our service is accessible to those who have the need for it.

#### **STRUCTURE, GOVERNANCE AND MANAGEMENT**

##### **Governing document**

The charity is controlled by its governing document, a deed of trust and constitutes an unincorporated charity.

#### **REFERENCE AND ADMINISTRATIVE DETAILS**

##### **Registered Charity number**

SC048005

##### **Principal address**

Spiersbridge House  
1 Spiersbridge Way  
Glasgow  
G46 8NG

**BACK TO SCHOOL BANK EAST RENFREWSHIRE**

**REPORT OF THE TRUSTEES**  
**FOR THE YEAR ENDED 31 DECEMBER 2025**

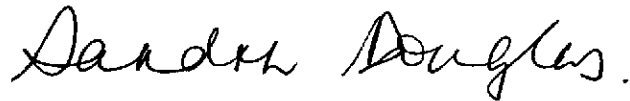
**Trustees**

Mrs S Douglas  
B Robertson  
Ms S Hutton  
Ms J A Douglas  
Ms N Reid Taylor  
A Cabuk (resigned 31.5.26)  
Ms S Miller (resigned 31.5.26)

**Independent Examiner**

Clement Millar  
Spiersbridge House  
1 Spiersbridge Way  
Glasgow  
G46 8NG

Approved by order of the board of trustees on 18 September 2026 and signed on its behalf by:

A handwritten signature in black ink that reads "Sandra Douglas." The signature is written in a cursive style with a period at the end.

Mrs S Douglas - Trustee

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF  
BACK TO SCHOOL BANK EAST RENFREWSHIRE**

I report on the accounts for the year ended 31 December 2025 set out on pages four to ten.

**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) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended). The charity's trustees consider that the audit requirement of Regulation 10(1)(a) to (c) 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 the independent examiner's report**

My examination was 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 seeking explanations from you as 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 examiner's statement**

In connection with 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 to comply with Regulation 8 of the 2006 Accounts Regulations
- have not been met; or
- (2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Scott Millar  
The Association of Chartered Certified Accountants

Clement Millar  
Spiersbridge House  
1 Spiersbridge Way  
Glasgow  
G46 8NG

18 September 2026

**BACK TO SCHOOL BANK EAST RENFREWSHIRE****STATEMENT OF FINANCIAL ACTIVITIES**  
**FOR THE YEAR ENDED 31 DECEMBER 2025**

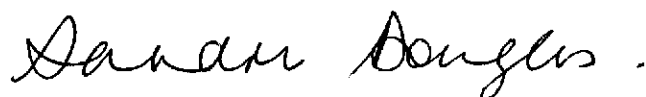
|                                    |       | Unrestricted<br>fund<br>£ | Restricted<br>fund<br>£ | 2025<br>Total<br>funds<br>£ | 2024<br>Total<br>funds<br>£ |
|------------------------------------|-------|---------------------------|-------------------------|-----------------------------|-----------------------------|
| <b>INCOME AND ENDOWMENTS FROM</b>  | Notes |                           |                         |                             |                             |
| Donations and legacies             | 2     | <u>25,934</u>             | <u>19,784</u>           | <u>45,718</u>               | <u>48,563</u>               |
| <b>EXPENDITURE ON</b>              |       |                           |                         |                             |                             |
| Raising funds                      |       | 216                       | -                       | 216                         | 216                         |
| <b>Charitable activities</b>       |       |                           |                         |                             |                             |
| Provision of Uniforms              |       | <u>40,009</u>             | <u>9,181</u>            | <u>49,190</u>               | <u>63,940</u>               |
| <b>Total</b>                       |       | <u>40,225</u>             | <u>9,181</u>            | <u>49,406</u>               | <u>64,156</u>               |
| <b>NET INCOME/(EXPENDITURE)</b>    |       | (14,291)                  | 10,603                  | (3,688)                     | (15,593)                    |
| <b>RECONCILIATION OF FUNDS</b>     |       |                           |                         |                             |                             |
| Total funds brought forward        |       | 4,263                     | 16,865                  | 21,128                      | 36,721                      |
| <b>TOTAL FUNDS CARRIED FORWARD</b> |       | <u>(10,028)</u>           | <u>27,468</u>           | <u>17,440</u>               | <u>21,128</u>               |

The notes form part of these financial statements

**BACK TO SCHOOL BANK EAST RENFREWSHIRE****BALANCE SHEET**  
**31 DECEMBER 2025**

|                                              | Notes | Unrestricted<br>fund<br>£ | Restricted<br>fund<br>£ | 2025<br>Total<br>funds<br>£ | 2024<br>Total<br>funds<br>£ |
|----------------------------------------------|-------|---------------------------|-------------------------|-----------------------------|-----------------------------|
| <b>CURRENT ASSETS</b>                        |       |                           |                         |                             |                             |
| Cash at bank                                 |       | -                         | 27,468                  | 27,468                      | 21,128                      |
| <b>CREDITORS</b>                             |       |                           |                         |                             |                             |
| Amounts falling due within one year          | 5     | (10,028)                  | -                       | (10,028)                    | -                           |
| <b>NET CURRENT ASSETS/(LIABILITIES)</b>      |       | <u>(10,028)</u>           | <u>27,468</u>           | <u>17,440</u>               | <u>21,128</u>               |
| <b>TOTAL ASSETS LESS CURRENT LIABILITIES</b> |       | <u>(10,028)</u>           | <u>27,468</u>           | <u>17,440</u>               | <u>21,128</u>               |
| <b>NET ASSETS</b>                            |       | <u>(10,028)</u>           | <u>27,468</u>           | <u>17,440</u>               | <u>21,128</u>               |
| <b>FUNDS</b>                                 | 7     |                           |                         |                             |                             |
| Unrestricted funds                           |       |                           |                         | (10,028)                    | 4,263                       |
| Restricted funds                             |       |                           |                         | <u>27,468</u>               | <u>16,865</u>               |
| <b>TOTAL FUNDS</b>                           |       |                           |                         | <u>17,440</u>               | <u>21,128</u>               |

The financial statements were approved by the Board of Trustees and authorised for issue on 18 September 2026 and were signed on its behalf by:



S Douglas - Trustee

## **BACK TO SCHOOL BANK EAST RENFREWSHIRE**

### **NOTES TO THE FINANCIAL STATEMENTS** **FOR THE YEAR ENDED 31 DECEMBER 2025**

#### **1. ACCOUNTING POLICIES**

##### **BASIS OF PREPARING THE FINANCIAL STATEMENTS**

The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities and Trustee Investment (Scotland) Act 2005. The financial statements have been prepared under the historical cost convention.

##### **INCOME**

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

##### **EXPENDITURE**

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Grants offered subject to conditions which have not been met at the year end date are noted as a commitment but not accrued as expenditure.

##### **TAXATION**

The charity is exempt from tax on its charitable activities.

##### **FUND ACCOUNTING**

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

##### **HIRE PURCHASE AND LEASING COMMITMENTS**

Rentals paid under operating leases are charged to the Statement of Financial Activities on a straight line basis over the period of the lease.

#### **2. DONATIONS AND LEGACIES**

|           | 2025          | 2024          |
|-----------|---------------|---------------|
|           | £             | £             |
| Donations | 2,139         | 8,324         |
| Grants    | 43,579        | 40,239        |
|           | <u>45,718</u> | <u>48,563</u> |

**BACK TO SCHOOL BANK EAST RENFREWSHIRE****NOTES TO THE FINANCIAL STATEMENTS - continued**  
**FOR THE YEAR ENDED 31 DECEMBER 2025****2. DONATIONS AND LEGACIES - continued**

Grants received, included in the above, are as follows:

|                              | <b>2025</b>          | 2024                 |
|------------------------------|----------------------|----------------------|
|                              | £                    | £                    |
| Arnold Clark                 | -                    | 2,000                |
| East Renfrewshire Council    | -                    | 9,631                |
| Barrhead Housing Association | <b>3,795</b>         | 6,108                |
| Linking Communities          | -                    | 2,500                |
| Peoples Postcode Lottery     | -                    | 15,000               |
| Bank of Scotland             | -                    | 5,000                |
| National Lottery Awards      | <b>19,784</b>        | -                    |
| Hugh Fraser Foundation       | <b>5,000</b>         | -                    |
| Wm Mann Foundation           | <b>2,000</b>         | -                    |
| Bellahouston Bequest fund    | <b>5,000</b>         | -                    |
| Scottish Childrens Lottery   | <b>5,000</b>         | -                    |
| Corra Foundation             | <b>3,000</b>         | -                    |
|                              | <u><b>43,579</b></u> | <u><b>40,239</b></u> |

**3. TRUSTEES' REMUNERATION AND BENEFITS**

There were no trustees' remuneration or other benefits for the year ended 31 December 2025 nor for the year ended 31 December 2024.

**TRUSTEES' EXPENSES**

There were no trustees' expenses paid for the year ended 31 December 2025 nor for the year ended 31 December 2024.

**4. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES**

|                                    | Unrestricted<br>fund<br>£ | Restricted<br>fund<br>£ | Total<br>funds<br>£  |
|------------------------------------|---------------------------|-------------------------|----------------------|
| <b>INCOME AND ENDOWMENTS FROM</b>  |                           |                         |                      |
| Donations and legacies             | <u>38,932</u>             | <u>9,631</u>            | <u>48,563</u>        |
| <b>EXPENDITURE ON</b>              |                           |                         |                      |
| Raising funds                      | 216                       | -                       | 216                  |
| <b>Charitable activities</b>       |                           |                         |                      |
| Provision of Uniforms              | <u>54,941</u>             | <u>8,999</u>            | <u>63,940</u>        |
| <b>Total</b>                       | <u>55,157</u>             | <u>8,999</u>            | <u>64,156</u>        |
| <b>NET INCOME/(EXPENDITURE)</b>    | (16,225)                  | 632                     | (15,593)             |
| <b>RECONCILIATION OF FUNDS</b>     |                           |                         |                      |
| Total funds brought forward        | 20,488                    | 16,233                  | 36,721               |
| <b>TOTAL FUNDS CARRIED FORWARD</b> | <u><u>4,263</u></u>       | <u><u>16,865</u></u>    | <u><u>21,128</u></u> |

**BACK TO SCHOOL BANK EAST RENFREWSHIRE**

**NOTES TO THE FINANCIAL STATEMENTS - continued**  
**FOR THE YEAR ENDED 31 DECEMBER 2025**

**5. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR**

|                                        | 2025<br>£     | 2024<br>£ |
|----------------------------------------|---------------|-----------|
| Bank loans and overdrafts (see note 6) | <u>10,028</u> | <u>-</u>  |

**6. LOANS**

An analysis of the maturity of loans is given below:

|                                                | 2025<br>£     | 2024<br>£ |
|------------------------------------------------|---------------|-----------|
| Amounts falling due within one year on demand: |               |           |
| Bank overdrafts                                | <u>10,028</u> | <u>-</u>  |

**7. MOVEMENT IN FUNDS**

|                           | At 1.1.25<br>£ | Net<br>movement<br>in funds<br>£ | At<br>31.12.25<br>£ |
|---------------------------|----------------|----------------------------------|---------------------|
| <b>Unrestricted funds</b> |                |                                  |                     |
| General fund              | 4,263          | (14,291)                         | (10,028)            |
| <b>Restricted funds</b>   |                |                                  |                     |
| Restricted                | 16,865         | 10,603                           | 27,468              |
| <b>TOTAL FUNDS</b>        | <u>21,128</u>  | <u>(3,688)</u>                   | <u>17,440</u>       |

Net movement in funds, included in the above are as follows:

|                           | Incoming<br>resources<br>£ | Resources<br>expended<br>£ | Movement<br>in funds<br>£ |
|---------------------------|----------------------------|----------------------------|---------------------------|
| <b>Unrestricted funds</b> |                            |                            |                           |
| General fund              | 25,934                     | (40,225)                   | (14,291)                  |
| <b>Restricted funds</b>   |                            |                            |                           |
| Restricted                | 19,784                     | (9,181)                    | 10,603                    |
| <b>TOTAL FUNDS</b>        | <u>45,718</u>              | <u>(49,406)</u>            | <u>(3,688)</u>            |

**BACK TO SCHOOL BANK EAST RENFREWSHIRE****NOTES TO THE FINANCIAL STATEMENTS - continued**  
**FOR THE YEAR ENDED 31 DECEMBER 2025****7. MOVEMENT IN FUNDS - continued****Comparatives for movement in funds**

|                           | At 1.1.24<br>£ | Net<br>movement<br>in funds<br>£ | At<br>31.12.24<br>£ |
|---------------------------|----------------|----------------------------------|---------------------|
| <b>Unrestricted funds</b> |                |                                  |                     |
| General fund              | 20,488         | (16,225)                         | 4,263               |
| <b>Restricted funds</b>   |                |                                  |                     |
| Restricted                | 16,233         | 632                              | 16,865              |
| <b>TOTAL FUNDS</b>        | <u>36,721</u>  | <u>(15,593)</u>                  | <u>21,128</u>       |

Comparative net movement in funds, included in the above are as follows:

|                           | Incoming<br>resources<br>£ | Resources<br>expended<br>£ | Movement<br>in funds<br>£ |
|---------------------------|----------------------------|----------------------------|---------------------------|
| <b>Unrestricted funds</b> |                            |                            |                           |
| General fund              | 38,932                     | (55,157)                   | (16,225)                  |
| <b>Restricted funds</b>   |                            |                            |                           |
| Restricted                | 9,631                      | (8,999)                    | 632                       |
| <b>TOTAL FUNDS</b>        | <u>48,563</u>              | <u>(64,156)</u>            | <u>(15,593)</u>           |

A current year 12 months and prior year 12 months combined position is as follows:

|                           | At 1.1.24<br>£ | Net<br>movement<br>in funds<br>£ | At<br>31.12.25<br>£ |
|---------------------------|----------------|----------------------------------|---------------------|
| <b>Unrestricted funds</b> |                |                                  |                     |
| General fund              | 20,488         | (30,516)                         | (10,028)            |
| <b>Restricted funds</b>   |                |                                  |                     |
| Restricted                | 16,233         | 11,235                           | 27,468              |
| <b>TOTAL FUNDS</b>        | <u>36,721</u>  | <u>(19,281)</u>                  | <u>17,440</u>       |

**BACK TO SCHOOL BANK EAST RENFREWSHIRE**

**NOTES TO THE FINANCIAL STATEMENTS - continued**  
**FOR THE YEAR ENDED 31 DECEMBER 2025**

**7. MOVEMENT IN FUNDS - continued**

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

|                           | Incoming<br>resources<br>£ | Resources<br>expended<br>£ | Movement<br>in funds<br>£ |
|---------------------------|----------------------------|----------------------------|---------------------------|
| <b>Unrestricted funds</b> |                            |                            |                           |
| General fund              | 64,866                     | (95,382)                   | (30,516)                  |
| <b>Restricted funds</b>   |                            |                            |                           |
| Restricted                | 29,415                     | (18,180)                   | 11,235                    |
| <b>TOTAL FUNDS</b>        | <u>94,281</u>              | <u>(113,562)</u>           | <u>(19,281)</u>           |

**8. RELATED PARTY DISCLOSURES**

There were no related party transactions for the year ended 31 December 2025.

**BACK TO SCHOOL BANK EAST RENFREWSHIRE****DETAILED STATEMENT OF FINANCIAL ACTIVITIES**  
**FOR THE YEAR ENDED 31 DECEMBER 2025**

|                                 | 2025<br>£             | 2024<br>£              |
|---------------------------------|-----------------------|------------------------|
| <b>INCOME AND ENDOWMENTS</b>    |                       |                        |
| <b>Donations and legacies</b>   |                       |                        |
| Donations                       | 2,139                 | 8,324                  |
| Grants                          | 43,579                | 40,239                 |
|                                 | <u>45,718</u>         | <u>48,563</u>          |
| <b>Total incoming resources</b> | <b>45,718</b>         | <b>48,563</b>          |
| <b>EXPENDITURE</b>              |                       |                        |
| <b>Other trading activities</b> |                       |                        |
| Commission                      | 216                   | 216                    |
| <b>Charitable activities</b>    |                       |                        |
| Other operating leases          | 7,980                 | 8,028                  |
| Insurance                       | 855                   | 755                    |
| Telephone                       | 216                   | 216                    |
| Sundries                        | 479                   | 759                    |
| Grants to individuals           | 39,660                | 54,182                 |
|                                 | <u>49,190</u>         | <u>63,940</u>          |
| <b>Total resources expended</b> | <b>49,406</b>         | <b>64,156</b>          |
| <b>Net expenditure</b>          | <b><u>(3,688)</u></b> | <b><u>(15,593)</u></b> |

This page does not form part of the statutory financial statements