

CHARITY NO: SC011636

CLYDEBANK WOMENS AID
REPORT AND FINANCIAL STATEMENTS
FOR THE PERIOD ENDED 13 AUGUST 2025

CLYDEBANK WOMENS AID

REPORT AND FINANCIAL STATEMENTS FOR THE PERIOD ENDED 13 AUGUST 2025

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CLYDEBANK WOMENS AID

REPORT AND FINANCIAL STATEMENTS FOR THE PERIOD ENDED 13 AUGUST 2025

REFERENCE AND ADMINISTRATIVE INFORMATION

Trustees:



Principal Office:



Charity Number:

SC011636

Independent Examiners:

Wbg Services LLP
168 Bath Street
Glasgow
G2 4TP

Bankers:

Virgin Money
32 Sylvania Way South
Clydebank
G81 1RP

CLYDEBANK WOMENS AID

Report of the Trustees for the period ended 13 August 2025

The Trustees present their annual report and financial statements of the charity for the period ended 13 August 2025. The charity extended their year end by 4.5 months and the accounts reflect the 16.5 month period to 13 August 2025. The comparatives reflect the 12 month period to 31 March 2024.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the accounts and comply with the charity's constitution, the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 and 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).

The legal and administrative information on page one forms part of this report.

Objectives and activities

The purposes of the charity are set out in its constitution, and are as follows:

- To provide temporary refuge for women who have suffered mental and physical harassment, and their children;
- To encourage these women to determine their own future;
- To care for the needs of the children involved;
- To offer support, advice and help to any woman who requests it;
- To encourage research into prevention of, or relieving of suffering caused by harassment;
- To educate and inform the public, and;
- To campaign for housing needs of abused or homeless women and their dependants.

Charity closure

2024/2025 has been a particularly challenging period for Clydebank Women's Aid. We continued to work within tight budget constraints as set by West Dunbartonshire Council funding levels topped up by Housing Benefit (not guaranteed income – based on refuge occupancy levels, the levels were also dependent on women's benefit entitlement and often fluctuate). Worker levels have been extremely low for several years with various unsuccessful recruitments. At a time when, demand for the service has continued to grow annually.

Funding levels have not risen in line with inflation since 2009.. The service has operated on core grant funding of 167,000 for a period of 10 years. In July 2022, in a highly publicised statement which was available on the West Dunbartonshire Council website stated that "Councilors unanimously approved proposals to maintain funding for the duration of the administrations term" to Violence Against Women organisations operating in West Dunbartonshire Council. They went on to say that "the DDWA group and Clydebank Women's Aid will each receive 167,000 annually until March 2027".

CLYDEBANK WOMENS AID

Report of the Trustees for the period ended 13 August 2025

Charity closure (continued)

[REDACTED] went on to say that “We know specifically that West Dunbartonshire has a serious problem with domestic abuse... over the next few years it’s going to require a lot of multi-agency input and support for vital services like Dumbarton District Women’s Aid, Clydebank Women’s Aid and Rape Crisis it is important to us as a council that they know that we are behind them every step of the journey ahead over these next five years”.

Clydebank Women’s Aid was informed in September 2024 - after receiving no funding for the period covering April to August and having to rely on reserves to sustain operations - that West Dunbartonshire Council (WDC) had approved cuts to the Housing Revenue Budget, as agreed by local elected members. A proposed cut of £42,000 each to Clydebank Women’s Aid (CWA) and Dumbarton District Women’s Aid (DDWA) was initially raised in January 2024 and enforced from April 2024. However, neither organisation was formally notified of this decision until the end of August 2024 despite routinely seeking clarification regarding the issues with funding.

Despite ongoing discussions with Council officers and elected members in an effort to recoup the lost funding, these attempts proved unsuccessful. CWA was unequivocally informed by senior council officials (WDC) that the funding would not be reinstated through the Housing Revenue Budget, as tenants had voted in favour of the cuts. However, tenants were advised by WDC agents that CWA does not provide “tenancy sustainment” support, on the basis that there had been “no referral” to Housing Officers - despite the fact that no such referral pathway existed. In reality, up to 50% of the support provided by CWA involves tenancy sustainment work with West Dunbartonshire Council tenants. At no point prior to the tenants’ meeting were CWA asked to provide data or clarify the scope of the services CWA deliver.

Moreover, an Equalities Impact Assessment was never produced for this decision despite various requests to senior council officials and elected members. When CWA sought clarification from elected members regarding why they approved the funding cut, we were told that neither CWA nor DDWA had been explicitly listed under the Housing Revenue Budget and cuts were approved without the elected members being fully aware of their implications.

As what was termed a “gesture of goodwill,” senior council officer stated that WDC would continue to provide funding until December 2024. CWA was then told to “plead our case” in order to secure funding through to March 2025.

CWA remained hopeful that funding would be secured from another budget within the Council, following a meeting scheduled with heads of department in January 2025. However, CWA was not invited to attend this meeting, and no alternative funding was allocated. The resulting cut has placed significant financial strain on the organisation and will lead to the loss of at least one full-time post - at a time when the service is already critically understaffed.

As previously noted, the charity has already absorbed inflationary pressures of up to 50% over the past 15 years (according to the Bank of England inflation calculator), as well as a funding cut of £76,000 in 2014/15. These challenges have been compounded by rising energy costs and the ongoing cost of living crisis.

CLYDEBANK WOMENS AID

Report of the Trustees for the period ended 13 August 2025

Charity closure (continued)

In February 2025, the group was notified that WDC had put forward a proposal to elected members to discuss reducing or removing the funding provided to CWA. A WDC budget meeting had been scheduled for the 5th of March, and no final decision would be made before that time. This proposal to consider cuts to CWA's funding is, once again, with the commitment made by WDC in 2022 to maintain CWA's funding through to 2027.

CWA raised this concern with local elected members, who stated that "we would always be on the table for cuts." We queried why this was the case, as—based on our understanding—CWA had not previously been considered for such reductions.

CWA organised a protest against these proposed cuts at WDC council offices on the 5th of March. This was highly publicised and well attended by people in the local community. WDC agreed unanimously not to make further cuts to our service, but there was no consideration of the £42,000 lost – this was not recouped. Around the same time, CWA were also informed that a worker would be leaving.

Alongside issues with funding, this has been another deeply challenging period for the organisation in terms of staffing. For sustained periods over the past three to four years, CWA has operated with only few workers covering all areas of service provision—including emergency on-call—at a time when referrals were increasing annually, cases were increasingly complex, annual increases in referrals, greater case complexity, and a lack of alternative support services in the area. These staffing shortages have largely been due to long-term absences and ongoing recruitment issues (which is echoed not only within the Scottish Women's Aid network but in the social care sector as a whole).

In order to maintain service provision such as crisis support, emotional support, practical support, advocacy, and coverage of emergency on call to ensure women, children and young people were safe, staff frequently had to breach Work Time Regulations, and CWA's own policies and procedures are safety to ensure the service could continue. For example, There were frequent occasions, workers are covering two out of every three weekends on-call and two out of every three nights to ensure that women, children, and young people in refuge remain safe 24/7. This arrangement is having a significant and ongoing impact on staff health and wellbeing. In order to maintain emergency on-call provision and ensure women, children and young people living in refuge were safe, Work Time Regulations have been breached. Additionally, with so few workers, there are frequent occasions—due to non-working days, annual leave, or sickness, health appointments etc., —when just one worker is left in the office. This lone worker had to manage crisis calls, emergency drop-ins, appointments, refuge support, agency queries, and more. This constitutes a breach of health and safety policies and presents serious operational risks.

These staffing levels were neither safe nor sustainable. The current funding situation severely limited the organisation's ability to recruit, leaving critical gaps across a range of essential functions, including refuge provision, emotional and practical support, children's services, advocacy, training and development, emergency on-call, crisis coverage, administration, and management.

CLYDEBANK WOMENS AID

Report of the Trustees for the period ended 13 August 2025

Charity closure (continued)

Despite multiple recruitment efforts and despite overhauling recruitment documents and processes, the organisation has faced persistent difficulties. Several attempts have been unsuccessful, either due to a lack of suitable candidates at application and interview stages or because those appointed were ultimately unsuitable in post. CWA also suspects that some applicants may have used artificial intelligence to complete their applications, leading to a clear mismatch between the written application and the knowledge, understanding, and experience demonstrated at interview and whilst in post.

Whilst these staffing challenges are significant, they do not negate the impact of the funding cut. There is a clear distinction between previous difficulties in filling posts due to applicant suitability, and the current situation where the organisation simply cannot operate effectively on the reduced level of funding.

CWA reviewed areas of the service provision, the gaps in the service, funding available, worker levels, workers health and wellbeing, refuge, the loss of the 100 days funding, recruitment difficulties etc., and came to the incredibly difficult realisation that closing the service was the only solution as operating in this manner is not safe or sustainable for both WCYP and workers, nor is CWA able to provide the service that WCYP need and deserve.

CWA approached DDWA about the possibility of providing support in the Clydebank area and Glasgow Women's Aid for refuge provision. Glasgow was unable to take the refuge on due to complexities with cross boundary funding.

CWA informed senior council officials of this decision on the 15th of April 2025 and provided 3 month's notice to this effect. A meeting was scheduled for the 6th of May 2025 with senior council officials. At this meeting CWA were informed that 42,000 would not be reinstated. The group were informed that there are "no contractual obligations" between WDC and CWA, but WDC would be as supportive as they possibly could. Senior council officials echoed this and reiterated that women in refuge would provide emergency temp if required.

CWA have liaised with specialist Lawyers who have assisted and advised us throughout the closure processes in line with our governance model. CWA have liaised with OSCR and were granted permission to wind up the charity and have followed CWA's Governing document. CWA have ceased providing support from July 25 and will close on the 11th of August 2025 and the lease for the building reverting back to WDC.

Remaining Assets will be provided to Dumbarton District Women's Aid, our sister group which operates in West Dunbartonshire Council – we hope this will help in some ways to ensure DDWA can provide support in the Clydebank Area to women experiencing domestic abuse.

CWA have informed the Care Inspectorate, Scottish Women's Aid, beneficiaries and the public of our closure. Contracts have been cancelled.

Achievements and performance

Women continued to provide positive feedback regarding the service they receive from workers. Despite low worker levels, WCYP were always the priority, and this is demonstrated in the feedback received.

CLYDEBANK WOMENS AID

Report of the Trustees for the period ended 13 August 2025

Achievements and performance (continued)

Clydebank Women's Aid continued to see a rise in demand for the service, the majority of our referrals are self-referrals where women are looking to access emotional and practical support, refuge, information on their rights etc., CWA continued to see referrals from other agencies such as Police, Social Work, Community Links, ASSIST, other Women's Aid groups. CWA continued to see very little referrals from WDC homeless or housing teams. Referrals to the organisation were ceased in July as the service was no longer operational.

Prior to COVID the service averaged 70 new referrals per year, post COVID CWA averaged over 250 new referrals. When assessing statistics around our phoneline. it was noted that CWA receive, on average, 200 calls per month. Over the last 3 years this is an estimated 7,200 calls.

In the absence of the Clydebank Women's Aid women's group, CWA organised outings to the for the women using the service. CWA also organised a Christmas gift collection for women using the service with gifts for themselves, their loved ones and their CYP. CWA also celebrated Eid and Easter and International Women's Day providing gift cards and chocolates to celebrate. The loss of the ongoing Women's group (Rolling Programme) was supposed to be a temporary measure after COVID to ensure safety, but staffing levels never returned to the levels needed to allow this to be reinstated. This was a devastating loss to the service and was noted by many of the women CWA supported.

Occupancy was lower than the previous years, due to staff shortages impacting on ability to admit women to refuge, this has had a knock-on impact on housing benefit income levels. We continue to provide women and children with safe accommodation but refuge availability across the network is feeling the strain as the housing crisis has meant that it is taking longer for women to be permanently rehoused from refuge accommodation. Furthermore, the housing crisis is making it increasingly difficult for women to leave their abusive partners and ensures women and children are kept in unsafe situation for longer. This is because there is a significant lack of suitable temporary accommodation with a rise in Local Authorities using Bed and Breakfast as temporary accommodation– this is not suitable in the long term due for several reasons: the lack of basic amenities such as cooking and laundry facilities; concerns around confidentiality and privacy; lack of security resulting in significant safety concerns as perpetrators can easily locate the accommodation. We know from speaking to women that the lack of temp accommodation is a significant deterrent to fleeing, women are often weighing up staying in a home where they are being abused or leaving for another potentially unsafe and unsuitable situation due to a lack of options

Structure, Governance and Management

Governing document

The organisation is a collective, constituted as an unincorporated association. It is recognised as having charitable status.

Appointment of trustees

New trustees are recruited and appointed in accordance with the charity's recruitment policy.

CLYDEBANK WOMENS AID

Report of the Trustees for the period ended 13 August 2025

Organisational structure

The organisation's affairs are managed by a committee made up of all members of the collective.

Related Parties

The organisation is affiliated to Scottish Women's Aid.

Risk management

The Trustees have assessed the major risks to which the charity is exposed in particular those related to the operations and finances of the charity and believe despite having reserves, trustees calculated that they would not sustain the charity for a long term period. Operationally staff were continuing to operate under high levels of risk for a sustained period of time. Practices that should have been emergency solutions to temporary situations became significant long term safety compromises. CWA trustees were not satisfied that the systems in place would mitigate these major risks.

Financial review

Housing Benefit income levels were lower this period, long term staffing issues had impacted upon how quickly rooms could be cleaned and the number of admissions. This has had an impact on housing benefit income and CWA cannot rely on this. CWA planned a successful demonstration to save funding; however, the 42,000 was not reinstated.

CWA continue to utilize the Scottish Women's Aid 100 days funding to partially cover the costs of a 28-hour Refuge Worker and Collective Manager post within the organisation. This funding will come to an end this period which will mean overall the service will have a loss of income totalling around £68,000.

CWA have returned funds received from SWA and WDCVS totalling to:

SWA: (Paid on the 30th of June 2025)

- £1,387 (100 days of funding)
- £9,893 (Covid Recovery Fund)

WDCVS: (Paid on the 30th of June 2025)

- £1,167 (Transport)
- £1,387 (Wellbeing)

Trustees' responsibilities in relation to the financial statements

The charity trustees are responsible for preparing a trustees' annual report and financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in Scotland requires the charity trustees to prepare financial statements for each period which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, of the charity for that period. In preparing the financial statements, the trustees are required to:

CLYDEBANK WOMENS AID

Report of the Trustees for the period ended 13 August 2025

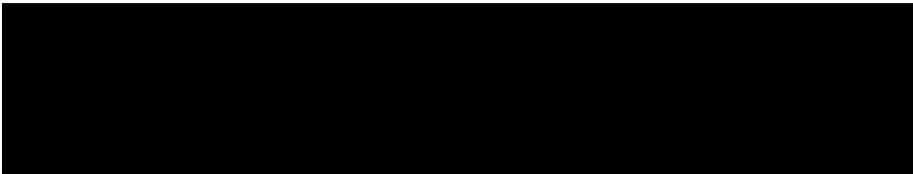
Trustees' responsibilities in relation to the financial statements (continued)

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the applicable Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping adequate accounting records that disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities and Trustee Investment (Scotland) Act 2005, the Charity Accounts (Scotland) Regulations 2006, and the provisions of the charity constitution. They are also responsible for safeguarding the assets of the charity and taking reasonable steps for the prevention and detection of fraud and other irregularities.

The trustees are responsible for the maintenance and integrity of the charity and financial information included on the charity's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Approved by the trustees and signed on their behalf by:



Date: 8 December 2025

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF CLYDEBANK WOMENS AID FOR THE PERIOD ENDED 13 AUGUST 2025

I report on the accounts of the charity for the period ended 13 August 2025, which are set out on pages 10 to 20.

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.

The charity 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 independent examiner's statement

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

Independent examiner's statement

In the course of my examination, no matter has come to my attention other than that below:

1. which gives me reasonable cause to believe that in any material respect the requirements:

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

The matter that has come to my attention is that there is fundamental uncertainty over the charity's ability to continue as a going concern. This is disclosed in note 1(a) to the accounts.



Wbg Services LLP
168 Bath Street
Glasgow
G2 4TP

Date: 8 December 2025

CLYDEBANK WOMENS AID

STATEMENT OF FINANCIAL ACTIVITIES FOR THE PERIOD ENDING 13 AUGUST 2025

(Including an Income and Expenditure account)

	Note	16.5 months to 13 August 2025 Unrestricted Funds £	16.5 months to 13 August 2025 Restricted Funds £	16.5 months to 13 August 2025 Total Funds £	12 months to 31 March 2024 Unrestricted Funds £	12 months to 31 March 2024 Restricted Funds £	12 months to 31 March 2024 Total Funds £
Income and endowments from:							
Donations and legacies	4	201,661	13,161	214,822	173,073	25,615	198,688
Charitable activities	5	89,587	-	89,587	81,682	-	81,682
Total Income		<u>291,248</u>	<u>13,161</u>	<u>304,409</u>	<u>254,755</u>	<u>25,615</u>	<u>280,370</u>
Expenditure on:							
Charitable activities	7	554,885	60,254	615,139	236,072	35,847	271,919
Total Expenditure		<u>554,885</u>	<u>60,254</u>	<u>615,139</u>	<u>236,072</u>	<u>35,847</u>	<u>271,919</u>
Net (expenditure)/income for the period		(263,637)	(47,093)	(310,730)	18,683	(10,232)	8,451
Transfers between funds		-	-	-	-	-	-
Net movement in funds		<u>(263,637)</u>	<u>(47,093)</u>	<u>(310,730)</u>	<u>18,683</u>	<u>(10,232)</u>	<u>8,451</u>
Funds reconciliation							
Total Funds brought forward	14	263,637	47,093	310,730	244,954	57,325	302,279
Total Funds carried forward	14	<u>-</u>	<u>-</u>	<u>-</u>	<u>263,637</u>	<u>47,093</u>	<u>310,730</u>

The Statement of Financial Activities includes all gains and losses recognised in the period.

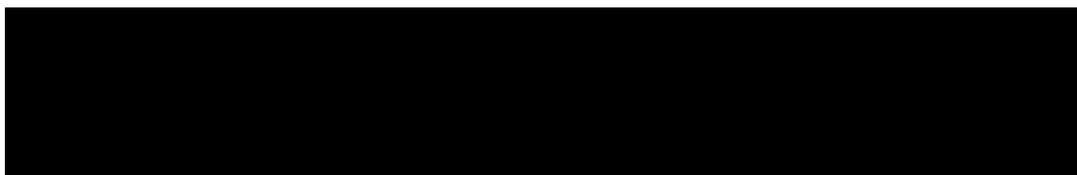
All income and expenditure derive from continuing activities.

CLYDEBANK WOMENS AID

BALANCE SHEET AS AT 13 AUGUST 2025

	Note	16.5 months to 13 August 2025	12 months to 31 March 2024
		£	£
<i>Fixed assets:</i>			
Tangible assets	11	-	1,553
Total Fixed Assets		-	1,553
<i>Current assets:</i>			
Debtors	12	123	16,553
Cash at bank and in hand		147,225	302,057
Total Current Assets		147,348	318,610
<i>Liabilities:</i>			
Creditors falling due within one year	13	(147,348)	(9,433)
Net Current Assets		-	309,177
Net Assets		-	310,730
<i>The funds of the charity:</i>			
Unrestricted funds	14	-	263,637
Restricted funds	14	-	47,093
Total charity funds		-	310,730

Approved by the trustees and signed on their behalf by:



Date: 8 December 2025

CLYDEBANK WOMENS AID

NOTES TO THE ACCOUNTS FOR THE PERIOD ENDED 13 AUGUST 2025

1. Accounting Policies

(a) Basis of preparation and assessment of going concern

The accounts (financial statements) have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts.

The financial statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006.

The charity constitutes a public benefit entity as defined by FRS 102.

Due to the lack of funding secured by the charity during the period, Clydebank Women's Aid took the decision to dissolve the charity. The charity has been removed from the Scottish Charity Register and therefore dissolved. All remaining funds were transferred to Dumbarton District Women's Aid upon the winding down of the charity.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

(b) Funds structure

Unrestricted income funds comprise those funds which the trustees are free to use for any purpose in furtherance of the charitable objects. Unrestricted funds include designated funds where the trustees, at their discretion, have created funds for specific purposes.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by the donor or charity deed, or through the terms of an appeal.

Further details of each fund are disclosed in note 14.

(c) Income recognition

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

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 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 those conditions will be fulfilled in the reporting period.

Legacy gifts are recognised on a case by case basis following the granting of probate when the administrator/executor for the estate has communicated in writing both the amount and settlement date. In the event that the gift is in the form of an asset other than cash, or a financial asset traded on a recognised stock exchange, recognition is subject to the value of the gift being reliably measurable with a degree of reasonable accuracy and the title to the asset having been transferred to the charity.

CLYDEBANK WOMENS AID

NOTES TO THE ACCOUNTS FOR THE PERIOD ENDED 13 AUGUST 2025

1. Accounting Policies (continued)

(c) Income recognition

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the bank.

Income from government and other grants, whether 'capital' or 'revenue' grants, is recognised when the charity has entitlement to the funds, any performance conditions attached to the grants have been met, it is probable that the income will be received, and the amount can be measured reliably and is not deferred.

Income received in advance of the provision of a specified service is deferred until the criteria for income recognition are met.

(d) Expenditure recognition

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 settlement will be required and the amount of the obligation can be measured reliably.

All expenditure is accounted for on an accruals basis. All expenses including governance costs are allocated or apportioned to the applicable expenditure headings. For more information on this attribution refer to note (e) below.

- Expenditure on charitable activities includes expenditure undertaken to further the purposes of the charity and their associated support costs.

Irrecoverable VAT is charged as a cost against the activity for which the expenditure is incurred.

(e) Allocation of governance costs

Governance costs comprise all costs involving the public accountability of the charity and its compliance with regulation and good practice. These costs include costs related to independent examination and legal fees.

Governance costs have been allocated to the cost of charitable activities.

(f) Tangible fixed assets and depreciation

All assets costing more than £500 are capitalised and valued at historical cost. Depreciation is charged as follows:

Plant and equipment	Basis
Fixtures and Fittings	3 year straight line
Motor vehicles	4 year straight line
	20% reducing balance

(g) Debtors

Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

CLYDEBANK WOMENS AID

NOTES TO THE ACCOUNTS FOR THE PERIOD ENDED 13 AUGUST 2025

1. Accounting Policies (continued)

(h) Cash at bank and in hand

Cash at bank and cash in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

(i) Creditors and provisions

Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

(j) Pensions

Employees of the charity are entitled to join a defined contribution 'money purchase' scheme. The charity contribution is restricted to the contributions disclosed in note 9. There were no outstanding contributions at the period end. The costs of the defined contribution scheme are included within the costs of charitable activities.

The money purchase plan is managed by Independent Investment Managers and the plan invests the contributions made by the employee and employer in an investment fund to build up over the term of the plan. The pension fund is then converted into a pension upon the employee's normal retirement age which is defined as when they are eligible for a state pension. The Charity has no liability beyond making its contributions and paying across the deductions for the employee's contributions.

(k) Financial instruments

The charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value with the exception of bank loans which are subsequently measured at amortised cost using the effective interest method.

(l) Taxation

Clydebank Womens Aid is charity within the meaning of Section 467 of the Corporation Tax Act 2010. Accordingly, the charity is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 of Part 11 of the Corporation Tax Act 2010 and section 256 of the Taxation of Chargeable Gains Act 1992 to the extent that such income or gains are applied for charitable purposes only.

(m) Judgements and key sources of estimation uncertainty

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

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

CLYDEBANK WOMENS AID

NOTES TO THE ACCOUNTS FOR THE PERIOD ENDED 13 AUGUST 2025

1. Accounting Policies (continued)

(m) Judgements and key sources of estimation uncertainty

The trustees are satisfied that the accounting policies are appropriate and applied consistently. Key sources of estimation have been applied as follows;

<u>Estimate</u>	<u>Basis of estimation</u>
Depreciation of fixed assets	Fixed assets are depreciated and amortised over the useful life of the asset. The useful lives of fixed assets are based on the knowledge of the operations team, with reference to assets expected life cycle.

2. Legal status of the Charity

Clydebank Women's Aid is a registered Scottish charity.

3. Related party transactions and trustees' expenses and remuneration

The employment costs disclosed in note 9 relate in full to members of the Collective management who are the Trustees of the charity. Such salary payments may be made in accordance with section 3 of the charity's Constitution. No expenses have been made to trustees in their role as trustee (2024: £nil). The trustees did not waive any expenses during the period (2024: £nil).

Other than the transactions noted above, no trustee had any personal interest in any contract or transaction entered into by the charity during the period (2024: none).

4. Income from donations and legacies

	16.5 months to 13 August 2025 £	12 months to 31 March 2024 £
Donations	10,787	8,177
West Dunbartonshire Council Core Grant	188,393	166,896
SWA Grants	15,642	23,615
	<u>214,822</u>	<u>198,688</u>

5. Income from charitable activities

	16.5 months to 13 August 2025 £	12 months to 31 March 2024 £
Housing Benefit Income	89,587	81,682
	<u>89,587</u>	<u>81,682</u>

CLYDEBANK WOMENS AID

NOTES TO THE ACCOUNTS FOR THE PERIOD ENDED 13 AUGUST 2025

6. Allocation of governance costs

Governance costs:	16.5 months to 13 August 2025	12 months to 31 March 2024
	£	£
Independent examiner's remuneration	2,394	1,932
	<u>2,394</u>	<u>1,932</u>

Allocation of governance costs:	16.5 months to 13 August 2025	12 months to 31 March 2024
	£	£
Housing Benefit	2,394	1,932
Total allocated	<u>2,394</u>	<u>1,932</u>

7. Analysis of expenditure on charitable activities

	16.5 months to 13 August 2025	16.5 months to 13 August 2025	12 months to 31 March 2024	12 months to 31 March 2024
	Housing Benefit £	Total £	Housing Benefit £	Total £
Staff costs	381,320	381,320	208,289	208,289
Premises costs	22,332	22,332	20,923	20,923
Running costs	72,233	72,233	37,102	37,102
Transfer of funds to Dumbarton District Women's Aid	135,307	135,307		
Depreciation	1,553	1,553	3,673	3,673
Governance costs (note 7)	2,394	2,394	1,932	1,932
	<u>615,139</u>	<u>615,139</u>	<u>271,919</u>	<u>271,919</u>

8. Analysis of staff costs and remuneration of key management personnel

	16.5 months to 13 August 2025	12 months to 31 March 2024
	£	£
Salaries and wages	235,319	167,745
Social security costs	11,919	12,782
Employer contributions to defined benefit pension schemes	35,571	27,762
Staff redundancy costs	98,511	-
Total staff costs and employee benefits	<u>381,320</u>	<u>208,289</u>
Key management personnel remuneration	<u>381,320</u>	<u>208,289</u>

The charity operates a defined contribution pension scheme in respect of the collective members. The scheme and its assets are held by independent managers on behalf of the employees. The charity made £35,571 of contributions to the pension plan (2024: £27,762).

CLYDEBANK WOMENS AID

NOTES TO THE ACCOUNTS FOR THE PERIOD ENDED 13 AUGUST 2025

8. Analysis of staff costs and remuneration of key management personnel (continued)

No employees had employee benefits in excess of £60,000 (2024: Nil).

	16.5 months to 13 August 2025 No.	12 months to 31 March 2024 No.
The average weekly number of persons, by headcount, employed by the charity during the period was:	5	6

9. Net income/(expenditure) for the period

This is stated after charging:

	16.5 months to 13 August 2025 £	12 months to 31 March 2024 £
Depreciation	1,553	3,673
Independent Examiners remuneration	2,394	1,932

10. Government Grants

Income from government grants comprises:

West Dunbartonshire Council – £188,393 (2024: £166,896) was received during the period for the core costs of the charity.

11. Tangible Fixed Assets

	Equipment £	Fixtures and Fittings £	Total £
Cost or valuation			
At 1 April 2024	59,174	19,502	78,676
Additions	-	-	-
Disposals	(59,174)	(19,502)	(78,676)
At 13 August 2025	-	-	-
Depreciation			
At 1 April 2024	57,830	19,293	77,123
Charge for the period	1,344	209	1,553
Eliminated on disposals	(59,174)	(19,502)	(78,676)
At 13 August 2025	-	-	-
Net book value			
At 13 August 2025	-	-	-
At 31 March 2024	1,344	209	1,553

CLYDEBANK WOMENS AID

NOTES TO THE ACCOUNTS FOR THE PERIOD ENDED 13 AUGUST 2025

12. Debtors

	16.5 months to 13 August 2025 £	12 months to 31 March 2024 £
Accrued income	123	13,917
Prepayments	-	2,636
	<u>123</u>	<u>16,553</u>

13. Creditors: amounts falling due within one year

	16.5 months to 13 August 2025 £	12 months to 31 March 2024 £
Accruals	2,394	1,932
Taxation and social security	6,762	7,501
Other creditors	138,192	-
	<u>147,348</u>	<u>9,433</u>

14. Analysis of charitable funds

2024 Analysis of Fund movements	Balance b/twd £	12 months to 31 March 2024 Income £	12 months to 31 March 2024 Expenditure £	12 months to 31 March 2024 Transfers £	Fund c/twd £
Unrestricted funds					
Tangible fixed assets	5,226	-	(3,673)	-	1,553
Total designated funds	5,226	-	(3,673)	-	1,553
General funds	239,728	254,755	(232,399)	-	262,084
Total unrestricted funds	<u>244,954</u>	<u>254,755</u>	<u>(236,072)</u>	-	<u>263,637</u>
Restricted funds					
West Dumbartonshire CVS	12,500	-	(10,952)	-	1,548
West Dumbartonshire Council Transport Fund	-	2,000	(129)	-	1,871
Scottish Women's Aid (1)	9,893	-	-	-	9,893
Scottish Women's Aid (2)	6,372	-	-	-	6,372
Scottish Women's Aid (3)	11,282	-	-	-	11,282
Scottish Women's Aid (4)	17,278	23,615	(24,766)	-	16,127
Total restricted funds	<u>57,325</u>	<u>25,615</u>	<u>(35,847)</u>	-	<u>47,093</u>
TOTAL FUNDS	<u>302,279</u>	<u>280,370</u>	<u>(271,919)</u>	-	<u>310,730</u>

CLYDEBANK WOMENS AID

NOTES TO THE ACCOUNTS FOR THE PERIOD ENDED 13 AUGUST 2025

14. Analysis of charitable funds (continued)

2025 Analysis of Fund movements	Balance b/twd £	16.5 months to 13 August 2025 Income £	16.5 months to 13 August 2025 Expenditure £	16.5 months to 13 August 2025 Transfers £	Fund c/twd £
Unrestricted funds					
Tangible fixed assets	1,553	-	(1,553)	-	-
Total designated funds	1,553	-	(1,553)	-	-
General funds	262,084	291,248	(553,332)	-	-
Total unrestricted funds	263,637	291,248	(554,885)	-	-
Restricted funds					
West Dumbartonshire CVS	1,548	(1,314)	(234)	-	-
West Dumbartonshire CVS Transport Fund	1,871	(1,167)	(704)	-	-
Scottish Women's Aid (1)	9,893	(9,893)	-	-	-
Scottish Women's Aid (2)	6,372	-	(6,372)	-	-
Scottish Women's Aid (3)	11,282	-	(11,282)	-	-
Scottish Women's Aid (4)	16,127	25,535	(41,662)	-	-
Total restricted funds	47,093	13,161	(60,254)	-	-
TOTAL FUNDS	310,730	304,409	(615,139)	-	-

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

The fixed asset designated fund represents the net book value of the tangible fixed assets at the period end.

General funds represent the free reserves of the charity which the Trustees are free to use in furthering the charity's objectives.

- b) Restricted funds comprise:

West Dumbartonshire CVS – funding towards the refurbishment of the support space.

West Dumbartonshire CVS Transport Fund – funding towards social transport costs.

Scottish Women's Aid (1) – funding towards staff costs, working from home costs, office costs, group work/therapeutic support/crisis support, food vouchers, repairs and cleaning and IT resources and support.

Scottish Women's Aid (2) – funding towards equipment costs as a result of the pandemic.

Scottish Women's Aid (3) - funding for a support worker post which had been known as the 100 days of funding grant.

CLYDEBANK WOMENS AID

NOTES TO THE ACCOUNTS FOR THE PERIOD ENDED 13 AUGUST 2025

14. Analysis of charitable funds (continued)

b) Restricted funds comprise:

Scottish Women’s Aid (4) - funding for a support worker post which had been known as the 100 days of funding grant.

15. Net assets over funds

	12 months to 31 March 2024 Unrestricted Funds £	12 months to 31 March 2024 Restricted Funds £	12 months to 31 March 2024 Total 2024 £
Fixed assets	1,553	-	1,553
Debtors	16,553	-	16,553
Cash at bank	254,964	47,093	302,057
Current liabilities	(9,433)	-	(9,433)
	<u>263,637</u>	<u>47,093</u>	<u>310,730</u>
	16.5 months to 13 August 2025 Unrestricted Funds £	16.5 months to 13 August 2025 Restricted Funds £	16.5 months to 13 August 2025 Total 2025 £
Debtors	123	-	123
Cash at bank	147,225	-	147,225
Current liabilities	(147,348)	-	(147,348)
	<u>-</u>	<u>-</u>	<u>-</u>

16. Post Balance Sheet Events

Due to changes in funding, Clydebank Women’s Aid were faced with a significant shortfall in funding and the long term staffing shortages impacted the sustainability and safety of the service, all trustees decided they were unable to continue. After taking sought legal advice from experts in charitable law, the charity took steps to arrange winding up the organisation.