

REGISTERED CHARITY NUMBER: SCO48005

**REPORT OF THE TRUSTEES AND
UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2024**

FOR

Back To School Bank East Renfrewshire

Back To School Bank East Renfrewshire

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Back To School Bank East Renfrewshire

REPORT OF THE TRUSTEES For The Year Ended 31 December 2024

The trustees present their report with the financial statements of the charity for the year ended 31 December 2024. 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 SchoolBank 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.

ACHIEVEMENT 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.

Our founder, [REDACTED] on behalf of our activities at Back to SchoolBank East Renfrewshire, was awarded Citizen of the Year 2023. A much-appreciated nod, towards our continued work here in the 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 £48,563 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 2024, yet again, increased in line with the increase prices rises and in referral numbers and amounted to £64,156. The funds generated provide uniforms and essential supplies to children in East Renfrewshire but the increase in costs and 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 £12,000; reserves currently stand at £21,128.

FUTURE PLANS

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.

We continue to attract local and national TV and radio and broadcast and print media coverage. The publicity and raise in profile encourages donors and contributions from previously unknown quarters.

Our bank of dedicated volunteers remains committed to Back to SchoolBank 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 as accessible as possible 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

SCO48005

Back To School Bank East Renfrewshire

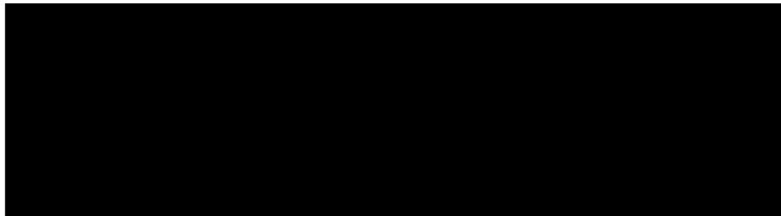
REPORT OF THE TRUSTEES For The Year Ended 31 December 2024



FUNDS HELD AS CUSTODIAN FOR OTHERS

During the year the £5,661 that was held for Paisley Back to School Bank and Back to School Bank Glasgow was spent on their behalf leaving no balance held at the end of the year.

Approved by order of the board of trustees on 4 July 2025 and signed on its behalf by:



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 2024 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.

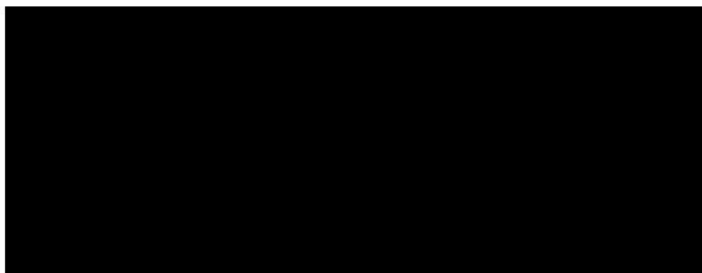
Independent examiner's statement

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.



4 July 2025

Back To School Bank East Renfrewshire

STATEMENT OF FINANCIAL ACTIVITIES For The Year Ended 31 December 2024

	Notes	Unrestricted fund £	Restricted fund £	2024 Total funds £	2023 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies	2	<u>38,932</u>	<u>9,631</u>	<u>48,563</u>	<u>81,390</u>
EXPENDITURE ON					
Raising funds		216	-	216	216
Charitable activities					
Provision of Uniforms		<u>54,941</u>	<u>8,999</u>	<u>63,940</u>	<u>59,457</u>
Total		<u>55,157</u>	<u>8,999</u>	<u>64,156</u>	<u>59,673</u>
NET INCOME/(EXPENDITURE)		(16,225)	632	(15,593)	21,717
RECONCILIATION OF FUNDS					
Total funds brought forward		20,488	16,233	36,721	15,004
TOTAL FUNDS CARRIED FORWARD		<u><u>4,263</u></u>	<u><u>16,865</u></u>	<u><u>21,128</u></u>	<u><u>36,721</u></u>

The notes form part of these financial statements

Back To School Bank East Renfrewshire

BALANCE SHEET 31 December 2024

	Notes	Unrestricted fund £	Restricted fund £	2024 Total funds £	2023 Total funds £
CURRENT ASSETS					
Cash at bank		4,263	16,865	21,128	42,382
CREDITORS					
Amounts falling due within one year	5	-	-	-	(5,661)
NET CURRENT ASSETS		<u>4,263</u>	<u>16,865</u>	<u>21,128</u>	<u>36,721</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>4,263</u>	<u>16,865</u>	<u>21,128</u>	<u>36,721</u>
NET ASSETS		<u>4,263</u>	<u>16,865</u>	<u>21,128</u>	<u>36,721</u>
FUNDS	6				
Unrestricted funds				4,263	20,488
Restricted funds				<u>16,865</u>	<u>16,233</u>
TOTAL FUNDS				<u>21,128</u>	<u>36,721</u>

The financial statements were approved by the Board of Trustees and authorised for issue on 4 July 2025 and were signed on its behalf by:

 Trustee

Back To School Bank East Renfrewshire

NOTES TO THE FINANCIAL STATEMENTS For The Year Ended 31 December 2024

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

	2024	2023
	£	£
Donations	8,324	38,772
Grants	40,239	42,618
	<u>48,563</u>	<u>81,390</u>

Back To School Bank East Renfrewshire

NOTES TO THE FINANCIAL STATEMENTS - continued For The Year Ended 31 December 2024

2. DONATIONS AND LEGACIES - continued

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

	2024 £	2023 £
Arnold Clark	2,000	-
Scotmid Local Community Fund	-	500
East Renfrewshire Council	9,631	10,000
Barrhead Housing Association	6,108	7,395
Linking Communities	2,500	-
Peoples Postcode Lottery	15,000	9,941
Turcan Cornell	-	5,000
Bank of Scotland	5,000	-
Other grants	-	9,782
	<u>40,239</u>	<u>42,618</u>

3. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 December 2024 nor for the year ended 31 December 2023.

TRUSTEES' EXPENSES

There were no trustees' expenses paid for the year ended 31 December 2024 nor for the year ended 31 December 2023.

4. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted fund £	Restricted fund £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	<u>62,058</u>	<u>19,332</u>	<u>81,390</u>
EXPENDITURE ON			
Raising funds	216	-	216
Charitable activities			
Provision of Uniforms	<u>50,515</u>	<u>8,942</u>	<u>59,457</u>
Total	<u>50,731</u>	<u>8,942</u>	<u>59,673</u>
NET INCOME	11,327	10,390	21,717
RECONCILIATION OF FUNDS			
Total funds brought forward	9,161	5,843	15,004
TOTAL FUNDS CARRIED FORWARD	<u>20,488</u>	<u>16,233</u>	<u>36,721</u>

Back To School Bank East Renfrewshire

NOTES TO THE FINANCIAL STATEMENTS - continued For The Year Ended 31 December 2024

5. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2024	2023
	£	£
Trade creditors	-	1
Other creditors	-	5,660
	<u>-</u>	<u>5,661</u>

6. MOVEMENT IN FUNDS

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

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

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

Comparatives for movement in funds

	At 1.1.23	Net movement in funds	At 31.12.23
	£	£	£
Unrestricted funds			
General fund	9,161	11,327	20,488
Restricted funds			
Restricted	5,843	10,390	16,233
TOTAL FUNDS	<u>15,004</u>	<u>21,717</u>	<u>36,721</u>

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NOTES TO THE FINANCIAL STATEMENTS - continued For The Year Ended 31 December 2024

6. MOVEMENT IN FUNDS - continued

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	62,058	(50,731)	11,327
Restricted funds			
Restricted	19,332	(8,942)	10,390
TOTAL FUNDS	<u>81,390</u>	<u>(59,673)</u>	<u>21,717</u>

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

	At 1.1.23 £	Net movement in funds £	At 31.12.24 £
Unrestricted funds			
General fund	9,161	(4,898)	4,263
Restricted funds			
Restricted	5,843	11,022	16,865
TOTAL FUNDS	<u>15,004</u>	<u>6,124</u>	<u>21,128</u>

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	100,990	(105,888)	(4,898)
Restricted funds			
Restricted	28,963	(17,941)	11,022
TOTAL FUNDS	<u>129,953</u>	<u>(123,829)</u>	<u>6,124</u>

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**NOTES TO THE FINANCIAL STATEMENTS - continued
For The Year Ended 31 December 2024**

7. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 December 2024.

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DETAILED STATEMENT OF FINANCIAL ACTIVITIES For The Year Ended 31 December 2024

	2024 £	2023 £
INCOME AND ENDOWMENTS		
Donations and legacies		
Donations	8,324	38,772
Grants	40,239	42,618
	<u>48,563</u>	<u>81,390</u>
Total incoming resources	48,563	81,390
EXPENDITURE		
Other trading activities		
Commission	216	216
Charitable activities		
Other operating leases	8,028	8,253
Insurance	755	689
Telephone	216	216
Sundries	759	1,876
Grants to individuals	54,182	48,423
	<u>63,940</u>	<u>59,457</u>
Total resources expended	64,156	59,673
Net (expenditure)/income	<u>(15,593)</u>	<u>21,717</u>

This page does not form part of the statutory financial statements