

Registered Charity Number: SC051779

Clydebank Asbestos Group (SCIO)

Accounts and Trustees' Report

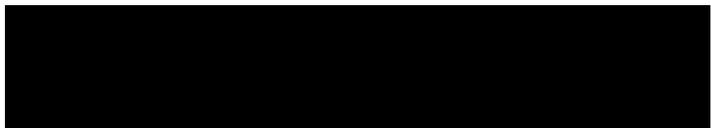
for the year ended

31 March 2025

Clydebank Asbestos Group (SCIO)

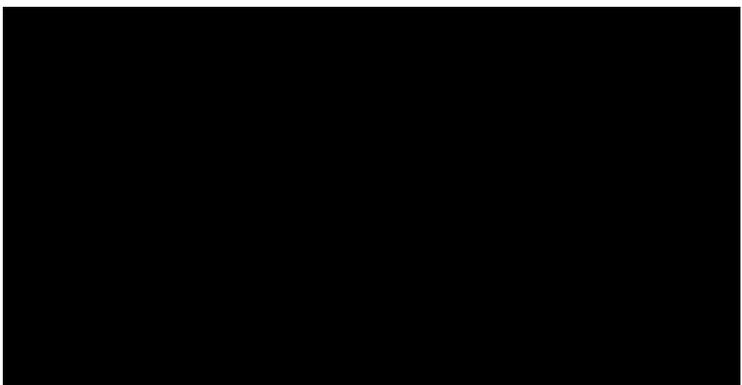
CHARITY INFORMATION

Chairperson(s)



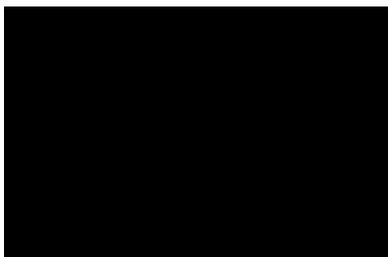
Vice Chair

Trustees



Registered charity number SC051779

Registered address



Independent Examiner

EQ Accountants Limited
14 City Quay
Dundee
DD1 3JA

Clydebank Asbestos Group (SCIO)

TRUSTEES' ANNUAL REPORT

Recruitment and Appointment of Trustees.

The Association's Trustees are appointed or reappointed by the members at our Annual General Meeting, which is held in November.

Governance

The Association is a charitable incorporated association, and the purposes and administration arrangements are set out in our constitution.

Our trustees are elected by our members at our AGM. However, the board may appoint any member to be a trustee outwith the AGM. Trustees retire after serving a 3 year term but can put themselves forward for re-election.

Objectives and activities

Our purposes are recorded in our constitution:

- to assist all those suffering from asbestos related illnesses by the provision of practical support, advice and information.
- to raise awareness and advance the education of members of the public as to the hazard of asbestos in the environment
- to assist all those suffering from asbestos related illnesses to improve their living conditions and in general their quality of life.
- to assist all those suffering from asbestos related illnesses in attempting to gain reparation.
- to support local organisations with similar objectives.

Clydebank Asbestos Group (CAG) was established in 1992 and has continued to provide welfare benefit advice and support to those affected by asbestos related disease and their families. Included in this, is the provision of legal advice and support concerning claims for civil damages as a result of asbestos exposure. All our client and carer work is person centred and we are committed to continuing our holistic approach ensuring that all clients receive the best possible service. This includes the provision of home visits, income maximisation and onward referrals to other appropriate statutory agencies and charitable organisations.

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CAG is an active member of the Asbestos Victims Support Group Forum UK (AVSGF) and together with the 'forum' we actively campaign and lobby to bring about change to improve the quality of life for those affected by asbestos related disease.

We take any opportunity to raise awareness of the continued dangers of asbestos related disease but we also create opportunities too. This is achieved by working collaboratively with other organisations, local community groups and trade unions. We participate in events to promote the charity to ensure it is accessible to those that need our support. We also take part in initiatives, for example the Youth Philanthropy Initiative (YPI) with local schools as this raises awareness of the continued hazard that asbestos poses amongst our younger generations.

Summary of main achievements

In this financial year, CAG has supported 90 new clients who have been affected by asbestos related disease. In addition, we have also provided information and advice to a further 85 people regarding asbestos related queries and concerns e.g. housing issues concerning the discovery of asbestos. Our intervention in terms of benefit recovery for this period was £629,959.08 which is an incredible achievement and is considerably higher than the previous year. For civil damage payments made to victims and their families the total is the highest ever recorded by CAG at £3.3 million. This has been possible due to the continued collaborative work with our panel of solicitors and our dedicated volunteers and staff who have gone above and beyond to achieve truth and justice.

This year, central to our work has been a focus on service delivery/support. As a charity we know the importance of understanding the needs and concerns of our clients to ensure that we are providing the best possible support at the right time. In addition to this, we also know the importance of data collection, something that we felt we could improve. This year we have addressed this by entering a partnership with Macmillan Cancer Support that has enabled us to utilise their e-HNA tool (electronic Holistic Needs Assessment). This is now in operation and when fully embedded it will not only continue our holistic approach to client work but it will also provide us with data that will inform our strategic plan. Our staff have worked hard to bring this approach of client care to fruition and it has been a successful outcome.

In terms of the maintenance of our office, we have not had our challenges to seek. This year we have required unexpected and major repair work to our office. However, we succeeded in securing two grants that have enabled us to ensure that we have a wind- and water-tight office for our clients, volunteers, staff and members. This work included an upgrade to our kitchen and toilet facilities which has been transformational. It has been a

Clydebank Asbestos Group (SCIO)

major accomplishment as our office is the hub of our activity and we are on track to see the first tranche of this work concluded in the next financial year. We have also taken the opportunity to review our logo and branding and we have worked in consultation with our volunteers, members and staff to progress this. We are thankful to all who supported this major project, in particular our volunteer project manager, [REDACTED]

This year we have continued our highly successful member coffee mornings. These were introduced two years ago and we continue to receive excellent feedback from our members. We have broadened the scope of the coffee mornings by inviting local speakers and this has been a welcomed addition by our members. It has also continued to strengthen our relationships with other local community groups including Carers of West Dunbartonshire, Stepping Stones, Clydebank Men's Shed and also the new Clydebank Museum.

Our joint Pension Age Disability Project (PADP Project) with the Glasgow retired Members Branch of UNITE the Union has gone from strength to strength. As the project enters its third year the total financial gains are in excess of £800,000. This is an incredible achievement thanks to the volunteers from CAG and UNITE who undertook training to support their peers to secure this underclaimed benefit. The project has evolved since it started but this year it has established a clear and sustainable model that can be easily replicated by other unions or organisations with an interest in benefit uptake.

We are also pleased to report that following a successful partnership with Finnieston Clothing CAG received 5% of the proceeds from shipyard themed t-shirts that were sold. These t-shirts were designed in conjunction with CAG and the 'John Brown tee' was dedicated to the memory of Bob Dickie. CAG received £374 from the proceeds of sales but the commemoration to Bob was what made it unique. We very much appreciate the support from Finnieston Clothing and the subsequent media attention when the t-shirts were launched as it raised awareness of the charity and the work that we do.

This year our plans for our 'on-line memorial' took shape. Our aim was that the on-line memorial should complement the International Asbestos Memorial at Truth and Justice Square and we believe this has been fully achieved. All preparation work took place with the memorial 'going live' on International Workers Memorial Day April 2025. We held our annual event hosted by the Provost [REDACTED] t Truth and Justice Square. The event was well attended and was supported by our speakers including our local politicians, legal professionals and trade unions.

Campaigning is a key element of our work and this year was no different. On 24th March 2025 CAG attended a public hearing on Cape's legacy on asbestos at Westminster. This

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was critical to the CAPE MUST PAY campaign that we have been part of through our work with AVSGF UK. The campaign demands that Cape/Altrad donate £10 million to mesothelioma research. The hearing was well attended and the subsequent report published by the All-Party Parliamentary Group on Occupational Safety and Health has strengthened the campaign.

We have also continued our collaborative work with our local politicians to bring about change for asbestos victims. In the Scottish Parliament we are supporting [REDACTED] MSP with her aim to remove the three-year time bar for people diagnosed with pleural plaques. This would protect any civil damage claim should a person with pleural plaques develop a more serious asbestos related condition e.g. Mesothelioma. In the UK parliament, [REDACTED] MP is addressing the inequality that exists for people diagnosed with asbestos related lung cancer compared to Mesothelioma. We hope that a change in the law would enable compensation for asbestos related lung cancer to be secured in the same way as it is for mesothelioma clients. We are thankful to our local politicians for the work that they do on our behalf.

In January 2025 alongside other AVSGF members, we met with MPs and Lords to raise awareness of asbestos issues. This was hugely beneficial and provided the opportunity to highlight specific issues that we hope that we will be able to work collaboratively to address. We are thankful to [REDACTED] MP who attended this event and met not just with CAG but other forum members. Collectively much can be achieved, and we are delighted that following this, [REDACTED] joined the All-Party Parliamentary Group on Occupational Safety and Health.

Action Mesothelioma Day was marked this year by CAG attending a debate at the Scottish Parliament secured by [REDACTED] MSP. CAG attended the parliament to hear the debate and the cross-party support in the chamber. We are thankful to Marie McNair for once again securing this debate in the Scottish Parliament and keeping asbestos issue on the agenda.

We are also pleased to report that this year that we have been in a good financial position and have been able to continue the sponsorship of Mesothelioma Team Leader post at the Queen Elizabeth University Hospital in Glasgow. We are delighted to be able to support the NHS in this way and we greatly appreciate and respect all that they do for people

[REDACTED] joma.

Chairperson

Clydebank Asbestos Group (SCIO)

INDEPENDENT EXAMINER'S REPORT

I report on the accounts of the charity for the year ended 31 March 2025 and the notes to the accounts which are set out on pages 9 to 13.

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 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 Accounts 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.

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Independent examiner's statement

1. In the course of my examination, no matter has come to my attention 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
 - to prepare accounts which accord with the accounting records and comply with Regulation 9 of the 2006 Accounts Regulations

have not been met, or

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



EQ Accountants Limited
14 City Quay
Dundee
DD1 3JA
02-12-2025 | 10:26 GMT

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STATEMENT OF RECEIPTS AND PAYMENTS

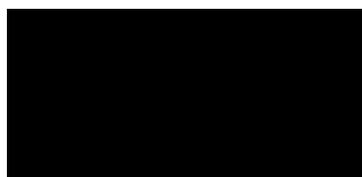
		2025	<i>2024</i>
		£	£
Income			
Donations, grants and legacies	1	182,493	91,903
Bank interest received		66	-
		<hr/> 182,559	<hr/> 91,903
Expenditure			
Costs of charitable activities	2	130,169	83,492
Governance costs		848	700
		<hr/> 131,017	<hr/> 84,192
Surplus/(deficit) for the year		<hr/> 51,542	<hr/> 8,411
Cash and bank balances at 1 April 2024		68,654	60,243
Surplus/(deficit) for the year		51,542	8,411
Cash and bank balances at 31 March 2025		<hr/> 120,196	<hr/> 68,654

Clydebank Asbestos Group (SCIO)

STATEMENT OF BALANCES

	2025	2024
	£	£
Assets		
Cash and bank balances	120,196	68,654
	120,196	68,654
Liabilities		
Independent examination fee	(2,400)	(700)
	(1,200)	(700)
Net Assets	118,996	67,954

The financial statements were approved and authorised by the trustees for issue and were signed on its behalf on: 24-11-2025 | 12:41 GMT



Chairperson

Clydebank Asbestos Group (SCIO)

NOTES TO THE ACCOUNTS

1. Donations, grants and legacies by Type

	2025	2024
	£	£
Donations		
Individuals	18,679	15,972
	18,679	15,972
Grants		
West Dunbartonshire Council	66,374	21,560
Digby Brown	93,230	53,105
Leigh Day	3,073	500
	162,677	75,165
Receipts		
Miscellaneous	283	346
Membership fees	480	420
Finnieston Clothing	374	-
	1,137	766
	182,493	91,903

Donations, Grants and Legacies by Fund	2025	2024
	£	£
Unrestricted	22,316	17,238
Restricted	160,177	74,665
Total Funding Received to 31 March 2025	182,493	91,903

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2. Costs of charitable activities by Type

		2025	2024
		£	£
Direct costs	3	33,332	23,695
Support costs	4	60,147	59,797
Grants paid	5	36,690	-
Total		130,169	83,492

Costs of Charitable Activities by Fund

		2025	2024
		£	£
Unrestricted		12,840	15,660
Restricted		117,329	67,832
Total Funding Received to 31 March 2025		130,169	83,492

3. Direct Costs

		2025	2024
		£	£
Rent		10,500	10,500
Heat and Light		6,146	2,860
Telephone and IT		1,808	1,929
Printer Hire and Maintenance		1,493	-
Stationery and Postage		494	1,370
Insurance		851	1,098
Cleaning and Maintenance		2,591	1,912
Travel, Conferences and Training		2,143	3,179
Sundry		3,121	647
Pension		4,185	-
Charitable Donations		-	200
Total		33,332	23,695

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4. Support Costs

	2025	<i>2024</i>
	£	£
Wages and Staff Costs	52,707	58,543
Organisational Events	1,169	554
Refurbishment	6,271	-
Total	60,147	59,797

5. Grants Paid

	2025	<i>2024</i>
	£	£
Mesothelioma Dedicated Support	36,690	-
Total	36,690	-

6. Analysis of Funds

Unrestricted Funds	Opening Balance	Income	Expenditure	Closing Balance
	£	£	£	£
General Funds	15,280	22,382	13,688	23,974
Total Unrestricted Funds	15,280	22,382	13,688	23,974
Restricted Funds				
West Dunbartonshire Council	10,817	66,374	27,359	49,832
Digby Brown	42,557	93,230	89,397	46,390
Leigh Day	-	573	573	-
Total Restricted Funds	53,374	160,177	117,329	96,222
Total Funds	68,654	182,559	131,017	120,196

7. Related Parties

They were no related party transactions during the period.