

# Financial Domestic Abuse Scotland

## Scottish Charity Number: SC053036

### Trustees' Annual Report & Nil Accounts

#### Year ending 31 December 2024

#### 1. Introduction – Chair's Statement

This has been our first year as a registered Scottish charity. Financial Domestic Abuse Scotland was founded to expose and challenge the hidden but devastating impact of financial abuse as a form of domestic abuse.

Our mission is to shine a light on how financial control and systemic failings compound domestic abuse, and to campaign for change so that victims are no longer left unsupported, unheard, or disadvantaged by the very institutions meant to protect them.

Though this is our first year, we have already built a strong foundation. We have engaged internationally, nationally, and culturally to ensure this issue cannot be ignored.




*Chair of Trustees*

#### 2. Charitable Purposes

- Advance education and awareness of financial domestic abuse as a distinct form of domestic abuse.
- Campaign for changes in law and policy to protect victims from systemic failures.
- Support survivors through advocacy, representation, and public awareness campaigns.
- Engage with international human rights bodies to hold institutions accountable for failing victims.

#### 3. Governance

Financial Domestic Abuse Scotland was registered as a Scottish charity on **04 January 2024**.

- Charity Number: SC053036
- Trustees: 

The trustees have adopted governing documents and policies to ensure compliance with OSCR requirements, including financial management, safeguarding, and conflict of interest procedures.

#### 4. What We Did in Our First Year

##### 4.1 Registration & Foundations

- Registered with OSCR as a Scottish charity.
- Established a trustee board.
- Adopted policies and procedures for compliance and accountability.
- Began building external networks and a digital presence.

##### 4.2 Advocacy & Submissions

In our first year, the charity has focused on placing financial domestic abuse firmly on the agenda of lawmakers, regulators, and human rights bodies. Actions have included:

- Writing to Members of the Scottish Parliament (MSPs) to highlight systemic failures.
- Submitting evidence to the media to raise public awareness.
- Preparing and sending a formal submission to the United Nations Special Rapporteur on Violence Against Women and Girls.
- Raising concerns under the European Convention on Human Rights (ECHR) regarding lack of remedy for victims.
- Writing directly to the Justice Secretary and the First Minister of Scotland.
- Submitting detailed complaints and evidence to the Accountant in Bankruptcy (AiB).
- Making formal complaint submissions to the Scottish Public Services Ombudsman (SPSO).

- Submitting evidence to the Clooney Foundation for Justice – Waging Justice for Women.
- Raising a petition to close a loophole in law that currently allows abusers to use bankruptcy as a shield when asked to repay their victims.

#### **4.3 Awareness & Public Engagement**

- Our media strategy is to use a live story to highlight the flaws in the system. This story is the property of an abuse victim who has agreed to work with the charity in awareness-raising activities.
- We await the victim obtaining their publishing deal to move forward. The story has the potential to shine a global spotlight on the charity and its mission.
- We have soft-launched with a Facebook page to provide initial awareness and support. Through this platform, we have been able to steer victims away from dead ends and help them avoid wasted time, using lessons from lived cases.
- While we cannot provide legal advice, we can share knowledge and experience to guide victims more effectively. Our hope is to fund a free legal advisor in the future to offer tailored support.

#### **4.4 Advocacy Partnerships**

- Submissions to the United Nations Special Rapporteur on Violence Against Women and Girls.
- Submission to the Clooney Foundation for Justice – Waging Justice for Women initiative.
- Formal letters to the First Minister of Scotland, the Justice Secretary, and Cabinet Secretaries regarding systemic failures in sequestration and financial abuse law.
- Written submissions and complaints to the Accountant in Bankruptcy (AiB) and the Scottish Public Services Ombudsman (SPSO).
- Public correspondence with Members of the Scottish Parliament (MSPs) to highlight urgent need for reform.

### **5. Impact**

Although our financial activity has not yet begun, the charity has already had an outsized impact in its first year:

- Policy influence: We placed financial domestic abuse firmly on the desks of decision-makers at Holyrood and Westminster through direct correspondence with MSPs, the Justice Secretary, and the First Minister.
- International recognition: Submissions were acknowledged by the United Nations Special Rapporteur and the Clooney Foundation for Justice, ensuring Scotland's failures are now visible at a global level.
- Systemic challenge: We raised concerns under the European Convention on Human Rights, making clear that the lack of remedy for victims breaches international law.
- Victim support: Through our soft launch on Facebook, survivors have already been redirected from ineffective or obstructive routes to more productive avenues, saving them time, money, and emotional harm.
- Public framing: For the first time, financial abuse has been described publicly not only as a personal crime but as one compounded by institutional collusion — a perspective that is changing the debate.

### **6. Objectives for Public Benefit**

Financial Domestic Abuse Scotland exists to advance education and awareness of financial abuse and to relieve the distress caused by it. In its first year, the charity has acted in the public benefit by:

- Documenting systemic failures that harm victims and placing these on record with government and regulators.
- Sharing knowledge derived from lived experience to prevent other victims from being silenced or financially ruined.
- Beginning to establish Scotland as a case study for reform, ensuring lessons here can be applied internationally.

The trustees are satisfied that the charity's work, even in its foundation stage, has advanced its purposes for the public benefit.

### **7. What We Have Not Yet Been Able to Do**

As this was our first year, there were activities we could not yet undertake:

- Public Launch: A large-scale public launch has not yet been possible because the most influential test case remains *sub judice*. To respect the integrity of the proceedings, the trustees agreed to delay full-scale

public campaigning until it is appropriate.

- Banking Arrangements: We have not yet opened a dedicated bank account. This was a deliberate decision, as the trustees considered it prudent to wait until a formal public launch and income stream could be established. Initial costs and filings have been met directly by the founder.

## 8. Financial Review – Nil Accounts (Year 1)

Receipts & Payments Account (1 Jan – 31 Dec 2024)	
Total Receipts	£0.00
Total Payments	£0.00
Net Receipts/(Payments)	£0.00

Statement of Balances at 31 December 2024	
Cash at bank and in hand at start of period	£0.00
Surplus/(deficit) for the year	£0.00
Cash at bank and in hand at end of period	£0.00

### Notes to the accounts

- 1) No dedicated bank account was opened during the period. Initial administrative costs were met directly by the founder.
- 2) There were no assets, liabilities, grants or restricted funds during the period.
- 3) External scrutiny: None undertaken. The charity had no financial transactions in the period; an independent examination was therefore not commissioned. The trustees will comply with OSCR external scrutiny requirements when financial activity commences.

## 9. Looking Ahead – Year 2 Priorities

In the coming year, we will:

- Public launch: Move from soft launch to full public awareness once the sub judice restriction is lifted. This will include media engagement, a press event, and targeted social media campaigning.
- Fundraising & infrastructure: Open a bank account and begin structured fundraising with a focus on recurring donations and institutional partnerships.
- Policy reform: Support and develop proposals for “Sammy’s Law” to ensure bankruptcy cannot be misused by abusers to escape debts owed to victims.
- Victim support: Work towards funding a part-time free legal advisor who can give basic advice and referrals to survivors.
- International advocacy: Continue engaging the UN, ECHR, and other bodies to ensure that financial abuse is not treated as a “civil matter” but as a breach of human rights.
- Movement-building: Work with survivors to create a platform where their voices are amplified, not lost, in the legal and political process.

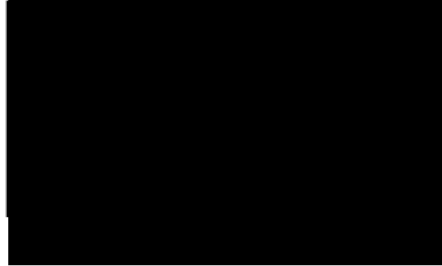
## 10. Acknowledgements

We thank our trustees, supporters, and the survivors whose courage and resilience make this work possible.

## **Approvals and Signatures**

The trustees approve this Trustees' Annual Report and the attached Nil Accounts for the year ended 31 December 2024.

Signed (Trustee/Chair):



Date: 23/08/2025