Company registration number SC371766 (Scotland)

WIGTOWNSHIRE WOMEN'S AID

(A COMPANY LIMITED BY GUARANTEE)

ANNUAL REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 JANUARY 2026

WIGTOWNSHIRE WOMEN'S AID
(A COMPANY LIMITED BY GUARANTEE)
LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	Dr. A. Carnaghan M. Donnelly S. Klauck J Shearer
Secretary	Vistra Companies Secretaries Limited
Chief Executive Officer	Fiona Gaffney
Charity number (Scotland)	SC006427
Company number	SC371766
Principal address	22 Bellevilla Road Stranraer DG9 8ED
Registered office	4th Floor 115 George Street Edinburgh EH2 4JN
Auditor	Carson & Trotter Chartered Accountants 123 Irish Street Dumfries DG1 2PE
Bankers	Royal Bank of Scotland 15 Bridge Street Stranraer DG9 7JA

WIGTOWNSHIRE WOMEN'S AID
(A COMPANY LIMITED BY GUARANTEE)
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WIGTOWNSHIRE WOMEN'S AID
(A COMPANY LIMITED BY GUARANTEE)
TRUSTEES' ANNUAL REPORT (INCLUDING DIRECTORS' REPORT)
FOR THE YEAR ENDED 31 JANUARY 2026

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report and financial statements for the year ended 31 January 2026.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the Charitable company's governing document, the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 (as amended) 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)" published in October 2019 and Companies Act 2006.

Objectives and activities
Wigtownshire Women's Aid (WWA) is a registered charity offering refuge, information and support to women, children and young people who have experienced domestic abuse.

The charitable company's objectives and activities are:

- To provide temporary refuge for women and children (if any) who have experienced abuse (mental, physical, financial or sexual) in their home or within a relationship.
- To offer support, information and help to any women, child or young person who asks for such help.
- To encourage women to determine their own futures.
- To provide the opportunities for the education and emotional needs of the children to be met, particularly those resident in refuges.
- To encourage statutory authorities and other agencies to recognise their obligations, legal and otherwise, towards abused women and their children (if any) and to act accordingly towards the prevention of abuse and relief of suffering.
- Mindful of the fact that abuse is the result of the position of women in society, to promote education and to inform the community and their representatives with respect to the abuse of women and its prevention.
- To encourage research into the causes, the prevention and relief of such suffering and abuse.
- To encourage such training both for ourselves and others as will best meet the objectives of Wigtownshire Women's Aid.
- To do all other things as will properly attain the above purposes.

WWA employs a staff team of 15 across the organisation as well as 4 volunteer trustee directors. The business is co-ordinated from its main office in Stranraer. Staff are either based within this office or our accommodation premises.

Our office is open to the public where we offer women, children and young people support either via telephone or face to face appointments.
WWA also manages 4 different sites for the purpose of safe refuge accommodation for up to 11 families. Our accommodation comprises one purpose-built facility which includes 8, self-contained flats, as well as office space for staff, children's playroom, counselling room and group work room, along with a child and pet friendly garden. For larger families, we have 3 large properties with their own gardens.

Volunteer support is primarily provided by our Trustees on the Board of Directors and our expert service user groups who are at the heart of setting our strategic direction and service development.
WWA recognises the importance of evidencing our impact and the success of what we do and providing insight into the day to day work we do to our funders, which is described in more detail below.

Public benefit

The trustees have referred to the guidance contained in the Office of the Scottish Charity Regulator's general guidance on public benefit when reviewing their objectives and in planning their future activities. In particular, the trustees consider how planned activities will contribute to the objectives they have set.

Grant Making Policy

The charity does not distribute grants.

ACHIEVEMENTS AND PERFORMANCE

Overview

This reporting period has been one of growth, transformation and resilience. WWA has continued to provide vital services for our service users, whilst embedding our new practices from last year and deepening our roots in the community through various projects.

We remain in a period of sustained demand and uncertainty of funding. Waiting lists have been introduced into our service for the first time in many years, which reflects the level and urgency of need. However, we remain committed to ensuring no woman or child feels forgotten and so have worked hard to ensure everyone who contacts us is offered regular check in support for this interim period.

In turn, we have invested further in our staff wellbeing measures, having two full team away days during the year, and a monthly team time session. All staff feel the benefit of these and we will look to expand and improve on these next year.

The support teams have been busy and below are some of the things they have been up to throughout the year;

Crisis and Prevention Team

The Crisis Team continued to serve as the first point of contact for people seeking support and partner agencies, responding to referrals via phone, email, social media, and in person. Strong multi-agency collaboration remained central to the service, with referrals coming from GPs, Police Scotland, Social Work, Education, Third Sector, Housing and the NHS. Over this reporting period, the team received 135 new referrals demonstrating both growing awareness of the service and improvements in our referral monitoring processes. The introduction of enhanced recording systems has allowed for more accurate monitoring and reporting of referral trends.

Promotional work and community engagement were key priorities during this period. Social media reach grew from 136,000 to 170,000 views, with content interactions increasing to 1,900, reflecting a 37.2% growth in reach and a 55.9% increase in engagement. While not all viewers actively interact with content, these figures indicate a significant rise in visibility, helping to raise awareness of domestic abuse and available support. A comprehensive promotional toolkit has been completed and is now in regular use, alongside a new Microsoft Form system to streamline requests for awareness sessions and training. Over 20 participants attended an awareness session delivered to HomeStart, strengthening partnerships and understanding of the service. Work on a new website is ongoing to further improve accessibility and outreach. Staff have continued to engage in national networks, including the Scottish Women's Aid Communications Peer Support Group, and have led initiatives such as Dumfries and Galloway's first Reclaim the Night march, which was highly attended and showed great community solidarity – resulting in this now becoming an annual event.

Group work remains a core focus of our work. 10 Meet and Mingle sessions were delivered in Stranraer, offering themed discussions such as "New Beginnings" and "Self-Love," while holiday activities ensured continuity for families. Additional groups, including Chat and Chill in Wigtown, were piloted, though attendance was low, allowing focus to remain on the stronger Stranraer groups. Feedback highlights the importance of safe, calm spaces and opportunities for connection, with our service users reporting improved confidence and reduced isolation.

Therapeutic support sessions included 8 hypnotherapy sessions, 4 pamper sessions at Stranraer College, and the introduction of a Chakra Body Balance programme. Our service user feedback emphasized increased confidence, understanding of personal experiences, and positive wellbeing outcomes.

Staff training and professional development continued to be a priority, with completion of courses including ATLAS, Child Protection, First Aid, Safe and Together, Motivational Interviewing, and Human Trafficking awareness, ensuring high-quality, trauma-informed practice.

Refuge Team

Over the reporting period, the refuge team supported 49 women and 73 children, with 40 of these being new referrals.

Funding support was received from local initiatives, including £300 from Newton Stewart Initiative and £250 from Newton Stewart Round Table. Additional funding is being sought to renovate the refuge garden, aiming to enhance the wellbeing of service users.

A new Routes to Support database is updated daily by refuge staff, improving oversight of refuge vacancies, intakes, and support planning. Intake, DASH RIC risk assessment, and safety planning processes remain effective, supported by a structured staff rota ensuring service availability. New measures have been introduced to enhance accommodation management, including checklists for entering and exiting service and Accommodation Standards and Safety Reviews, which focus on the property while capturing insights into service user support needs.

Staff liaise weekly with the homeless service and complete weekly and monthly housing benefit returns for Dumfries and Galloway Council. The Routes to Support database reflects these updates daily, and a new partnership with the Community Reuse Shop now allows us to replenish furniture, both economically and environmentally friendly.

The team continues to focus on providing high-quality, safe, and supportive accommodation for women and children, with continuous monitoring, staff development, and service improvements embedded in daily practice.

The refuge Out of Hours team operates during evenings and weekends – often the loneliest time for our service users. With recent funding from Robertson's Trust and the National Lottery Community Fund, we have been able to increase service provision and now have 2 staff in this team. This enables more trips, themed days, and co-working activities. The funding secures the OOH service for another three years, providing stability and expanded opportunities for service users.

The past six months have been particularly busy for the OOH team, combining usual group work with property maintenance, turnovers, and intake support for the day team. Seasonal activities included indoor craft sessions, café visits, family activities, and one-to-one emotional support. Highlights included a pancake supper, a visit to Portpatrick, and the Buddy the Bears picnic lunch.

Outreach Team

During this reporting period, the Outreach team supported 102 women, 60 of these being new referrals, with 54 ending support positively. Referrals were primarily received from the WWA Crisis and Refuge teams, and staff worked closely with these services to ensure smooth transitions, personalised support, and continuity of care.

Outreach staff continued to promote and encourage participation in groups run by the Crisis Team, helping women build confidence, self-esteem, and social connections. Staff facilitated programmes including Own My Life, seasonal and themed group activities, café visits, and family activity sessions. Festive initiatives, including Christmas 2025, provided women and children with vouchers, gifts from the reverse advent calendar, and additional community donations, creating a positive, memorable, and well-received experience.

Flexible working arrangements allowed staff to respond effectively to the varying needs of service users. A member of this team continued as WWA's representative at MARAC, completing the Safe & Together MARAC pilot, whilst also facilitating DASH RIC training sessions for other agencies across Dumfries and Galloway, strengthening knowledge across the sector.

Wellbeing has remained central to both staff and service users. Team activities included organisational wellbeing sessions, monthly team events, the Kiltwalk, and community fundraising events such as Bonkers Bingo. The team also secured £500 funding from Dingbro to develop wellbeing packs for service users, supporting self-care, motivation, and ongoing personal development.

Overall, the Outreach team continues to deliver structured, responsive, and holistic support, ensuring women accessing services receive practical guidance, opportunities for personal growth, enhanced social engagement, and improved confidence and wellbeing.

Children and Young People's Team

Over this reporting period, the team has supported 80 children and young people (CYP), with referrals coming from education, social work, NHS, and from families using refuge or outreach services. We also received three re-referrals, demonstrating that CYP trust the service and feel confident returning if circumstances change. The team has maintained a strong focus on both emotional support and engagement, ensuring that CYP have opportunities to feel safe, heard, and included during challenging times.

The team organised a variety of trips and activities to promote social interaction, learning, and enjoyment. CYP attended the Skiffies World Championships event in Stranraer, allowing them to participate in a popular local community event. Families enjoyed a visit to Dalscone Farm in Dumfries, exploring the animals and indoor soft play, despite inclement weather. A summer trip to the Mull of Galloway Lighthouse gave children and young people the opportunity to experience physical challenges, enjoy lunch together, and finish the day at Portpatrick park with ice creams on a sunny day. CYP also attended the Ayr Gaiety pantomime to see *Aladdin & Alassie*, many experiencing a theatre visit for the first time, which provided enjoyment and a shared cultural experience.

One-to-one support continues to be delivered primarily face-to-face, in schools or other community venues where CYP feel comfortable. A new four-week introductory programme is now offered to all CYP arriving in refuge or safehouse accommodation. This programme focuses on safety, identifying safe people, understanding why they are in refuge, and settling into school and the wider community. Following this, CYP are offered ongoing support through a key worker who co-create personalised and age-appropriate support plans. This approach strengthens relationships, ensures continuity of care, and when required for younger children, allows mums to have input into the support their child receives.

The team has also delivered awareness-raising sessions on healthy relationships to all S1 pupils in both local secondary schools. Sessions now include an interactive Kahoot quiz to assess knowledge and engagement, which has proven popular and effective. S3 pupils from Stranraer, Newton Stewart, Castle Douglas, Kirkcudbright, and Dalbeattie participated in Do the Right Thing, an educational multi agency programme which aims to promote education on relationships, consent, and personal safety.

During the Christmas period, generous donations of toys, vouchers, and clothing were received from our local community, alleviating financial pressures for families and ensuring all service users received a lovely Christmas present.

The CYP team continues to provide age appropriate, child centred support, combining practical assistance, education, social opportunities, and wellbeing activities to ensure that children and young people feel safe, supported, and valued.

Own My Life Programme

This year staff have continued to facilitate the Own My Life course. This is an educational and creative 12 week course to help women affected by domestic abuse to regain control of their lives, identify abuse in future partners and can be delivered on line or in person. The course includes using short videos, structured discussions, group and individual activities, and a comprehensive learning journal, which includes the own my story journal providing participants with all the ideas, key concepts and content from the course with space for reflection and notes and will now be offered to all women using our service. A professional's Own My Life taster session was delivered during the 16 Days of Action and was well attended by multi agency partners. The aim of this is to encourage partners working with women experiencing domestic abuse, to refer into our running programmes, so we are reaching more women to help break the cycle of abuse.

Partnership working

We recognise to tackle domestic abuse, our relationship with partner agencies is essential. WWA has continued to play a central role in multi-agency responses dealing with the highest risk cases if domestic abuse, specifically by providing specialist advocacy as part of the Multi Agency Risk Assessment Conferences (MARAC) partnership, alongside Police, NHS, Education, Social Work, Housing, Prison Service and ASIST.
MARAC identifies the highest risk victims and co-ordinates services to reduce repeat incidents, ensure victims feel safer and reduce the risk to victims and their children.
We are also a key member of the MARAC Executive group, which oversees the strategic direction of our MARAC process.
This year saw Dumfries and Galloway chosen as one of 2 Safe and Together MARAC pilot areas across Scotland, which WWA have been fully involved in the rollout of.

During this period, we have also attended Multi Agency Tasking and Co-ordination (MATAC) meetings, which are a police response to identifying and managing the most harmful perpetrators of domestic abuse. By attending these monthly, we are helping to improve the safety and wellbeing of our service users.
We also regularly attend meetings for the Disclosure Scheme Domestic Abuse Scotland (DSDAS) where we are involved in the consultation process to make a decision on the Power to Tell after a Right to Ask application, in an attempt to reduce potential further harm to women.

Violence against women and girls' development is driven through the Public Protection Committee in Dumfries and Galloway and very soon WWA is going to be represented on this forum.
We are also currently a key partner of the Dumfries and Galloway Violence Against Women and Girls Sub Committee which meets 6 weekly and contribute to this in the form of co-delivering training, developing strategic protocols/policies, and generally forming links with various strategic partners. We influence the strategic direction and policy framework by bringing service user voices into the decision-making processes.

This year has been a significant one for the VAWG Sub Committee, undertaking a VAWG Self Evaluation Project – the first of its kind in Scotland. The focus of the project was to evaluate how well agencies work together to support women and children experiencing domestic abuse. WWA contributed widely to the project in the way of staff and service user surveys and focus groups. The report is due to be circulated over coming months and has been an exciting piece of work to be involved in.

Housing Support Providers Forum – these are held every quarter and allows an opportunity to meet with other partners, share ideas and raise awareness of domestic abuse and the service we provide.

This year we have again been an integral part of our local authority's Safe and Together Steering Group, which has been overseeing the role out of a training programme to social work staff across the region. Leading on from this, WWA has co-facilitated DASH RIC training across the region, alongside partners in social work. This year we also intend becoming a trainer for Safe and Together training across the region.

Outcomes

- WWA had contact with 262 women, children and young people through our support services, intake contacts and group work sessions
- 757 children and young people received information sessions on domestic abuse and healthy relationships
- We are representatives on 15 different strategic and steering partnership groups
- We contributed to multiple national consultations and local VAWG strategic action plan
- Average occupancy in our refuge accommodation was 85 %

Donations and Fundraising

We have received numerous donations throughout the year totalling £9616 from a variety of sources:

Stranraer Santa Float, McAndrew & Richardson, Rotary Club, Newton Stewart Round Table, Port William Scottish Women's Institute, The League of Friends of Newton Stewart, Dingbro and many others who have chosen to remain anonymous.

We have raised an amazing amount through fundraising which consisted of a Kiltwalk where some of our staff team participated in this and with their efforts managed to raise over £1450. We were one of the beneficiaries of a Bonkers Bingo Night at the Oyster Festival again along with two other charities and were delighted to receive over £1000 from this. Stranraer Academy YPI also did some fundraising for us and raised £196.54 in total which as always was very gratefully received.

Financial review

The principal funding sources for the organisation continue to be grants provided by the following:

- Dumfries & Galloway Council
- The Scottish Government
- Henry Smith Foundation

Our Children and Young People's Service remained fully funded for this period with grants from Henry Smith Foundation, Children in Need and Scottish Government Delivering Equally Safe Fund. WWA secured new funding for this project from R S Macdonald Charitable Trust which began in December 2025 and will last for a period of three years.

In July 2024 we were fortunate to receive a grant from Postcode Community Trust which will cover much needed core costs and is in place for the next 3 years. This will end in July 2027.

Our Crisis and Prevention Service is funded by the Scottish Government Delivering Equally Safe Fund and the Scottish Government 100 Day Fund, the latter came to an end in March 2025. We have now managed to secure funding from National Lottery Community Fund which will replace the aforementioned100 Day Fund.

We have signed new specialist service contracts with Dumfries & Galloway Council Housing Support Service which funds both the Refuge and Outreach services. We now have 3+1+1 year contracts for these hopefully up until March 2030.

Our Refuge Out of Hours Service was funded for this period through National Lottery Community Fund which came to an end in February 2025 and The Robertson Trust. We have now secured further funding from The Robertson Trust and have recently secured funding from National Lottery Community Fund which will ensure that this project can continue for the next three years.

Income from Dumfries & Galloway Council Housing Support increased from the previous year due to an inflationary increase. Refuge income received through housing benefit and rental income increased by almost 22 percent on the previous year due to higher occupancy levels. The occupancy levels for the year averaged at 85 percent for the reporting year.

We received various other grants from Wigtown Community shop, Stafford Trust, Newton Stewart Initiative and D & G Council Needs Assessment all of which will be utilised for the benefit of Women and Children using our service.

The charity has operated at an overall deficit for the year of £3,637 (2025: deficit of £22,783). Total balance sheet reserves are £400,332. Of this figure, restricted reserves amounted to £84,626, which represents a increase of £5,296 from previous year. Unrestricted reserves amounted to £309,336, which represents an decrease of £4,701 from previous year. Designated reserves amounted to £6,370, which represents a decrease of £4,232 from previous year.

Reserves policy

Wigtownshire Women's Aid is committed to supporting women, children and young people who have experienced domestic abuse.

Reserves are held for 4 main purposes:

- To meet the financial obligations arising in the event of WWA ceasing to operate and allow the organisation to wind up in an orderly manner
- To fund working capital
- To ensure adequate liquidity
- To manage potential risks and contingencies that may arise from time to time

In order to meet these obligations, the Board of Directors consider it necessary to work towards holding general unrestricted reserves of between 3 and 6 months running costs. This would enable WWA to allow staff to continue working, primarily to secure new funding, this would also allow time for service users who are supported to move on to other services. In addition to this, should WWA be unable to secure new funding, we will work towards holding an amount equivalent to the redundancy costs for all staff. This would also act as a contingency fund with prior board approval, should a particular funded project come to end before WWA have managed to secure the level of funding required.

This policy will be reviewed every 3 years or earlier, to respond to changes at national, local, and in-house levels.

RISK MANAGEMENT

WWA's CEO maintains an up to date organisational risk assessment which is reviewed regularly and updated annually with trustees, providing a robust review of risks that could significantly affect the charity's performance, strategic direction, reputation or ability to provide operational services.

All projects carry out regular risk assessments, which consider both the charity's principle risks and those specific to their operational areas. This ensures a consistent and integrated approach to risk assessment across the organisation.

A business continuity plan is also in place and is reviewed and updated regularly by the CEO and trustees. Procedures are in place to ensure compliance with health and safety and security regulations, and to safeguard the wellbeing of service users, staff, volunteers, contractors and visitors. All staff operate in accordance with the SSSC Code of Practice. The organisation also adheres to multiple contract service specifications and the National Care Standards. Appropriate insurance cover is always maintained.

PRINCIPLE RISKS

Financial and Legal – Reduction in public sector income; insufficient/ unrestricted reserves; excessive unrestricted reserves; cash in bank exceeds safe guaranteed limits; fraud; insurance compliance.

- WWA provide quarterly financial management reports which are reviewed at board meetings. These show how the charity is performing against the budgets that are in place and can give an early indication of where there may be any shortfalls in income.
- An income generation plan has been developed which includes:
  - Community fundraising – raising awareness and increasing local donations
  - Grants and trusts – a pipeline of applications on a rolling basis
- In the unfortunate event that we fail to gain sufficient funding to continue the service, we will develop an exit plan to ensure our service users are transitioned to other available support services. We have a business continuity plan which is also reviewed and updated annually.

Operational – Potential lack of internal communication; non-compliance with data protection; employee absence; health and safety management; loss of key personnel; staff wellbeing; cyber security.

- The trustees are continually kept informed of service developments to ensure alignment with WWA objectives. Furthermore, they receive bi annual reports from teams and become involved in any team events where appropriate.
- Health and safety audits are completed annually and a lead trustee has been appointed for all H&S matters.
- Staff wellbeing days have been arranged twice a year, once of which trustees are invited to, monthly wellbeing hours and external clinical supervision also. This year we have introduced a Group Protection Insurance scheme, which offers a range of benefits to employees and their families.
- Banding salary scales have been introduced for all staff along with a commitment to review a cost of living increase annually.

Governance – Compliance with legislation; organisational strategy; reduced governance standards, failure to recruit trustees.

- Risks include the charity failing to achieve its purpose. Decisions may also be taken without board approval and there is potential risk that trustees do not have the required skills to undertake their duties as described by OSCR.
- A scheme of delegation exists to ensure the board of trustees and managerial staff are all clear of their limits of authority- this is reviewed annually.
- WWA has completed a skills audit, introduced a mentor system for new trustees and managerial staff, trained and appointed a safeguarding trustee lead and recruited two new trustees. The Articles have also been updated to allow appointment of trustees out with Wigtownshire.
- WWA intends to continually review the induction process and training for directors with the assistance of Scottish Women's Aid and source/offer training when available.

External – Government policy/political changes; increasing competition for funding; refuge income reduced as a result of housing benefit changes; public perception of WWA.

- Risks are mitigated through building and maintaining strong strategic partnerships with funders and stakeholders and ensuring all reporting requirements of funders and others are met timeously.
- Ensuring we are continually aware of political/policy changes through our connections with national and regional bodies. Housing benefit changes and effects on refuge income are discussed and reviewed at board meetings.

Plans for future periods

As we look ahead to 2026-27, we remain firmly committed to strengthening our mission and expanding our impact for women, children and young people experiencing domestic abuse. The coming year marks a significant period of transition and opportunity for the organisation.

We will continue to invest in our core organisational work, in the form of one-to-one support, group work, refuge provision, awareness raising, funding activity and fundraising. Thus, strengthening our position in our community and local authority as being the leading provider for these specialist services.

Plans include moving to new office and support premises, expanding therapeutic and group work programmes, increasing our presence in schools to educate our young people, further develop our quality assurance processes firmly centering our service user's voices into these, and renovating our refuge indoor and outdoor spaces.

We are also preparing for an increase in our board leadership, with the hope of bringing fresh energy and new perspectives. At the time of writing this report, a recruitment drive is ongoing to identify new trustees.

Last but by no means least, we will continue to invest in our amazing staff team, who, through the year have continued to demonstrate their resilience, hard work and dedication by going above and beyond to help achieve women's and children's rights.
We will do this by building on our already well-established wellbeing programme and identifying any further supports and benefits we can offer to enable them to feel happy and valued.

Structure, governance and management

Wigtownshire Women's Aid is a charitable company limited by guarantee which was incorporated on 23 January 2010 and began operating on 1 April 2010. The charity was established under a Memorandum of Association which set out the objects and powers of the charitable company and is governed under its Articles of Association.
The charity is registered as a limited company and is governed by its Memorandum & Articles of Association.

At the time of writing this report WWA has a Board of 5 trustees who meet at least 6 times a year and are responsible for the charity's overall governance and strategic direction. The Board also operate various subgroups that provide additional support to the CEO in order to progress development around policy, development, staff and funding. Board members are drawn from a variety of professional backgrounds relevant to our work

The trustees are elected and are appointed in accordance with the terms of the Memorandum and Articles of Association. Their induction is handled by selected trustees and the CEO and involves discussions in respect of the current and future activities of the charity and a review of the accounts and board meeting minutes.
None of the trustees have any beneficial interest in the charity.
Each trustee who joins the charity takes part in an induction programme that includes: Articles & Memorandum, WWA structure, service information, induction handbook, policies and training that is required e.g. confidentiality, adult & child protection, duty of candour, governance, etc.

Day to day responsibility is delegated to the Chief Executive Officer who is responsible for implementing the strategic vision, overseeing fiscal controls and the delivery of high-quality services. She is supported by the Service Manager who is responsible for the day-to-day oversight of the project delivery and managing the various dedicated support staff teams providing our frontline services. She is further supported by the Finance Manager who oversees, manages and reports all administration and financial aspects of the organisation.

Independent Human Resource specialists (The HR Booth) and Health and Safety specialists (Citation) are appointed by trustees to provide additional support to the organisation.

The charity is registered with the Care Inspectorate as a housing support service. The CEO is registered with the SSSC to deliver a housing support service. All support workers are registered with the SSSC as workers in a housing support service.

We affiliate to Scottish Women's Aid (SWA) which provides access to training; involvement in research and campaigns; organisational development support and also gives opportunities for sharing information, expertise and collaborating with other Women's Aid groups in Scotland.

The Board of trustees has responsibility for setting the pay and remuneration of staff. An internal pay and remuneration exercise specifically to ensure WWA's ability to retain and attract qualified and skilled staff was completed in 2021. The process included salary and benefit benchmarking against similar organisations to review the existing pay structure.

WWA's salary budget is reviewed annually. This ensures that WWA is being consistent with application of additional pay but also allows the trustees to consistently consider salaries against the impact of inflation and cost of living.

The trustees, who are also the directors for the purpose of company law, and who served during the year and up to the date of signature of the financial statements were:
Dr. A. Carnaghan
A. T. Brewis (Resigned 1 July 2026)
M. Donnelly
S. Klauck
J Shearer

The trustees are elected from the company members and are appointed in accordance with the terms of the Memorandum and Articles of Association. Their induction is handled by selected trustees and the manager and involves discussions in respect of the current and future activities of the organisation and a review of the accounts and trustee minutes.

None of the trustees have any beneficial interest in the company. All of the trustees are members of the company and guarantee to contribute £1 in the event of a winding up.

Statement of Trustees' Responsibilities

The trustees, who are also the directors of Wigtownshire Women's Aid for the purpose of company law, are responsible for preparing the Trustees' Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the trustees to prepare financial statements for each financial year. Under company law the trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period.

In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;

- observe the methods and principles in the Charities SORP 2019 (FRS 102);

- make judgements and estimates that are reasonable and prudent;

- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements; and

- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the Charitable company will continue in operation.

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

In so far as the trustees are aware:

- there is no relevant audit information of which the charitable company's auditor is unaware; and
- the trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditor is aware of that information.

Auditor

In accordance with the company's articles, a resolution proposing that Carson & Trotter be reappointed as auditor of the company will be put at a general meeting.

The trustees' annual report, which has been prepared having taken advantage of the small companies exemption in the Companies Act 2006, was approved by the Board of Directors

S. Klauck
Director
Date: 16/9/26

WIGTOWNSHIRE WOMEN'S AID
(A COMPANY LIMITED BY GUARANTEE)
INDEPENDENT AUDITOR'S REPORT
TO THE TRUSTEES OF WIGTOWNSHIRE WOMEN'S AID

Opinion
We have audited the financial statements of Wigtownshire Women's Aid (the 'Charitable company') for the year ended 31 January 2026 which comprise the statement of financial activities, the balance sheet, the statement of cash flows and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 *The Financial Reporting Standard applicable in the UK and Republic of Ireland* (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the financial statements:
- give a true and fair view of the state of the charitable company's affairs as at 31 January 2026 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended:
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion
We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the *Auditor's responsibilities for the audit of the financial statements* section of our report. We are independent of the Charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern
We have nothing to report in respect of the following matters in relation to which the ISAs (UK) require us to report to you where:
- the trustees' use of the going concern basis of accounting in the preparation of the financial statements is not appropriate; or
- the trustees have not disclosed in the financial statements any identified material uncertainties that may cast significant doubt about the charitable company's ability to continue to adopt the going concern basis of accounting for a period of at least twelve months from the date when the financial statements are authorised for issue.

Other information
The Trustees's are responsible for the other information. The other information comprises the information included in the Trustees' annual report, other than the financial statements and our auditor's report thereon. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006
In our opinion, based on the work undertaken in the course of the audit:
- the information given in the trustees' report (incorporating the director's report) for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the directors' report has been prepared in accordance with applicable legal requirements

Matters on which we are required to report by exception

In the light of our knowledge and understanding of the Charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the directors' (trustees') report.

We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 and the Charities Accounts (Scotland) Regulations 2006 require us to report to you if, in our opinion:

- adequate and proper accounts records have not been kept, or returns adequate for our audit have not been received from branches not visited by us: or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of directors' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit; or

the trustees were not entitled to prepare the financial statements in accordance with the small companies' regime and take advantage of the small companies' exemptions in preparing the directors' report and from the requirement to prepare a strategic report.

Responsibilities of trustees

As explained more fully in the statement of trustees' responsibilities, the trustees, who are also the directors of the Charitable company for the purpose of company law, are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the Charitable company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of financial statements
We have been appointed as auditor under section 44(1)(c) of the Charities and Trustee Investment (Scotland) Act 2005 and under the Companies Act 2006 and report in accordance with the regulations made under those Acts.

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities , including fraud. The extent to which our procedures are capable of detecting irregularities , including fraud is detailed below.

Our approach to identifying and assessing the risk of material misstatements in respect of irregularities, including fraud and non- compliance with laws and regulations, was as follows:

- the engagement partner ensured that the engagement team collectively had the appropriate competence, capabilities and skills to identify or recognise non compliance with applicable laws and regulations;
- we identified the laws and regulations applicable to the charitable company through discussions with trustees and other management, and from our commercial knowledge and experience with the charitable company and the sector in which it operates;
- we focused of specific laws and regulations which we considered may have a direct material effect on the financial statements or the operations of the company, including the Companies Act 2006, Charities and Trustee Investment (Scotland) Act 2005, laws specific to money laundering, data protection, employment, insurances and health and safety legislation.
- we assessed the extent of compliance with the relevant laws and regulations identified above by making enquiries of management; and
- identified laws and regulations were communicated within the audit team regularly and the team remained alert to instances of non-compliance throughout the audit.

We assessed the susceptibility of the charitable company's financial statements to material misstatement, including obtaining an understanding of how fraud might occur, by;

- making enquiries of management as to where they considered there was susceptibility to fraud, their knowledge of actual, suspected and alleged fraud; and
- considering the internal controls in place to mitigate risks of fraud and non-compliance with laws and regulations.

To address the risk of fraud through management bias and override of controls, we:

- performed analytical procedures to identify any unusual or unexpected relationships;
- tested journal entries to identify unusual transactions;
- assessed whether judgements and assumptions made in determining the accounting estimates were indicative of any potential bias; and
- investigated the rationale behind significant or unusual transactions.

In response to the risk of irregularities and non-compliance with laws and regulations, we designed procedures which included, but were not limited to;

- agreeing financial statement disclosures to underlying supporting documentation;
- reviewing correspondence with relevant regulators and the charitable company's solicitors (where applicable).

There are inherent limitations in our audit procedures described above. The more removed, laws and regulations are from financial transactions, the less likely it is that we would become aware of non-compliance. Auditing standards also limit the audit procedures required to identify non-compliance with laws and regulations to enquiry of the directors and management and the inspection of regulatory and legal correspondence if any.

Material misstatements which arise due to fraud can be harder to detect than those that arise from error as they may involve deliberate concealment and collusion.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at: www.frc.org.uk/auditorsresponsibilities. This description forms part of our auditor's report.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

Use of our report

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006, and to the charitable company's trustees, as a body, in accordance with Regulation 10 of the Charities Accounts (Scotland) Regulations 2006. Our audit work has been undertaken so that we might state to the charitable company's members and trustees those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company, the charitable company's members as a body and the charitable company's trustees as a body, for our audit work, for this report, or for the opinions we have formed.

Gillian Gray

Gillian K Gray BAcc CA (Senior Statutory Auditor)
for and on behalf of Carson & Trotter

22/9/2026
.....

Chartered Accountants
Statutory Auditor

Chartered Accountants
123 Irish Street
Dumfries
DG1 2PE

Carson & Trotter is eligible for appointment as auditor of the Charitable company by virtue of its eligibility for appointment as auditor of a company under section 1212 of the Companies Act 2006.

WIGTOWNSHIRE WOMEN'S AID
(A COMPANY LIMITED BY GUARANTEE)
STATEMENT OF FINANCIAL ACTIVITIES
(INCLUDING INCOME AND EXPENDITURE ACCOUNT)

FOR THE YEAR ENDED 31 JANUARY 2026

	Notes	Unrestricted funds 2026 £	Endowment funds Designated fund 2026 £	Restricted funds 2026 £	Total 2026 £	Unrestricted funds 2025 £	Endowment funds Designated fund 2025 £	Restricted funds 2025 £	Total 2025 £
Income from:									
Donations and legacies	3	39,561	-	-	39,561	43,432	-	29,346	72,778
Charitable activities	4	435,570	-	241,741	677,311	396,055	-	198,522	594,577
Other trading activities	5	2,451	-	-	2,451	1,813	-	-	1,813
Total income		477,582	-	241,741	719,323	441,300	-	227,868	669,168
Expenditure on:									
Charitable activities	6	482,283	4,232	236,445	722,960	433,463	6,398	252,090	691,951
Total expenditure		482,283	4,232	236,445	722,960	433,463	6,398	252,090	691,951
Net income/(expenditure) and movement in funds		(4,701)	(4,232)	5,296	(3,637)	7,837	(6,398)	(24,222)	(22,783)
Reconciliation of funds:									
Fund balances at 1 February 2025		314,037	10,602	79,330	403,969	306,200	17,000	103,552	426,752
Fund balances at 31 January 2026		309,336	6,370	84,626	400,332	314,037	10,602	79,330	403,969

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing activities.

The statement of financial activities also complies with the requirements for an income and expenditure account under the Companies Act 2006.

WIGTOWNSHIRE WOMEN'S AID
(A COMPANY LIMITED BY GUARANTEE)
BALANCE SHEET
AS AT 31 JANUARY 2026

	Notes	2026 £	2026 £	2025 £	2025 £
Fixed assets					
Tangible assets	**12**		9,530		8,100
Current assets					
Debtors	**13**	4,963		24,816	
Cash at bank and in hand		408,499		389,081	
		413,462		413,897	
Creditors: amounts falling due within one year	**14**	(22,660)		(18,028)	
Net current assets			390,802		395,869
Total assets less current liabilities			400,332		403,969
Net assets			400,332		403,969
Income funds					
Designated fund	**17**		6,370		10,602
Restricted funds	**16**		84,626		79,330
Unrestricted funds	**18**		309,336		314,037
			400,332		403,969

These accounts have been prepared in accordance with the provisions applicable to companies subject to the small companies regime and in accordance with Section 1A of FRS102, The Financial Reporting Standards applicable to the UK and Republic of Ireland, and with the Charities SORP (FRS102).

The financial statements were approved and authorised for issue by the trustees on .....

M. Donnelly
Director

S. Klauck
Director

Company registration number SC371766 (Scotland)

The notes on pages 22 to 37 form part of these financial statements.

WIGTOWNSHIRE WOMEN'S AID
(A COMPANY LIMITED BY GUARANTEE)
STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED 31 JANUARY 2026

	Notes	2026 £	2026 £	2025 £	2025 £
Cash flows from operating activities					
Cash generated from/(absorbed by) operations	23		22,915		(23,922)
Investing activities					
Purchase of tangible fixed assets		(3,497)		(498)	
Net cash used in investing activities			(3,497)		(498)
Net cash used in financing activities			-		-
Net increase/(decrease) in cash and cash equivalents			19,418		(24,420)
Cash and cash equivalents at beginning of year			389,081		413,501
Cash and cash equivalents at end of year			408,499		389,081
Cash and cash equivalents consists of:-					
Cash at bank and in hand			408,499		389,081

1 Accounting policies

Charity information
Wigtownshire Women's Aid is a private company limited by guarantee incorporated in Scotland. The registered office is 4th Floor, 115 George Street, Edinburgh, EH2 4JN.

1.1 Basis of preparation
The financial statements have been prepared in accordance with the Charitable company's [governing document], the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 (as amended), FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" ("FRS 102") and the Charities SORP "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)" issued in October 2019 and Companies Act 2006. The Charitable company is a Public Benefit Entity as defined by FRS 102.

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

The financial statements have been prepared under the historical cost convention, [modified to include the revaluation of freehold properties and to include investment properties and certain financial instruments at fair value]. The principal accounting policies adopted are set out below.

1.2 Going concern
At the time of approving the financial statements, the trustees have a reasonable expectation that the Charitable company has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds
Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Restricted funds are subject to specific conditions by donors or grantors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

Endowment funds are subject to specific conditions by donors that the capital must be maintained by the Charitable company.

1.4 Income
Income is recognised when the Charitable company is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the Charitable company has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Legacies are recognised on receipt or otherwise if the Charitable company has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

1.5 Expenditure
Resources expended are included in the Statement of Financial Activities on an accruals basis, inclusive of any VAT which cannot be recovered.

1 Accounting policies **(Continued)**

1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Plant and equipment	20% on reducing balance

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

1.7 Impairment of fixed assets

At each reporting end date, the Charitable company reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

1.8 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

1.9 Financial instruments

The Charitable company has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the Charitable company's balance sheet when the Charitable company becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

1 Accounting policies **(Continued)**

Derecognition of financial liabilities

Financial liabilities are derecognised when the Charitable company's contractual obligations expire or are discharged or cancelled.

1.10 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the Charitable company is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

1.11 Retirement benefits

Payments to defined contribution retirement benefit schemes are charged as an expense as they fall due.

2 Critical accounting estimates and judgements

In the application of the Charitable 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 where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

3 Income from donations and legacies

	Unrestricted funds 2026 £	Restricted funds 2026 £	Total 2026 £	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £
Donations and gifts	9,617	-	9,617	1,766	-	1,766
Grants	29,944	-	29,944	41,666	29,346	71,012
	39,561	-	39,561	43,432	29,346	72,778
Donations and gifts						
Donations	9,617	-	9,617	1,766	-	1,766
	9,617	-	9,617	1,766	-	1,766

3 Income from donations and legacies (Continued)

	Unrestricted funds 2026 £	Restricted funds 2026 £	Total 2026 £	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £
Grants receivable for core activities						
Postcode Community Trust Grant	26,666	-	26,666	26,666	-	26,666
The Leatherseller's Foundation	-	-	-	15,000	-	15,000
D&G Fareshare	2,978	-	2,978	-	-	-
Newton Stewart Initiative	300	-	300	-	-	-
Scottish Government 100 Day Fund	-	-	-	-	29,346	29,346
	29,944	-	29,944	41,666	29,346	71,012

4 Income from charitable activities

	2026 £	2025 £
Housing Benefit	174,079	143,174
Housing Support	261,491	251,021
Performance related grants	241,741	198,522
Rent paid by residents	-	1,860
	677,311	594,577
Analysis by fund		
Unrestricted funds	435,570	396,055
Restricted funds	241,741	198,522
	677,311	594,577

4 Income from charitable activities

(Continued)

Performance related grants analysis

	2026	2025
	£	£
Wigtown Community Fund	700	500
Stranraer Community Council	-	500
Scottish Government - Delivering Equally Safe Fund	101,426	90,000
R S MacDonald Fund - CYP Service	17,734	-
D & G Anti Poverty Grant	10,000	-
Children In Need - Big Sky Grant	5,000	-
The Henry Smith Charity	73,400	66,600
Children in Need - CYP Project Worker	23,056	20,922
Stafford Trust - Children's trips	3,000	-
The Robertson Trust - Out of Hours refuge	-	20,000
D & G Needs Assessment Funding	4,500	-
D & G Area Committee Grant	2,925	-
	241,741	198,522

5 Income from other trading activities

	Unrestricted funds 2026	Unrestricted funds 2025
	£	£
Fundraising events	2,451	1,813

6 Expenditure on charitable activities

	2026	2025
	£	£
Direct costs		
Staff costs	504,180	469,083
Staff training & conferences	6,080	6,454
Rent & rates	91,091	92,726
Heat, light & water	2,742	3,550
Repairs & renewals	4,198	3,558
House/refuge expenses	28,314	21,900
Travelling	7,126	11,841
Affiliation fees	2,000	2,000
Care Inspectorate	1,476	1,476
Women expenses	12,830	6,115
Children expenses	3,496	8,554
	663,533	627,257
Share of support and governance costs (see note 7)		
Support	47,900	49,825
Governance	11,527	14,869
	722,960	691,951
Analysis by fund		
Unrestricted funds	482,283	433,463
Endowment funds - Designated fund	4,232	6,398
Restricted funds	236,445	252,090
	722,960	691,951

7 Support costs allocated to activities

	2026	2025
	£	£
Depreciation	2,067	2,873
Insurance	6,119	5,719
Telephone	17,359	16,891
Postage & stationery	11,849	12,367
Sundry expenses	94	238
Bank/card charges	1,214	1,205
Staff wellbeing expenses	3,227	5,514
Promotion/marketing expenses	1,270	5,018
Staff health benefit/life insurance	256	-
Clinical supervision	4,446	-
Governance costs	11,526	14,869
	59,427	64,694
Analysed between:		
Charitable activities	59,427	64,694

Governance costs comprise:	2026 £	2025 £
Audit fees	3,168	3,000
Accountancy	3,240	3,120
Legal and professional	5,118	8,749
	11,526	14,869

8 Net movement in funds

The net movement in funds is stated after charging/(crediting):	2026 £	2025 £
Fees payable for the audit of the charity's financial statements	3,168	3,000
Depreciation of owned tangible fixed assets	2,067	1,815
Loss on disposal of tangible fixed assets	-	1,058

9 Trustees

None of the Trustees received any remuneration or benefits in the year (2025: NIL)

No expenses were reimbursed to Trustees during the year (2025: NIL)

The charity has Trustee and Director Indemnity insurance in place.

The Trustees did not make any donations to the Charity in the year.

10 Employees

The average monthly number employees during the year was:

	2026 Number	2025 Number
Project and administrative	15	15

Employment costs	2026 £	2025 £
Wages and salaries	435,916	411,595
Social security costs	41,919	33,673
Other pension costs	26,345	23,815
	504,180	469,083

The charity consider that it's key management personnel comprise of : Chief Executive Officer ; Service Manager ; Finance Manager. The total employment benefits including employers national insurance and employer pension contributions of the key personnel were £141,948.

There were no employees whose annual remuneration was more than £60,000.

11 Taxation

The charity is exempt from taxation on income and gains falling within section 505 of the Taxes Act 1988 or section 252 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects.

12 Tangible fixed assets

	Plant and equipment £
Cost	
At 1 February 2025	56,191
Additions	3,497
At 31 January 2026	59,688
Depreciation and impairment	
At 1 February 2025	48,091
Depreciation charged in the year	2,067
At 31 January 2026	50,158
Carrying amount	
At 31 January 2026	9,530
At 31 January 2025	8,100

13 Debtors

	2026	2025
Amounts falling due within one year:	**£**	**£**
Trade debtors	-	20,000
Prepayments and accrued income	4,963	4,816
	4,963	24,816

14 Creditors: amounts falling due within one year

	2026	2025
	£	**£**
Trade creditors	10,884	9,478
Accruals and deferred income	11,776	8,550
	22,660	18,028

15 Retirement benefit schemes

	2026	2025
Defined contribution schemes	**£**	**£**
Charge to profit or loss in respect of defined contribution schemes	26,345	23,815

The Charitable company operates a defined contribution pension scheme for all qualifying employees. The assets of the scheme are held separately from those of the Charitable company in an independently administered fund.

16 Restricted funds

The restricted funds of the charity comprise the unexpended balances of donations and grants held on trust subject to specific conditions by donors as to how they may be used.

	At 1 February 2025	Incoming resources	Resources expended	At 31 January 2026
	£	£	£	£
Scottish Government 100 Day Fund	7,401	-	(7,401)	-
Scottish Government - Delivering Equally Safe Fund	17,694	101,426	(101,579)	17,541
Robertson Trust	23,367	-	(23,367)	-
SWA - Covid19 Recovery Grant - Part 2	357	-	-	357
National Lottery Community Fund - Out of Hours Refuge	3,514	-	(3,514)	-
The Henry Smith Charity	17,926	73,400	(65,540)	25,786
Scottish Government Bridging Fund - Children's Services	4,738	-	(1,000)	3,738
Children In Need - CYP Project Worker	3,946	23,056	(22,277)	4,725
Stranraer Community Council	387	-	(274)	113
The R S MacDonald Trust - CYP	-	17,734	(2,956)	14,778
Children In Need - Big Sky Grant - Children's Trips	-	5,000	-	5,000
Stafford Trust - Children's Trips	-	3,000	(1,434)	1,566
D & G Area Committee Grant	-	2,925	(2,925)	-
D & G Anti Poverty Grant	-	10,000	-	10,000
D & G Needs Assessment Funding	-	4,500	(3,536)	964
Wigtown Community Fund	-	700	(642)	58
	79,330	241,741	(236,445)	84,626

16 Restricted funds **(Continued)**

Previous year:	At 1 February 2024 £	Incoming resources £	Resources expended £	At 31 January 2025 £
Scottish Government 100 Day Fund	4,290	29,346	(26,235)	7,401
Scottish Government - Delivering Equally Safe Fund	17,902	90,000	(90,208)	17,694
Robertson Trust	24,570	20,000	(21,203)	23,367
D & G Anti Poverty Grant 2023	5,752	-	(5,752)	-
SWA - Covid19 Recovery Grant - Part 2	2,502	-	(2,145)	357
National Lottery Community Fund - Out of Hours Refuge	32,635	-	(29,121)	3,514
The Henry Smith Charity	4,761	66,600	(53,435)	17,926
Scottish Government Bridging Fund - Children's Services	5,483	-	(745)	4,738
Children In Need - CYP Project Worker	4,654	20,922	(21,630)	3,946
Scottish Police	960	-	(960)	-
Tesco Groundwork	43	-	(43)	-
Wigtown Community Fund	-	500	(500)	-
Stranraer Community Council	-	500	(113)	387
	103,552	227,868	(252,090)	79,330

16 Restricted funds **(Continued)**

Scottish Government – 100 Day Fund – This was a new fund which started in October 2021 and is to help top-up the Delivering Equally Safe Fund and may eventually become core funds. The fund initially runs for two years until September 2023. This grant was extended until March 2025 and has now ended.

Scottish Government - Delivering Equally Safe Fund - This fund started in October 2021 and part funds our Crisis Service which consists of 2 Domestic Abuse Crisis Workers. It also part funds our Children's Service which consists of 3 Children and Young People's Workers as well as a proportion of our Management Costs. The grant is presently due to end in March 2028.

The Robertson Trust - This is a 3 year grant to assist with the costs of the Refuge Out of Hours Service. This grant ended in January 2026.

SWA Covid 19 Recovery Grant – Part 2 – This was another Scottish Government grant which was received via Scottish Women's Aid. The purpose of this grant was to fund Communications and Marketing (such as social media, branding, printed materials and leaflets etc.) Premises Costs, PPE Costs (including cleaning and facemasks), Staff Wellbeing and group work.

National Lottery Community Fund - Out of Hours Refuge - This is a three year fund that started in August 2021 and ran until August 2024. Our NLCF funding officer agreed a 6 month extension period thereafter to spend the remaining funds, therefore the fund will now end in February 2025. The fund contributes towards two salaries for evening and weekend workers. This grant has now ended. We have secured further funding from NLCF beginning in March 2026 which will fund a proportion of out of hours refuge as well as a proportion of Crisis and Children's Service.

The Henry Smith Charity - The purpose of this grant is to provide a contribution towards the salaries and overheads of our Children's Service. This grant will run for 3 years from January 2021, ending in December 2023. We have now secured continuation funding for this project which will begin in April 2024 and will run for 3 years until March 2027.

Scottish Government Bridging Fund - Children's Services - This fund was received via Scottish Women's Aid at the same time as other Covid related funds and the purpose of this fund was to provide a contribution towards the salaries and overheads of our Children's Service to enable our service to be sustained in the six month period from April to October 2021 until were able to secure further funding from Scottish Government Delivering Equally Safe Fund.

Children In Need - CYP Project Worker (2023 Grant) - The purpose of this grant is to provide a contribution towards the salaries and overheads of our Childrens Service. The grant will run for 3 years from October 2023, ending in September 2026.

16 Restricted funds **(Continued)**

Stranraer Community Council - The purpose of this grant is to fund room hire for support sessions and bus hire for Christmas shopping trip for some of our women.

The R S MacDonald Charitable Trust – The purpose of this grant is to provide a contribution towards salaries and overheads of our Children's Service. The grant will run for 3 years from December 2025 to November 2028

Children in Need Big Sky – The purpose of this grant is to fund social and educational trips and activities both in our local area and to other parts of Scotland for CYP we support. This grant will run for 2 years and will end in December 2027.

Stafford Trust – The purpose of this grant is to fund Children's Activities and Trips. This will fund items including admission tickets, public transport and food and drinks.

D & G Council – Area Committee – 2025 – The purpose of this grant is to fund food vouchers, utilities and IT equipment. We will offer a free food voucher for every woman. family who enters our service. We will also have an emergency utility fund for families accessing our service and lastly, we want to make sure that service users are as connected to their community as possible by providing our support workers with tablets to use in support sessions.

D & G Council – Anti-poverty grant – This grant will be utilised during 2026 on items required during the move to new office premises. The new premises will provide a setting for Service Users to get support and group work in a way that we cannot provide at the moment.

D & G Council – Needs Assessment – This grant will be used to support the Violence Against Women and Girls (VAWG) Needs Assessment Programme.

Wigtown Community Fund - The purpose of this grant is to bring together women we support to meet in a safe environment and offer the women and children outings and trips. The fund will help with transport costs, room hire and refreshment costs.

17 Designated funds

The income funds of the charity include the following designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes:

	At 1 February 2025	Resources expended	At 31 January 2026
	£	£	£
	10,602	(4,232)	6,370

Previous year:	At 1 February 2024	Resources expended	At 31 January 2025
	£	£	£
	17,000	(6,398)	10,602

17 Designated funds **(Continued)**

The designated fund; this is made up from a legacy donation and other donations received during 2022. These will be used towards any refurbishment costs needed for the refuges.

The general fund represents unrestricted funds which the trustees are free to use in accordance with the charitable objectives.

18 Unrestricted funds

The unrestricted funds of the charity comprise the unexpended balances of donations and grants which are not subject to specific conditions by donors and grantors as to how they may be used. These include designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes.

	At 1 February 2025	Incoming resources	Resources expended	At 31 January 2026
	£	£	£	£
General funds	314,037	477,582	(482,283)	309,336

Previous year:	At 1 February 2024	Incoming resources	Resources expended	At 31 January 2025
	£	£	£	£
General funds	306,200	441,300	(433,463)	314,037

19 Analysis of net assets between funds

	Unrestricted funds	Endowment funds Designated fund	Restricted funds	Total
	2026	2026	2026	2026
	£	£	£	£
At 31 January 2026:				
Tangible assets	9,530	-	-	9,530
Current assets/(liabilities)	299,806	6,370	84,626	390,802
	309,336	6,370	84,626	400,332

19 Analysis of net assets between funds (Continued)

	Unrestricted funds	Endowment funds Designated fund	Restricted funds	Total
	2025	2025	2025	2025
	£	£	£	£
At 31 January 2025:				
Tangible assets	8,100	-	-	8,100
Current assets/(liabilities)	305,937	10,602	79,330	395,869
	314,037	10,602	79,330	403,969

20 Going concern

The trustees have assessed the organisation's ability to continue as a going concern and have reasonable expectation the organisation has adequate resources to continue in operational existence for the foreseeable future.

This has been another challenging year with regard to securing and maintaining funding, however we still hold 3-6 months unrestricted reserves as stated in our reserves policy.

Current funding and expenditure levels continue to be monitored regularly, and the presence of the organisation risk assessment, full cost recovery and budgets give the trustees an early indication of any potential shortfall in funding.

The trustees therefore consider the organisation to be a going concern.

21 Operating lease commitments

At the reporting end date the Charitable company had outstanding commitments for future minimum lease payments under non-cancellable operating leases, which fall due as follows:

	2026	2025
	£	£
Within one year	99,119	93,341
Between two and five years	358,876	345,365
In over five years	331,007	393,384
	789,002	832,090

22 Related party transactions

There were no disclosable related party transactions during the year other than those disclosed in Note 9. (2025- none).

23	Cash generated from/(absorbed by) operations	2026 £	2025 £
	Deficit for the year	(3,637)	(22,783)
	Adjustments for:		
	(Gain)/loss on disposal of tangible fixed assets	-	1,058
	Depreciation and impairment of tangible fixed assets	2,067	1,815
	Movements in working capital:		
	Decrease/(increase) in debtors	19,853	(81)
	Increase/(decrease) in creditors	4,632	(3,931)
	Cash generated from/(absorbed by) operations	22,915	(23,922)

24 Analysis of changes in net funds

The Charitable company had no material debt during the year.