

# Scottish Benevolent Fund for DWP Staff

Scotland · Charity number SC001479

## Details

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**Status** Active

**Legal form** Other

**Registered** 1925-04-06

**Register** [View on the OSCR register](#)

## Contact

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**Address** Department of Work and Pensions  
Dumbarton Jobcentre  
Work Services Directorate  
15 Meadowbank Street  
Dumbarton  
G82 1SJ

## Activities

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**Activities:** 'It makes grants, donations, loans, gifts or pensions to individuals'

**Purposes:** 'the prevention or relief of poverty'

**What the charity does:** The Scottish Benevolent Fund for DWP Staff is a registered charity with the Office of the Scottish Charity Regulator (OSCR). It was established to provide financial assistance and support to: Current staff of the Department for Work and Pensions (DWP) and its successor organisations who are serving in Scotland. Members of the Society who are serving in other government departments outside Scotland. Former members of the Society or their dependants, where membership ended due to retirement or death. The Fund is maintained through voluntary contributions from members and is managed by a Committee. Its objectives include: Providing financial assistance to eligible individuals in times of need. Supporting or helping to establish charitable institutions that benefit current or former members and their dependants. Taking any necessary steps to further the charitable aims of the Society.

**Beneficiaries:** 'Other defined groups'

**Objectives:** The Society is established for the purpose of providing by voluntary subscription a Fund out of which the Committee of Management may a. grant assistance to: (1) The Staff of the DE Group serving in Scotland. (2) Members of the Society serving elsewhere than in Scotland or in another Department. (3) Past members of the Society or their dependants (Note: A past member is an officer whose membership of the Society was terminated solely by reason of his/her retiral or death) b. subscribe to the funds or assist in the establishment of charitable institutions from which members of the Fund, past members or their dependant could benefit. c. Take any other steps which may be deemed necessary to further the objects of the Society.

## Geography

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- **Main operating location:** Glasgow City
- **Geographical spread:** Operations cover all or most of Scotland

## Finances

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Period end	Income	Expenditure	Assets	Employees
2024-12-31	£48,309	£34,147	-	0
2023-12-31	£29,062	£31,586	-	0
2022-12-31	£32,911	£24,263	-	0
2021-12-31	£48,814	£28,189	-	0
2020-12-31	£35,247	£29,069	-	0

**Scottish Benevolent Fund for DWP Staff**

Scotland - Charity number SC001479

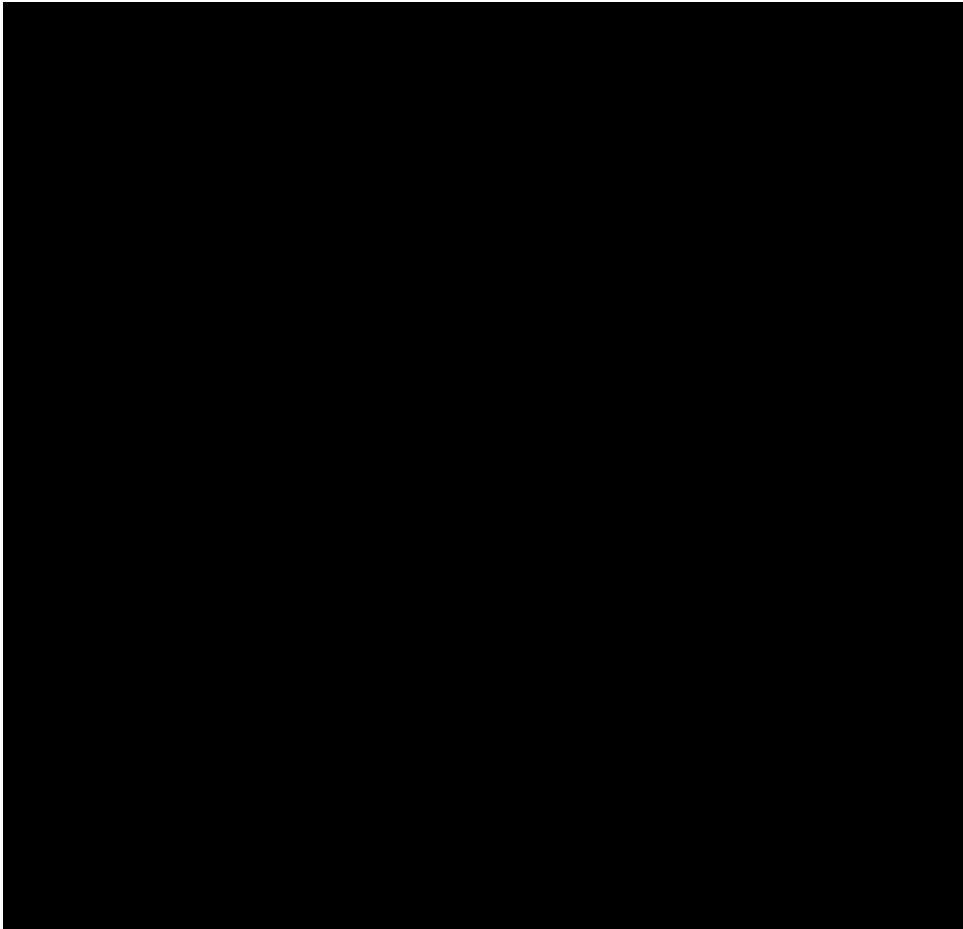
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# Accounts

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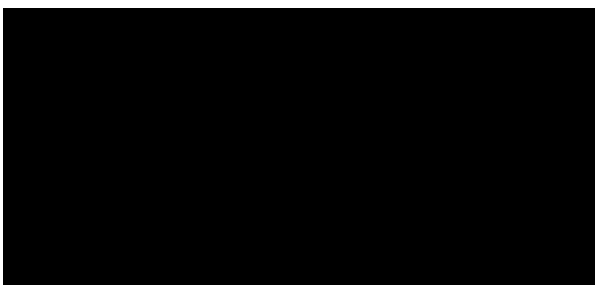
**Scottish Benevolent Fund for DWP Staff  
Trustees' Annual Report and Accounts  
For the Year Ended 31 December 2024  
Scottish Charity Number: SC001479**

## **Current Trustees**

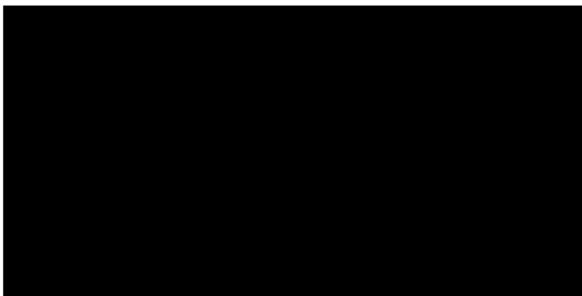


## **Other Trustees During the Year**

**New Trustees:**



## Resignations:



## Contact Address



c/o Jobcentre  
15 Meadowbank Street  
Dumbarton  
G82 1SJ

## Recruitment and Appointment of Trustees

All trustees are appointed or reappointed by the members at the Annual General Meeting, typically held in May or June each year.

## Governing Document

The Association is a charitable unincorporated association. Its purposes and administrative arrangements are set out in its constitution.

## Charitable Purposes

As stated in the constitution, the Fund provides financial help and advice to current and retired staff and their dependents from the Department for Work & Pensions Scotland, as well as members from the former Employment Group Departments.

## Activities and Achievements

In 2024, the Fund received 50 applications for assistance, resulting in:

- 43 grants
- 5 loans
- 2 nil awards

We continue to support staff facing financial hardship, including those affected by domestic abuse, bereavement, or ill health where sick pay has been exhausted.

The Fund maintained high standards of financial and administrative management, as reflected in positive reports from DWP internal auditors for 2024 and previous years.

Trustees met quarterly to monitor activities and ensure compliance with the constitution. In line with OSCR guidance, the constitution was amended to allow virtual attendance at meetings via Zoom, MS Teams, or telephone. However, all four Committee Meetings and the AGM in 2024 were held face-to-face.

Trustees also participated in training and information events hosted by OSCR, continuing efforts to meet the high standards expected.

The number of cases increased from 44 in 2023 to 50 in 2024, though this remains below the 2019 peak of 80 applications.

## **Trustee Remuneration and Expenses**

Trustees do not receive remuneration for their charitable work. However, they are granted facility time by their employer to carry out some duties. Elected trustees are reimbursed for necessary travel and subsistence. Appointed trustees are reimbursed at current Civil Service rates set by DWP. Claims were made for travel and subsistence related to Committee of Management meetings and recruitment events.

## **Reserves**

The charity holds reserves of:

- £133,000 in investment accounts
- £20,009.77 in deposit accounts
- £32,639.63 in the current account

The ongoing cost-of-living crisis, driven by post-COVID, Brexit, and the Ukraine conflict, has led to inflation reaching a 40-year high, significantly increasing energy, food, and fuel costs. Despite a higher-than-usual DWP pay rise in 2024, it did not offset previous years' inflation, further eroding the value of already low wages.

An increasing number of new staff are applying for assistance due to existing debt, highlighting the growing financial pressures.

A successful Gift Aid claim totalling **£17,701.84** was made for the years 2021/22, 2022/23, and 2023/24, as detailed in the 2024 accounts.

The Committee considers the current reserves sufficient to support the Fund's operations at existing subscription rates for the coming year.

**Approved by the Trustees and signed on their behalf,**

A black rectangular box redacting the signature of the Administrator.

*Administrator*

**APPENDIX 3**



		<b>Independent examiner's report on the accounts</b>						v2
<b>Report to the trustees/members of</b>	Charity name	Scottish Benevolent Fund for DWP Staff						
	<b>Registered charity number</b>	SC001479						
<b>On the accounts of the charity for the period</b>	Period start date				Period end date			
	Day	Month	Year	to	Day	Month	Year	
	01	January	2024		31	December	2024	
<b>Set out on pages</b>							(remember to include the page numbers of additional sheets)	
<b>Respective responsibilities of trustees and examiner</b>	<p>The charity's trustees are responsible for the preparation of the accounts in accordance with the terms of the Charities and Trustee Investment (Scotland) 2005 Act and the Charities Accounts (Scotland) Regulations 2006 (as amended). The charity trustees consider that the audit requirement of Regulation 10(1) (d) of the Accounts Regulations does not apply. It is my responsibility to examine the accounts as required under section 44(1) (c) of the Act and to state whether particular matters have come to my attention.</p>							
<b>Basis of independent examiner's statement</b>	<p>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.</p>							
<b>Independent examiner's statement</b>	<p>In the course of my examination, no matter has come to my attention</p> <ol style="list-style-type: none"> <li>which gives me reasonable cause to believe that in any material respect the requirements: <ul style="list-style-type: none"> <li>to keep accounting records in accordance with section 44(1) (a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations, and</li> <li>to prepare accounts which accord with the accounting records and comply with Regulation 9 of the 2006 Accounts Regulations</li> </ul> </li> </ol> <p>have not been met, or</p> <ol style="list-style-type: none"> <li>to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.</li> </ol>							
<b>Signed:</b>				<b>Date:</b>	11/08/2025			
<b>Name:</b>								
<b>Relevant professional qualification(s) or body (if any):</b>								
<b>Address:</b>	Motherwell Job Centre							
	600 Windmilhill Street							
	M11 2HN							

\*Please delete the words in the brackets if they do not apply. If the words do apply, set out those matters which have come to your attention on the following page.

## APPENDIX 3

### Disclosure section

Only complete if the examiner needs to highlight material problems.

**Give here brief details of any items that the examiner wishes to disclose**

**Scottish Benevolent Fund for DWP Staff**

**SC**



Receipts and payments accounts							
For the period from	Period start date			to	Period end date		
	Day	Month	Year		Day	Month	Year
	01	January	2024		31	December	2024

**Section A Statement of receipts and payments**

	Unrestricted funds to nearest £	Restricted funds to nearest £	Expendable endowment funds to nearest £	Permanent endowment funds to nearest £	Total funds current period to nearest £	Total funds last period to nearest £
<b>A1 Receipts</b>						
Donations	43,966				43,966	25,817
Legacies					-	
Grants					-	
Receipts from fundraising activities					-	200
Gross trading receipts					-	
Income from investments other than land and buildings	1,353				1,353	96
Rents from land & buildings					-	
Gross receipts from other charitable activities	2,990				2,990	2,950
<b>A1 Sub total</b>	<b>48,309</b>	-	-	-	<b>48,309</b>	<b>29,063</b>
<b>A2 Receipts from asset &amp; investment sales</b>						
Proceeds from sale of fixed assets					-	
Proceeds from sale of investments					-	
<b>A2 Sub total</b>	-	-	-	-	-	-
<b>Total receipts</b>	<b>48,309</b>	-	-	-	<b>48,309</b>	<b>29,063</b>
<b>A3 Payments</b>						
Expenses for fundraising activities	2,680				2,680	
Gross trading payments					-	
Investment management costs					-	
Payments relating directly to charitable activities	31,467				31,467	
Grants and donations					-	
Governance costs:					-	
Audit / independent examination					-	
Preparation of annual accounts					-	
Legal costs					-	
Other					-	
<b>A3 Sub total</b>	<b>34,147</b>	-	-	-	<b>34,147</b>	-
<b>A4 Payments relating to asset and investment movements</b>						
Purchases of fixed assets					-	
Purchase of investments					-	
<b>A4 Sub total</b>	-	-	-	-	-	-
<b>Total payments</b>	<b>34,147</b>	-	-	-	<b>34,147</b>	-
<b>Net receipts / (payments)</b>	<b>14,162</b>	-	-	-	<b>14,162</b>	<b>29,063</b>
<b>A5 Transfers to / (from) funds</b>						
					-	
<b>Surplus / (deficit) for year</b>	<b>14,162</b>	-	-	-	<b>14,162</b>	<b>29,063</b>

Section B Statement of balances

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Expendable endowment funds to nearest £	Permanent endowment funds to nearest £	Total current period to nearest £	Total last period to nearest £
<b>B1 Cash funds</b>	Cash and bank balances at start of year	185,649				185,649	171,487
	Surplus / (deficit) shown on receipts and payments account	14,162				14,162	29,063
						-	
	<b>Cash and bank balances at end of year</b>	<b>199,811</b>	-	-	-	<b>199,811</b>	<b>200,550</b>
(Agree balances with receipts and payments account(s))							

Categories	Details	Fund to which asset belongs	Market valuation	Last year
			to nearest £	to nearest £
<b>B2 Investments</b>	None			
		<b>Total</b>	-	-

Categories	Details	Fund to which asset belongs	Cost (if available)	Current value (if available)	Last year
			to nearest £	to nearest £	to nearest £
<b>B3 Other assets</b>	IT Equipment		5,400	2,160	2,700
	Gift Aid Claim for 2024/2025			4,500	15,000
	Recoverable Loans (in year)			3,621	3,456
		<b>Total</b>	<b>5,400</b>	<b>10,281</b>	<b>21,156</b>

Categories	Details	Fund to which liability relates	Amount due	Last year
			to nearest £	to nearest £
<b>B4 Liabilities</b>	None			
		<b>Total</b>	-	-

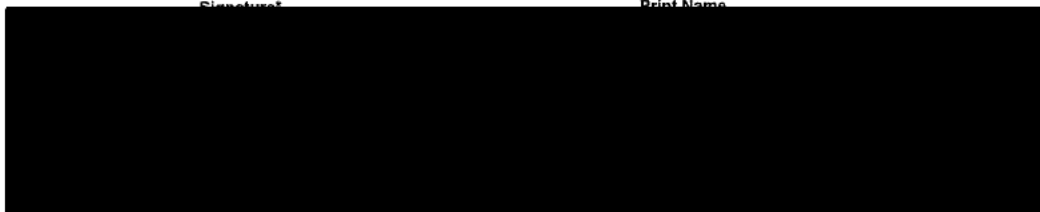
Categories	Details	Fund to which liability relates	Amount due (estimate)	Last year
			to nearest £	to nearest £
<b>B5 Contingent liabilities</b>	None			
		<b>Total</b>	-	-

Signed by one or two trustees on behalf of all the trustees

Signature

Print Name

Date of approval



1/4/25  
6/4/25

Scottish Benevolent Fund for DWP Staff

SC

**Section C Notes to the Accounts**

**C1 Nature and purpose of funds** (may be stated on analysis of funds worksheets)

The purpose of the fund is to support members of staff in, or linked to, the Department of Work and Pensions in Scotland who find themselves in need of urgent financial or other assistance. The fund supports DWP staff and related organisations in Scotland. It also supports Scottish and National Government initiatives to help people back into work and to keep them at work at times of personal crisis.

**C2 Grants**

Type of activity or project supported	Individual / institution	Number of grants made	£
Financial Grants to Applicants	Individual	43	25,381
Financial Interest free Loans to Applicants.	Individual	5	6,036
Death Grant	Individual	0	0
Nil awards or application withdrawn(debt advice offered)	Individual	2	0
		<b>Total</b>	<b>31,417</b>

**C3a Trustee remuneration**

If no remuneration was paid during the period to any charity trustee or person connected to a trustee cross this box (otherwise complete section 3b)	<b>X</b>
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**C3b Trustee remuneration - details**

Authority under which paid	£

**C4a Trustee expenses**

If no expenses were paid to any charity trustee during the period then cross this box (otherwise complete section 4b)	
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**C4b Trustee expenses - details**

	Number of trustees	£
Travel & Subsistence for quarterly meetings and recruitment visits.	21	2,343

**C5 Transactions with trustees and connected persons**

Nature of relationship	Nature of transaction	Transaction amount (£)	Balance outstanding at period end (£)

**C6 Other information**

21 Trustees in post with one resigning in late 2024. New trustee recruited in January 2025

Scottish Benevolent Fund for DWP Staff

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**Additional analysis (1)**

Analysis of receipts and payments

1 Donations

	Unrestricted funds to nearest £	Restricted funds to nearest £	Expendable endowment funds to nearest £	Permanent endowment funds to nearest £	Total current period to nearest £	Total last period to nearest £
					-	
					-	
					-	
					-	
Total	-	-	-	-	-	-
	reference	-	-	-	reference	reference

2 Grants

	Unrestricted funds to nearest £	Restricted funds to nearest £	Total current period to nearest £	Total last period to nearest £
			-	
			-	
			-	
			-	
Total	-	-	-	-

3 Gross receipts from other charitable activities

	Unrestricted funds to nearest £	Restricted funds to nearest £	Expendable endowment funds to nearest £	Permanent endowment funds to nearest £	Total current period to nearest £	Total last period to nearest £
					-	
					-	
					-	
					-	
					-	
					-	
					-	
					-	
Total	-	-	-	-	-	-
	reference error	-	-	-	reference error	reference error

4 Payments relating directly to charitable activities

	Unrestricted funds to nearest £	Restricted funds to nearest £	Expendable endowment funds to nearest £	Permanent endowment funds to nearest £	Total current period to nearest £	Total last period to nearest £
					-	
					-	
					-	
					-	
					-	
					-	
					-	
					-	
Total	-	-	-	-	-	-
	reference error	-	-	-	reference error	-

**Additional analysis (2)**

**5 Breakdown of unrestricted funds**

	Unrestricted fund 1 - enter name of fund below	Unrestricted fund 2 - enter name of fund below	Unrestricted fund 3 - enter name of fund below	Unrestricted fund 4 - enter name of fund below	Total unrestricted funds	Total unrestricted funds last period
<b>Receipts</b>						
Donations					-	
Legacies					-	
Grants					-	
Receipts from fundraising activities					-	
Gross trading receipts					-	
Income from investments other than land and buildings					-	
Rents from land & buildings					-	
Gross receipts from other charitable activities					-	
<b>Sub total</b>					-	
					cross ref error	
<b>Receipts from asset &amp; investment sales</b>						
Proceeds from sale of fixed assets					-	
Proceeds from sale of investments					-	
<b>Sub total</b>					-	
<b>Total receipts</b>					-	
					cross ref error	
<b>Payments</b>						
Expenses for fundraising activities					-	
Gross trading payments					-	
Investment management costs					-	
Payments relating directly to charitable activities					-	
Grants and donations					-	
Governance costs:					-	
Audit / independent examination					-	
Preparation of annual accounts					-	
Legal costs					-	
<b>Sub total</b>					-	
					cross ref error	
<b>Payments relating to asset and investment movements</b>						
Purchases of fixed assets					-	
Purchase of investments					-	
<b>Sub total</b>					-	
<b>Total payments</b>					-	
<b>Net receipts / (payments)</b>					-	
					cross ref error	
<b>Transfers to / (from) funds</b>					-	
<b>Surplus / (deficit) for year</b>					-	
					cross ref error	
<b>Nature and purpose of funds</b>						

Scottish Benevolent Fund for DWP Staff

SC

**Additional analysis (3)**

**6 Breakdown of restricted funds**

	Restricted fund 1 - enter name of fund below	Restricted fund 2 - enter name of fund below	Restricted fund 3 - enter name of fund below	Restricted fund 4 - enter name of fund below	Total restricted funds	Total restricted funds last period
<b>Receipts</b>						
Donations					-	
Legacies					-	
Grants					-	
Receipts from fundraising activities					-	
Gross trading receipts					-	
Income from investments other than land and buildings					-	
Rents from land & buildings					-	
Gross receipts from other charitable activities					-	
<b>Sub total</b>					-	
<b>Receipts from asset &amp; investment sales</b>						
Proceeds from sale of fixed assets					-	
Proceeds from sale of investments					-	
<b>Sub total</b>					-	
<b>Total receipts</b>					-	
<b>Payments</b>						
Expenses for fundraising activities					-	
Gross trading payments					-	
Investment management costs					-	
Payments relating directly to charitable activities					-	
Grants and donations					-	
Governance costs:					-	
Audit / independent examination					-	
Preparation of annual accounts					-	
Legal costs					-	
<b>Sub total</b>					-	
<b>Payments relating to asset and investment movements</b>						
Purchases of fixed assets					-	
Purchase of investments					-	
<b>Sub total</b>					-	
<b>Total payments</b>					-	
<b>Net receipts / (payments)</b>					-	
<b>Transfers to / (from) funds</b>					-	
<b>Surplus / (deficit) for year</b>					-	

Nature and purpose of funds