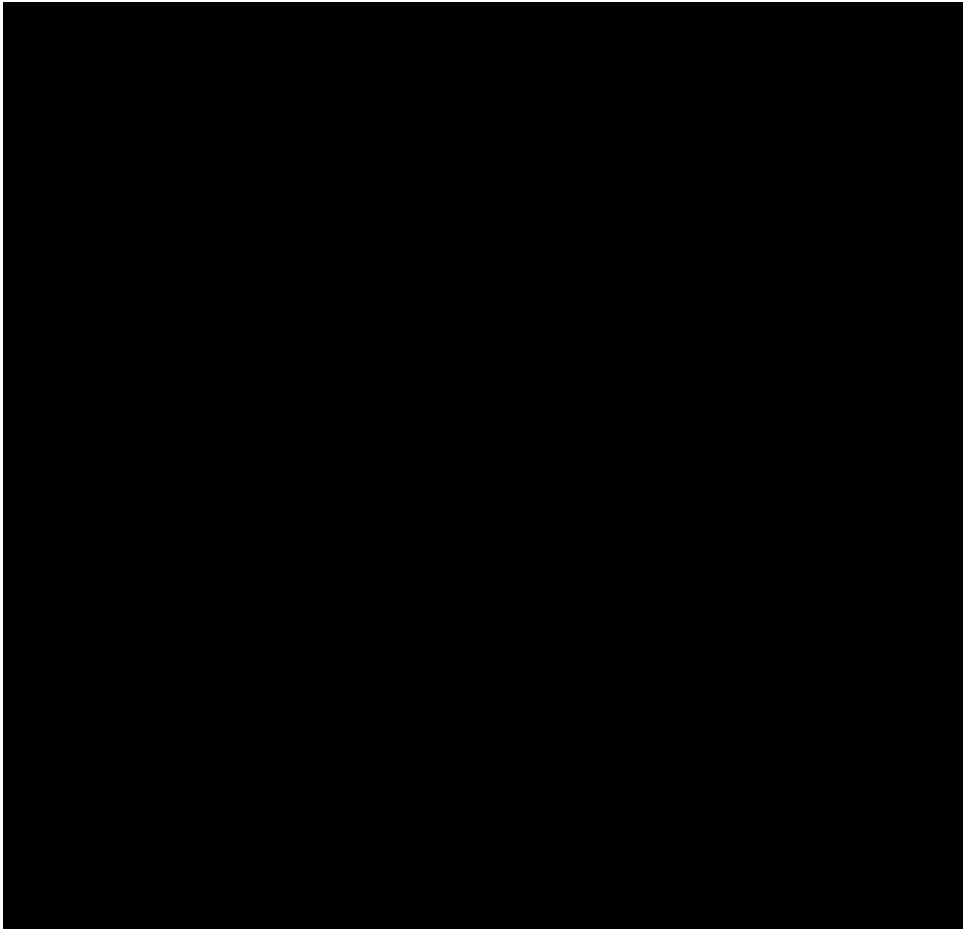


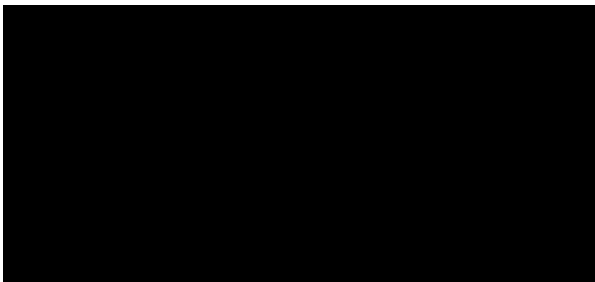
**Scottish Benevolent Fund for DWP Staff
Trustees' Annual Report and Accounts
For the Year Ended 31 December 2024
Scottish Charity Number: SC001479**

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.

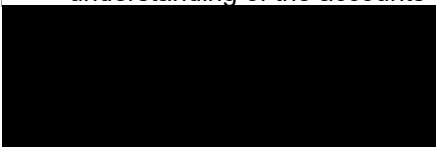
Approved by the Trustees and signed on their behalf,

A black rectangular box redacting the signature of the Administrator.

Administrator

APPENDIX 3



		Independent examiner's report on the accounts						v2
Report to the trustees/members of Registered charity number On the accounts of the charity for the period Set out on pages	Charity name	Scottish Benevolent Fund for DWP Staff						
	Registered charity number	SC001479						
	Period start date					Period end date		
	Day	Month	Year		Day	Month	Year	
	01	January	2024	to	31	December	2024	
							(remember to include the page numbers of additional sheets)	
Respective responsibilities of trustees and examiner Basis of independent examiner's statement	<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> <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>							
Independent examiner's statement	<p>In the course of my examination, no matter has come to my attention</p> <ol style="list-style-type: none"> which gives me reasonable cause to believe that in any material respect the requirements: <ul style="list-style-type: none"> to keep accounting records in accordance with section 44(1) (a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations, and to prepare accounts which accord with the accounting records and comply with Regulation 9 of the 2006 Accounts Regulations <p>have not been met, or</p> <ol style="list-style-type: none"> to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached. 							
Signed: Name: Relevant professional qualification(s) or body (if any):				Date:	11/08/2025			
Address:	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 £
A1 Receipts						
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
					-	
A1 Sub total	48,309	-	-	-	48,309	29,063
A2 Receipts from asset & investment sales						
Proceeds from sale of fixed assets					-	
Proceeds from sale of investments					-	
A2 Sub total	-	-	-	-	-	-
Total receipts	48,309	-	-	-	48,309	29,063
A3 Payments						
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					-	
					-	
A3 Sub total	34,147	-	-	-	34,147	-
A4 Payments relating to asset and investment movements						
Purchases of fixed assets					-	
Purchase of investments					-	
A4 Sub total	-	-	-	-	-	-
Total payments	34,147	-	-	-	34,147	-
Net receipts / (payments)	14,162	-	-	-	14,162	29,063
A5 Transfers to / (from) funds						
					-	
Surplus / (deficit) for year	14,162	-	-	-	14,162	29,063

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 £
B1 Cash funds	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
						-	
						-	
	Cash and bank balances at end of year	199,811	-	-	-	199,811	200,550
	(Agree balances with receipts and payments account(s))						

	Details	Fund to which asset belongs	Market valuation to nearest £	Last year to nearest £
B2 Investments	None			
		Total	-	-

	Details	Fund to which asset belongs	Cost (if available) to nearest £	Current value (if available) to nearest £	Last year to nearest £
B3 Other assets	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
		Total	5,400	10,281	21,156

	Details	Fund to which liability relates	Amount due to nearest £	Last year to nearest £
B4 Liabilities	None			
		Total	-	-

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

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

Signature

Print Name

Date of
approval1/4/25
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
		Total	31,417

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)	X
--	----------

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)

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 (£)
S				

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

SC

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	-

SC

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
Receipts						
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					-	
Sub total					-	
					cross ref error	
Receipts from asset & investment sales						
Proceeds from sale of fixed assets					-	
Proceeds from sale of investments					-	
Sub total					-	
Total receipts					-	
					cross ref error	
Payments						
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					-	
Sub total					-	
					cross ref error	
Payments relating to asset and investment movements						
Purchases of fixed assets					-	
Purchase of investments					-	
Sub total					-	
Total payments					-	
Net receipts / (payments)					-	
					cross ref error	
Transfers to / (from) funds					-	
Surplus / (deficit) for year					-	
					cross ref error	
Nature and purpose of funds						

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
Receipts						
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					-	
Sub total	-	-	-	-	-	-
Receipts from asset & investment sales						
Proceeds from sale of fixed assets					-	
Proceeds from sale of investments					-	
Sub total	-	-	-	-	-	-
Total receipts	-	-	-	-	-	-
Payments						
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					-	
Sub total	-	-	-	-	-	-
Payments relating to asset and investment movements						
Purchases of fixed assets					-	
Purchase of investments					-	
Sub total	-	-	-	-	-	-
Total payments	-	-	-	-	-	-
Net receipts / (payments)	-	-	-	-	-	-
Transfers to / (from) funds					-	
Surplus / (deficit) for year	-	-	-	-	-	-

Nature and purpose of funds

--