

Company Registration No: SC139199
Charity Registration Number: SC008514

ROSS-SHIRE WOMEN'S AID
(Company Limited by Guarantee)

TRUSTEES' REPORT and FINANCIAL STATEMENTS

For the year ended 31 March 2025

CT:

ROSS-SHIRE WOMEN’S AID
(Company Limited by Guarantee)

FINANCIAL STATEMENTS

For the year ended 31 March 2025

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ROSS-SHIRE WOMEN’S AID
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TRUSTEES’ ANNUAL REPORT
(Incorporating the Directors’ Report)

For the year ended 31 March 2025

Ross-shire Women’s Aid (RWA) supports women, children and young people affected by domestic abuse across Ross-shire and Skye, offering refuge, outreach and specialist advocacy.

The Trustees, who are also the Directors for the purposes of company law, present their report and the financial statements of the charity for the year ended 31 March 2025.

Reference and Administration Details

Registered Charity Name:	Ross-shire Women’s Aid
Charity Registration Number:	SC008514
Company Registration Number:	SC139199
Principal Office and Registered Office:	The Square George Street DINGWALL Ross-shire IV15 9SA
Trustees:	J A MacDonald (Chair) S Endeacott (resigned 18 June 2025) E Mackay C Kenmure L Patience (appointed 11 September 2025)
General Manager:	A Newlands (appointed 12 March 2025) L Maxwell (appointed 1 December 2024 – 30 March 2025) S Paton (interim from 1 April 2024 – 14 March 2025)
Independent Examiner:	Jeremy Chittleburgh BSC CA Chiene + Tait LLP trading as CT Chartered Accountants and Independent Examiners 61 Dublin Street, Edinburgh EH3 6NL
Bankers:	Unity Trust Bank 4 Brindleyplace BIRMINGHAM B1 2JB Virgin Money 15 Academy Street INVERNESS IV1 1JN

ROSS-SHIRE WOMEN'S AID

(Company Limited by Guarantee)

TRUSTEES' ANNUAL REPORT

(Incorporating the Directors' Report)

Year ended 31 March 2025

OBJECTIVES AND ACTIVITIES

Ross-shire Women's Aid exists to support women, children and young people affected by domestic abuse. The charity's principal objectives are:

- **To support women, children, and young people affected by domestic abuse**, including physical, emotional, psychological, sexual, and financial abuse.
- **To provide refuge accommodation**, practical assistance, and emotional support, both within refuge and in the community.
- **To promote equality and empower women, children, and young people**, to make informed decisions and determine their own futures.
- **To provide developmentally appropriate support to children and young people** experiencing domestic abuse.
- **To raise awareness of domestic abuse** and contribute to its prevention.
- **To encourage research, training, and improved understanding** of domestic abuse and its impacts.

All activities undertaken during the year were in furtherance of these objectives.

ACHIEVEMENTS AND PERFORMANCE

Overview

2024–2025 was a year of organisational consolidation, and service stabilisation for RWA. During a period of employee transitions, increased demand, and funding uncertainty, the charity remained focused on maintaining safe, accessible support for women and children while strengthening internal systems to support long term sustainability. Support was sought from Scottish Women's Aid and an external consultant to embed improved processes across service delivery. A welcome return of a previous General Manager, who was appointed in March 2025, providing continuity and renewed leadership capacity within RWA.

Despite operational pressures, RWA maintained delivery of refuge accommodation, crisis intervention, emotional and practical support, and specialist advocacy for those at highest risk through (Multi-agency Risk Assessment Conference (MARAC)).

Community engagement, prevention work, and partnership development remained strong components of our activity, enhancing awareness of domestic abuse and strengthening referral pathways.

Service Delivery Highlights (2024–2025)

- **448 referrals received**
- **321 referrals accepted**
- **93 MARAC referrals**, representing a **14% increase** on the previous year
- **144 women supported through refuge and outreach services.**
- **105 children supported (direct and wraparound).**
- **2 Own My Life courses delivered with 14 participants.**

Refuge Services

RWA operated two refuge locations during the year.

Occupancy levels were:

- **Dingwall Refuge:** 82% occupancy (1% increase from previous year)
- **Skye Refuge:** 50% occupancy (impacted by temporary relocation)

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TRUSTEES' ANNUAL REPORT (Continued)
(Incorporating the Directors' Report)

For the year ended 31 March 2025

ACHIEVEMENTS AND PERFORMANCE (continued)

Across both refuges, 17 women and 15 children and young people were supported. Routine maintenance and safety improvements were undertaken as resources allowed.

Women's Support Service

The Women's Support Service supported **144 women** across refuge and community settings. Support focused on four core areas:

- **Safety:** Developing individualised safety plans, rehearsing safety strategies, and supporting the installation of property safety measures for women moving to new accommodation.
- **Justice:** Supporting women to understand their rights and access justice, including attending solicitor appointments, accompanying them to court, and assisting with protective orders.
- **Restoration:** Helping women rebuild their lives following abuse, supporting recovery, confidence-building, and emotional and practical stabilisation.
- **Autonomy:** Ensuring women remain central to all decision-making, empowering them to make informed choices and regain control of their lives.

Children and Young People's Service (CYP)

Due to temporary resourcing changes, the CYP service operated at reduced capacity during part of the year. Despite this, RWA ensured that all high-risk children continued to receive appropriate support. RWA directly supported **7 children**, and a further **98 children** received wraparound support through women's services.

CYP-focused activities continued for children living in refuge, ensuring access to safe, creative, and developmentally appropriate opportunities.

The service is currently being rebuilt and is expected to return to full capacity in 2025–2026.

MARAC

RWA continued to deliver specialist domestic abuse advocacy within the Multi-Agency Risk Assessment Conference (MARAC) framework. Ensuring co-ordinated safety planning for women at highest risk of serious harm.

- **93 high-risk cases** were supported.
- Improved efficiency through online MARAC meetings.
- Strong collaboration with statutory and third sector partners.

Own My Life Programme

Two Own My Life courses were delivered during the year, supporting 14 women to develop coping strategies and strengthen recovery following abuse.

Schools and Community Programmes

RWA delivered domestic abuse awareness sessions in schools and community settings. Some examples were:

- Domestic abuse awareness sessions for **third-year pupils at Tain Academy**
- Support for pupils at Tain and Dingwall Academies participating in the **Youth Philanthropy Initiative (YPI)**, including a bespoke information video and presentation
- Talks to community groups including the Maryburgh and Conon Bridge Scottish Women's Institute. The generosity of SWI members who donated toiletries, therapeutic books, games, and resources for both women and children, was a welcome boost to our refuge and outreach services.

ROSS-SHIRE WOMEN'S AID
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TRUSTEES' ANNUAL REPORT (Continued)
(Incorporating the Directors' Report)

Year ended 31 March 2025

ACHIEVEMENTS AND PERFORMANCE (continued)

Full delivery of the "Healthy Relationships" is expected to resume in 2025-2026.

Partnership Working

RWA continued to work collaboratively with statutory agencies, third sector organisations and local partnerships. Highlights were:

- Attendance at local community events including the **Whole Services Brunch at the Perrins Centre**
- Information-sharing with CLAO and collaboration with specialist BME organisations supporting women with immigration or NRPF issues
- Active participation in the **Highland Violence Against Women and Girls (VAWG) Multi-Agency Partnership**, collaborating with statutory and third-sector partners to improve agency responses to domestic abuse and other forms of violence against women and girls. We believe that strengthening responses at an agency level directly improves protection and support for women, children, and young people across Highland
- Ongoing MARAC advocacy for women at highest risk

International Women's Day & 16 Days of Activism

- Ross-Shire hosted a successful **Afternoon Tea** for International Women's Day 2025.
- Skye created, and sent out, personalised cakes for women on the Island featuring empowering messages.
- During the 16 Days of Activism, social media engagement was strong, with sustained daily posts raising awareness of domestic abuse.

Family Events in Refuge

Throughout the year, refuge-based activities supported connection, confidence-building, and recovery, including:

- Pumpkin carving
- Seasonal arts and crafts
- Rock painting
- Apple stamping
- Cupcake decorating (International Women's Day)
- Halloween party
- Christmas crafts, movie afternoon, and decorating
- "Resilience and Rebuilding Walks"

These activities reduced isolation and were consistently praised by women and children.

MFR Cash for Kids & The Giving Tree

RWA extends sincere thanks to MFR Cash for Kids and The Giving Tree who continue to work extremely hard to help support the families in our service. Their generosity enabled RWA to distribute **over 100 Christmas presents** to children supported by the service.

ROSS-SHIRE WOMEN'S AID
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TRUSTEES' ANNUAL REPORT (Continued)
(Incorporating the Directors' Report)

Year ended 31 March 2025

FINANCIAL REVIEW

Income and Expenditure

RWA's income is primarily derived from Scottish Government funding, local authority service level agreements, refuge rental income and grant funding.

In September 2024, the charity was notified of a £50,000 reduction in local authority funding. A Highland wide procurement process commenced in February 2025, creating ongoing financial uncertainty.

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

- SG – Delivering Equally Safe £193,979
- Highland Council Local Authority Service Level Agreement £151,572
- NHS Marac £10,637
- HC Families (ex RSL Childcare Partnership) £11,800
- Social Work £13,808
- Scottish Women's Aid - £16,662

The charity retains sufficient reserves to cover six months of operating costs should core funding be further reduced.

Reserves Position

The Board's reserves policy aims to maintain reserves equivalent to six months of operating costs in order to safeguard service continuity.

At 31 March 2025:

- Total reserves:	£361,914 (2024: £370,236)
- Restricted reserves:	£26,910
- Unrestricted reserves:	£335,004
- Free reserves:	£333,217 (after allowing for fixed assets)

The Board considers this level of reserves appropriate given ongoing funding uncertainty, while recognising the need to continue diversifying income streams.

Investment Policy

Operating reserves continue to be held in a term-deposit account.

Reserves Policy

The Board has reviewed the charity's needs for reserves in line with guidance issued by the Charity Commission and OSCR. The organisation's policy is to maintain reserves equivalent to six months' operating costs to safeguard service delivery in the event that funding from contracted work with Highland Council comes to an end.

The Board has identified that six months' operating costs are approximately £325,000. At the year end, free reserves stood at £333,217, which meets this target. The Board will continue to monitor and maintain reserves at this level to ensure the organisation can operate effectively and meet the needs of beneficiaries in the event of an unexpected loss of income.

ROSS-SHIRE WOMEN'S AID
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TRUSTEES' ANNUAL REPORT (Continued)
(Incorporating the Directors' Report)

Year ended 31 March 2025

FINANCIAL REVIEW (continued)

GOING CONCERN

The Trustees have assessed the charity's financial position and are satisfied that RWA has adequate resources to continue operating for the foreseeable future. This assessment reflects current reserves, projected income, and operational plans.

Governance and Controls

The Board of Trustees met quarterly throughout the year, using a blended model of online and face-to-face meetings to support accessibility and effective governance.

Fundraising

No internal fundraising activities were undertaken during the year. However, RWA received generous donations from former service users and their families, who independently organised fundraising efforts on our behalf. Their support and continued connection to the service are deeply valued.

Funding

Highland Council

A review of the service, originally expected in 2023–2024, began with a Prior Information Notice during 2024–2025. This review forms part of the broader restructuring of domestic abuse services across Highland.

Scottish Government

The Delivering Equally Safe (DES) funding programme (formerly Equally Safe Violence Against Women & Girls) was reduced from a three-year to a two-year cycle. The current funding period began in October 2021 and ran to September 2023. An extension was awarded for the period **October 2023 to March 2025**, ensuring continuity of core services during the national review and redesign of VAWG funding streams.

Premises

A review of RWA's George Street office is underway. The Board is considering reconfiguring the premises into a **Women's Hub** on the ground floor, with office space located upstairs. This would improve accessibility and enhance the environment for service users.

In Skye & Lochalsh, RWA continues hiring a room within the local Council for Voluntary Organisations building one day per week. This arrangement provides flexibility and allows for increased use as demand requires.

Refuge

Flat 4b remains void due to the shared-facility configuration, which previously created challenges for women housed there. Leaving this bedsit unused has resolved those issues, though the associated loss of housing benefit continues to have financial implications. The future use of this flat will be considered as part of the forthcoming Highland Council service review.

RWA aims to continue essential maintenance and repairs across refuge properties during 2025–2026, subject to available resources.

Principal Risks

The Trustees regularly review the major risks and uncertainties facing Ross-shire Women's Aid under four key categories: Financial and Legal, Operational, Governance, and External (including legal compliance).

RWA maintains a comprehensive risk register, which is reviewed and updated quarterly. This ensures that risks are identified early, monitored effectively, and mitigated through appropriate controls and decision-making.

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TRUSTEES' ANNUAL REPORT (Continued)
(Incorporating the Directors' Report)

Year ended 31 March 2025

FINANCIAL REVIEW (continued)

Financial and Legal Risks

Financial and legal risks include reliance on public sector income, dependency on a limited number of funding sources, volatility in unrestricted reserves, fluctuations in refuge income, financial controls, insurance requirements, fraud, and compliance with legislation.

There is also a risk of cash-flow pressure arising from reductions in income.

Mitigations include:

- Quarterly review of detailed financial reports by the Board
- Strong financial controls and monitoring processes
- A new Resource Strategy designed to strengthen financial resilience and diversify income

The resource strategy includes:

- Community fundraising: expanding local engagement and donations
- Grants and trusts: maintaining a rolling pipeline of applications
- Corporate and philanthropic relationships: building partnerships with local businesses and individual donors
- Evidence-led applications: using data and outcomes from service delivery to support statutory funding bids

Should RWA be unable to secure sufficient funding to sustain services, the Trustees will implement a managed exit plan to ensure clients receive continuity of support through alternative services.

Operational Risks

Operational risks include changes in the management team, staff turnover, loss of key skills, recruitment challenges, internal communication, organisational culture, sickness absence levels, ICT infrastructure, compliance with operational legislation, client satisfaction, visibility of the service, premises, and business continuity arrangements.

Contractual risks include onerous terms, liabilities relating to non-performance, and potential non-compliance with the charity's objectives.

Mitigations include:

- Reporting any contractual penalties or risks to the Board
- Board scrutiny of service development to ensure alignment with RWA's charitable aims
- Investment in staff training, supervision, and trauma-informed practice
- Ongoing review of contingency and continuity plans

Governance Risks

Governance risks relate to Trustee capacity, governance standards, board attendance, the availability of appropriate skills, conflicts of interest, policies, strategic direction, and regulatory compliance.

Risks include organisational decline, failure to achieve charitable purposes, or decisions being taken without appropriate Trustee approval. There is also a risk of Trustees lacking the skills required by OSCR's governance expectations.

ROSS-SHIRE WOMEN'S AID
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TRUSTEES' ANNUAL REPORT (Continued)
(Incorporating the Directors' Report)

Year ended 31 March 2025

FINANCIAL REVIEW (continued)

Mitigations include:

- Active recruitment of new Trustees to broaden the skills, experience, and diversity of the Board
- Regular governance reviews and policy updates
- Ongoing training for Trustees to ensure compliance with regulatory duties
- Strong oversight of strategy and organisational direction

External Risks

External risks include changes in government policy, political developments, competition within the sector, reputational considerations, market intelligence, and relationships with funders and partner organisations.

Mitigations include:

- Environmental scanning included as a standing item at Board meetings
- Maintaining strong strategic partnerships and active involvement in multi-agency forums
- Ensuring compliance with all reporting requirements for funders and statutory bodies
- Ongoing engagement with stakeholders to monitor changes that may affect service delivery
- Management of cyber security by IT Works

Plans for Future Periods

- Looking ahead, Ross-shire Women's Aid has identified several priority areas to strengthen service delivery, enhance community impact, and increase organisational sustainability. Key plans for 2025–2026 include:
- Rebranding and Communications: Redeveloping the RWA website and expanding our social media presence to raise awareness of domestic abuse, improve accessibility of information, and strengthen community engagement.
- Refuge and Garden Maintenance: Continuing essential maintenance and improvements within refuge accommodation and outdoor spaces to ensure safe, comfortable, and therapeutic environments for women and children.
- Turning George Street Office into a Women's Hub for support, training and a renewed working environment.
- Prevention and Early Intervention: Expanding preventative education and early intervention work, with a focus on young people, community groups, and partner agencies.
- Sector Collaboration and Learning: Continuing to collaborate with other Women's Aid groups, participate in national and local forums, and pursue training opportunities that enhance staff skills and build organisational capacity.
- Community Awareness: Increasing outreach across local communities—including schools, churches, and community groups—to raise awareness of domestic abuse and promote help-seeking.
- Friends and Family Resource: Developing a dedicated resource for friends and family supporting someone affected by domestic abuse, helping them understand how to respond safely and effectively.
- Events and Fundraising: Creating an annual events calendar to support awareness-raising and generate additional fundraising opportunities throughout the year.

ROSS-SHIRE WOMEN'S AID
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TRUSTEES' ANNUAL REPORT (Continued)
(Incorporating the Directors' Report)

Year ended 31 March 2025

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing Document

Ross-shire Women's Aid (RWA) was established as a community-based organisation in 1980 and incorporated as a charitable company in July 1992. The charity is governed by its Memorandum and Articles of Association, which define its charitable objects, powers and governance arrangements. Members guarantee to contribute a sum not exceeding £1 in the event of winding up.

The governing documents were revised in 2019 and adopted by special resolution on 28 May 2019. They are filed with OSCR and at Companies House.

Recruitment and Appointment of Board of Directors

The directors of the company are also charity trustees for purposes of charity law. Trustees are appointed in accordance with the Articles of Association and applicable legislation. Individuals aged 18 and over may be appointed, subject to eligibility criteria.

Trustee recruitment follows a structured process led by the Chair and at least one other Trustee. Appointments are informed by a Board skills matrix to ensure an appropriate balance of experience, diversity and expertise relevant to RWA's work.

Trustees are appointed for an initial three-year term and may serve up to three consecutive terms. Retiring Trustees are eligible for re-appointment at the Annual General Meeting.

The minimum number of Trustees is three and the maximum eleven. The Trustees may appoint a new Trustee (subject to the maximum being reached) at any time.

Trustee Induction and Training

New Trustees receive a structured induction covering governing responsibilities, organisational policies, financial oversight, risk-management, safeguarding and service delivery. Trustees are encouraged to undertake ongoing training, including opportunities provided by Scottish Women's Aid, to support effective governance and informed decision making.

Organisational Structure and Management

The Board of Trustees is responsible for setting the strategic direction of RWA, overseeing financial performance and risk management, and ensuring compliance with legal and regulatory requirements.

Day to day operational management is delegated to the General Manager, who is responsible for staffing, service delivery, financial monitoring and implementation of Board decisions within approved policies.

Pay Policy for Key Management

Remuneration for the General Manager is reviewed annually by the Board. Pay decisions consider organisational affordability, sector benchmarking, and the need to attract and retain skilled staff delivering specialist domestic abuse services.

Related Groups/Organisations

RWA is a member of Scottish Women's Aid, the national lead organisation working to prevent domestic abuse in Scotland. Membership provides access to policy guidance, training, legal support and national networks and enables RWA to contribute to sector wide development.

ROSS-SHIRE WOMEN'S AID
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TRUSTEES' ANNUAL REPORT (Continued)
(Incorporating the Directors' Report)

Year ended 31 March 2025

Trustees Responsibilities

Trustees Responsibilities Statement

The Trustees, who are also directors for the purposes of company law, are responsible for preparing the Trustees' Annual Report and financial statements in accordance with applicable charity and company law and the Charities SORP (FRS 102).

Examiner

Each Trustee confirms that there is no relevant information of which the examiner is unaware and that all reasonable steps have been taken to ensure the examiner is aware of all relevant information. The examiner is appointed annually and is not subject to the deemed reappointment provisions that apply to statutory auditors.

Small Company Provisions

This report has been prepared in accordance with the small companies' regime under the Companies Act 2006.

This Trustees' Annual Report was approved by the Board of Trustees on 30 March 2026 and signed on its behalf by:



.....
J A MacDonald
Trustee

ROSS-SHIRE WOMEN'S AID
(Company Limited by Guarantee)

CT:

Independent examiner's report to the Trustees and Members of Ross-shire Women's Aid

I report on the financial statements of Ross-shire Women's Aid for the year ended 31 March 2025 which are set out on pages 12 to 26.

This report is made to the trustees and members of the charity, as a body, in accordance with the terms of my engagement. My work has been undertaken to enable me to report my opinion as set out below and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the charity and its trustees and members, as a body, for my work or for this report.

Respective responsibilities of trustees and independent examiner

The Members of the Board as Trustees, are responsible for the preparation of the financial statements in accordance with the terms of the Charities and Trustee Investment (Scotland) Act 2005 (the Act) and the Charities Accounts (Scotland) Regulations 2006 as amended (the Regulations).

The trustees consider that the audit requirement of regulation 10(1) (a) to (c) of the Regulations does not apply.

It is my responsibility to examine the accounts as required under section 44(1)(c) of the Act and to state whether particular matters have come to my attention.

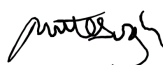
Basis of independent examiner's statement

My examination is carried out in accordance with regulation 11 of the Regulations. An examination includes a review of the accounting records kept by the charity and a comparison of the financial statements 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 financial statements.

Independent examiner's statement

In the course of my examination, no matter has come to my attention

1. which gives me reasonable cause to believe that in any material respect the requirements:
 - to keep accounting records in accordance with section 44(1)(a) of the Act and regulation 4 of the Regulations, and
 - to prepare financial statements which accord with the accounting records and comply with regulation 8 of the Regulations have not been met, or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the financial statements to be reached.



Jeremy Chittleburgh BSC CA
CT
Chartered Accountants and
Independent Examiners
 61 Dublin Street
 Edinburgh EH3 6NL
 30 March 2026

ROSS-SHIRE WOMEN'S AID
(Company Limited by Guarantee)

STATEMENT of FINANCIAL ACTIVITIES
(including Income and Expenditure Account)

For the year ended 31 March 2025

	Notes	Un- Restricted Funds £	Restricted Funds £	2025 Total Funds £	Un- Restricted Funds £	Restricted Funds £	2024 Total Funds £
Income from:							
Donations and core grants	5	6,004	-	6,004	12,076	-	12,076
Charitable activities	6	268,864	210,641	479,505	278,665	272,834	551,499
Investment income	7	5,293	-	5,293	8,400	-	8,400
Total income		280,161	210,641	490,802	299,141	272,834	571,975
Expenditure on:							
Charitable activities	8/9	234,501	264,623	499,124	340,878	300,871	641,749
Total expenditure		234,501	264,623	499,124	340,878	300,871	641,749
Net (expenditure)/income		45,660	(53,982)	(8,322)	(41,737)	(28,037)	(69,774)
Transfers between funds	18	(37,432)	37,432	-	(35,103)	35,103	-
Net movement in funds		8,228	(16,550)	(8,322)	(76,840)	7,066	(69,774)
Reconciliation of funds							
Total funds brought forward	17	326,776	43,460	370,236	403,616	36,394	440,010
Total funds carried forward	17	335,004	26,910	361,914	326,776	43,460	370,236

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

All income and expenditure is derived from continuing activities.

The notes on pages 15 to 26 form part of these financial statements.

ROSS-SHIRE WOMEN'S AID
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BALANCE SHEET

As at 31 March 2025

	Notes	£	2025 £	£	2024 £
Fixed assets					
Tangible fixed assets	14		11,943		10,651
Current assets					
Debtors	15	4,232		7,069	
Cash at bank and in hand		380,447		398,720	
		-----		-----	
		384,679		405,789	
Creditors: amounts falling due within one year	16	(34,708)		(46,204)	
		-----		-----	
Net current assets			349,971		359,585
			-----		-----
Total assets less current liabilities			361,914		370,236
			-----		-----
Net assets	19		361,914		370,236
			=====		=====
Funds of the Charity					
Restricted funds	17		26,910		43,460
Unrestricted funds			335,004		326,776
Retained Earnings					
			-----		-----
Total Charity Fund	17		361,914		370,236
			=====		=====

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime.

These financial statements were approved by the Board of Trustees and authorised for issue on 30 March 2026 and are signed on behalf of the Board by:



J A MacDonald
Trustee

Company registration number: SC139199

The notes on pages 15 to 26 form part of these financial statements.

ROSS-SHIRE WOMEN'S AID
(Company Limited by Guarantee)

STATEMENT of CASH FLOWS

For the year ended 31 March 2025

	2025	2024
	£	£
Cash flows from operating activities		
Net (expenditure)/income	(8,322)	(69,774)
<i>Adjustments for:</i>		
Depreciation of tangible fixed assets	3,386	4,409
Loss on disposal of fixed assets	-	1,787
Other interest receivable and similar income	(5,293)	(8,400)
<i>Changes in:</i>		
Debtors	2,838	15,479
Creditors	(11,495)	(2,143)
Cash used by operations	(18,886)	(58,642)
Interest received	5,293	8,400
Net cash used by operating activities	(13,593)	(50,242)
Cash flows from investing activities		
Purchase of tangible assets	(4,680)	(2,157)
Net cash used in investing activities	(4,680)	(2,157)
Net decrease in cash and cash equivalents	(18,273)	(52,399)
Cash and cash equivalents at beginning of year	398,720	451,119
Cash and cash equivalents at end of year	380,447	398,720

Analysis of Changes in Net Debt	2024	Cash flows	2025
	£	£	£
Cash and cash equivalents	398,720	(18,273)	380,447
Total net debt	398,720	(18,273)	380,447

The notes on pages 15 to 26 form part of these financial statements.

ROSS-SHIRE WOMEN'S AID
(Company Limited by Guarantee)

NOTES to the FINANCIAL STATEMENTS

For the year ended 31 March 2025

1. General Information

The charity is a public benefit entity and a private company limited by guarantee, registered in Scotland and a registered charity in Scotland. The address of the registered office is The Square, George Street, Dingwall, Ross-shire IV15 9SA.

2. Statement of Compliance

These financial statements have been prepared in compliance with FRS 102, "The Financial reporting Standard applicable in the UK and the Republic of Ireland", the Statement of Recommended Practice applicable to charities preparing their financial statements in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (charities SORP (FRS 102) (second edition – October 2019);) and the Companies Act 2006.

3. Accounting Policies

Basis of Preparation

The charity meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note(s).

The financial statements are prepared in sterling which is the functional currency of the entity.

Going Concern

The financial statements have been prepared on a going concern basis. The Trustees have assessed the Charity's ability to continue as a going concern, including the impact of ongoing wider economic challenges, and have reasonable expectation that the Charity has adequate resources to continue in operational existence for the foreseeable future. Thus they continue to adopt the going concern basis of accounting in preparing these financial statements and are satisfied that no material uncertainties exist in respect of going concern.

Judgements and Key Sources of Estimation Uncertainty

The preparation of the financial statements requires management to make judgements, estimates and assumptions that affect the amounts reported. These estimates and judgements are continually reviewed and are based on experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances. There are considered to be no balances in the financial statements for which significant estimates are made.

Fund Accounting

Unrestricted funds are available for use at the discretion of the trustees to further any of the charity's purposes.

Designated funds are unrestricted funds earmarked by the trustees for particular future project or commitment.

Restricted funds are subject to restrictions on their expenditure declared by the donor or through the terms of an appeal and fall into one of two sub-classes: restricted income funds or endowment funds.

Donations, Legacies and Similar income

Donations, legacies and similar income is included in the year in which it is receivable, which is when the charity becomes entitled to the income, it is probable that it will be received and the amount can be measured reliably.

Investment Income

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the bank.

ROSS-SHIRE WOMEN'S AID
(Company Limited by Guarantee)

NOTES to the FINANCIAL STATEMENTS

For the year ended 31 March 2025

3. Accounting Policies (continued)

Grants Receivable

Grants received, including capital grants, are reflected in the Statement of Financial Activities when relevant conditions for entitlement have been met, it is probable they will be received, and the amounts can be quantified with sufficient reliability. Where donors specify that grants are for particular purposes, this income is included in incoming resources within restricted funds when receivable. Where grants are specifically made for the performance of charitable activities in a period subsequent to the year-end they are deferred and excluded from the Statement of Financial Activities. Grants received for capital expenditure are recognised in the Statement of Financial Activities and transferred to a restricted reserve and subsequently released annually over the expected life of the relevant asset by equal instalments.

Expenditure

All expenditure is included on an accruals basis and is recognised when there is a legal or constructive obligation to pay for expenditure, it is probable that settlement will be required and the amount of the obligation can be measured reliably.

- Costs of raising funds are those associated with generating grants, donations, and investment income, and charitable activities costs are those expended on meeting the charity's objectives.
- Charitable activities include expenditure associated with meeting the charity's primary objectives and include both the direct costs and the support costs relating to these activities.
- Included within support costs are Governance costs which are those of a constitutional, strategic, or statutory nature with respect to the general running of the charity, rather than day to day management.

Costs directly attributable to each activity are allocated to the appropriate activity. Restricted support costs are allocated to activities on the basis of estimated usage of the relevant expense, and unrestricted support costs are allocated pro-rata with the direct unrestricted charitable costs.

Operating Leases

Lease payments are recognised as an expense over the lease term on a straight-line basis. The aggregate benefit of lease incentives is recognised as a reduction to expense over the lease term, on a straight-line basis.

Tangible Assets

Tangible assets with a value in excess of £500 are initially recorded at cost and subsequently stated at cost less any accumulated depreciation and impairment losses. Any tangible assets carried at revalued amounts are recorded at the fair value at the date of revaluation less any subsequent accumulated impairment losses.

Depreciation

Depreciation is calculated so as to write off the cost or valuation of an asset, less its residual value, over the useful economic life of that asset as follows:

Fixtures and fittings	-	10% straight line
Office equipment	-	10% straight line
Computer equipment	-	20% straight line

Financial Instruments

A financial asset or financial liability is recognised only when the entity becomes a party to the contractual provisions of the instrument. Basic financial instruments are initially recognised at the amount receivable or payable including any related transaction costs, unless the arrangement constitutes a financing transaction where it is recognised at the present value of the future payments discounted at a market rate of interest for a similar debt instrument.

Debtors

Trade and other debtors are recognised at the settlement amount due. Prepayments are valued at the amount prepaid net of any discounts due.

ROSS-SHIRE WOMEN’S AID
(Company Limited by Guarantee)

NOTES to the FINANCIAL STATEMENTS

For the year ended 31 March 2025

3. Accounting Policies (continued)

Cash at Bank and in hand

Cash at bank and cash in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

Creditors

Creditors are recognised where the company has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors are normally recognised at their settlement amount after allowing for any trade discounts due.

Defined Contribution Plans

Contributions to defined contribution plans are recognised as an expense in the period in which the related service is provided. Prepaid contributions are recognised as an asset to the extent that the prepayment will lead to a reduction in future payments or a cash refund.

When contributions are not expected to be settled wholly within 12 months of the end of the reporting date in which the employees render the related service, the liability is measured on a discounted present value basis. The unwinding of the discount is recognised as an expense in the period in which it arises.

4. Limited by Guarantee

The company is limited by guarantee and has no share capital. The company is under the control of the directors.

5. Donations and core grants

Donations 2025

Donations and gifts

Un- restricted Funds	Restricted Funds	Total Funds 2025
£	£	£
6,004	-	6,004
=====	=====	=====

Donations 2024

Donations and gifts

Un- restricted Funds	Restricted Funds	Total Funds 2024
£	£	£
12,076	-	12,076
=====	=====	=====

ROSS-SHIRE WOMEN'S AID
(Company Limited by Guarantee)

NOTES to the FINANCIAL STATEMENTS

For the year ended 31 March 2025

	Un- restricted Funds £	Restricted Funds £	Total Funds 2025 £
6. Charitable activities income 2025			
Provision of women's refuge			
Supporting People/Highland Council SLA	35,342	-	35,342
Housing Benefit	71,656	-	71,656
Scottish Executive Delivering Equally Safe (Res)	-	9,986	9,986
Housekeeping and related income	7,622	-	7,622
Women's support services			
Supporting People/Highland Council SLA (Unre)	10,527	-	10,527
Scottish Executive Delivering Equally Safe(restricted)	-	69,023	69,023
NHS Highland Social Work funding(Unre)	2,143	-	2,143
Scottish Women's Aid - Covid support (restricted)	-	16,662	16,662
Children's and young people services			
Supporting People/Highland Council SLA	6,016	-	6,016
Scottish Executive Delivering Equally Safe(res)	-	91,519	91,519
Highland Council - Families	8,545	-	8,545
YPI Funding	3,000	-	3,000
Core and management			
Supporting People/Highland Council SLA	99,687	-	99,687
Scottish Executive Delivering Equally Safe (res)	-	23,451	23,451
Highland Council - Families	3,335	-	3,335
NHS Highland - MARAC	10,637	-	10,637
NHS Highland Social Work funding	10,354	-	10,354
	268,864	210,641	479,505
	=====	=====	=====

ROSS-SHIRE WOMEN'S AID
(Company Limited by Guarantee)

NOTES to the FINANCIAL STATEMENTS

For the year ended 31 March 2025

6. Charitable Activities (continued)

	Un- restricted Funds	Restricted Funds	Total Funds 2024
	£	£	£
Charitable activities income 2024			
Provision of women's refuge			
Supporting People/Highland Council SLA	47,000	5,000	52,000
Housing Benefit	45,099	-	45,099
Scottish Executive Delivering Equally Safe	-	12,138	12,138
Housekeeping and related income	12,858	-	12,858
Women's support services			
Supporting People/Highland Council SLA	14,000	-	14,000
Scottish Executive Delivering Equally Safe	-	83,900	83,900
NHS Highland Social Work funding	2,576	-	2,576
Scottish Women's Aid - Covid support	2,300	7,350	9,650
Children's and young people services			
Supporting People/Highland Council SLA	8,000	-	8,000
Scottish Executive Delivering Equally Safe	-	111,245	111,245
Highland Council - Families	-	8,544	8,544
Core and management			
Supporting People/Highland Council SLA	132,535	-	132,535
Scottish Executive Delivering Equally Safe	-	28,541	28,541
Highland Council - Families	-	3,336	3,336
NHS Highland - MARAC	-	12,780	12,780
NHS Highland Social Work funding	11,230	-	11,230
Scottish Women's Aid	3,067	-	3,067
	-----	-----	-----
	278,665	272,834	551,499
	=====	=====	=====

ROSS-SHIRE WOMEN'S AID
(Company Limited by Guarantee)

NOTES to the FINANCIAL STATEMENTS

For the year ended 31 March 2025

7. Investment Income	2025	2024
	£	£
Bank interest receivable	5,293	8,400
	=====	=====

8. Charitable activities costs by type

	Activities Undertaken Directly	Support Costs	Total 2025	Activities Undertaken Directly	Support Costs	Total 2024
	£	£	£	£	£	£
Provision of women's refuge	130,771	31,193	161,964	69,546	70,436	139,982
Women's support services	184,190	40,235	224,425	262,815	49,995	312,810
Core and children's and young people services	33,341	79,394	112,735	123,413	65,544	188,957
	-----	-----	-----	-----	-----	-----
	348,302	150,822	499,124	455,774	185,975	641,749
	=====	=====	=====	=====	=====	=====

9. Analysis of Support Costs	2025	2024
	£	£
Office rent	6500	8,198
Office consumables	1,745	1,302
Recruitment and other costs	1,959	3,506
Telephone	9,681	7,427
Subscriptions & affiliations	4,785	4,657
Meeting costs	238	1,169
Utilities	24,630	39,989
Equipment costs	3,470	5,423
IT costs	15,421	12,687
Insurance	6,442	4,655
Advertising and events	370	275
Legal and consultancy fees	41,636	51,932
Accounting and book-keeping fees	25,874	28,699
Bank and other charges	208	190
Depreciation	3,386	4,409
Loss on disposal of fixed assets	-	1,787
Miscellaneous costs	37	70
Governance costs		
Independent examination	4,440	-
Auditors' fees	-	9,600
	-----	-----
	150,822	185,975
	=====	=====

ROSS-SHIRE WOMEN'S AID
(Company Limited by Guarantee)

NOTES to the FINANCIAL STATEMENTS

For the year ended 31 March 2025

10. Net Income and governance costs	2025	2024
	£	£
Net income is stated after charging/(crediting):		
Depreciation of tangible fixed assets	3,387	4,409
Independent examination	4,440	-
Auditors' fees	-	9,600
Book-keeping and management accounting support, including payroll processing	25,874	28,699
	=====	=====

11. Staff costs and Key Management Personnel Remuneration	2025	2024
	£	£
Wages and Salaries	222,262	307,453
Social Security costs	19,511	24,140
Employer contributions to pension plans	19,438	27,222
	-----	-----
	261,211	358,815
	=====	=====

	2025	2024
	£	£
Average number of employees – headcount	10	15
	=====	=====

No employee received employee benefits of more than £60,000 during the year (2024: £nil).

Included in staff costs were £nil (2024: £4,500) of payments made in connection with termination of employment.

During the year, key management personnel received £18,917 (2024: £97,776) for their services, including employer pension and national insurance contributions.

12. Trustee Remuneration and Expenses

No remuneration or other benefits from employment with the charity or a related entity were received by the Trustees. During the year, the charity paid travel, subsistence and supervision expenses totalling £nil (2024: £nil) to Trustees.

13. Pension and other post retirement benefits

Defined contributions plans

The amount recognised in income or expenditure as an expense in relation to defined contribution plans was £19,438 (2024: £27,222). At 31 March 2025, included in creditors was £2,296 (2024: £2,889).

ROSS-SHIRE WOMEN'S AID
(Company Limited by Guarantee)

NOTES to the FINANCIAL STATEMENTS

For the year ended 31 March 2025

14. Tangible Fixed Assets	Fixtures and Fittings £	Equipment £	Total £
Cost			
At 1 April 2024	70,294	38,754	109,048
Additions	-	4,680	4,680
	-----	-----	-----
At 31 March 2025	70,294	43,434	113,728
	-----	-----	-----
Depreciation			
At 1 April 2024	66,120	32,279	98,399
Charge for the year	965	2,421	3,386
	-----	-----	-----
At 31 March 2025	67,085	34,700	101,785
	-----	-----	-----
Carrying amount			
At 31 March 2025	3,209	8,734	11,943
	=====	=====	=====
At 31 March 2024	4,177	6,474	10,651
	=====	=====	=====
15. Debtors		2025 £	2024 £
Prepayments and accrued income		3,832	6,669
Other debtors		400	400
		-----	-----
		4,232	7,069
		=====	=====
16. Creditors: amounts falling due within one year		2025 £	2024 £
Trade creditors		9,427	9,553
Accruals		14,828	29,903
Social security and other taxes		7,772	3,383
Other creditors		2,681	3,365
		-----	-----
		34,708	46,204
		=====	=====

ROSS-SHIRE WOMEN'S AID
(Company Limited by Guarantee)

NOTES to the FINANCIAL STATEMENTS

For the year ended 31 March 2025

17. Analysis of charitable funds

	At 1 April 2024 £	Income £	Expen- diture £	Transfers £	At 31 March 2025 £
Unrestricted funds					
General funds	326,776	280,161	(234,501)	(37,432)	335,004
	=====	=====	=====	=====	=====

	At 1 April 2023 £	Income £	Expen- diture £	Transfers £	At 31 March 2024 £
Unrestricted funds					
General funds	403,616	299,141	(340,878)	(35,103)	326,776
	=====	=====	=====	=====	=====

General Funds

The General fund represents the unrestricted funds from past operating results. It also represents the free reserves of the charity.

	At 1 April 2024 £	Income £	Expen- diture £	Transfers £	At 31 March 2025 £
Restricted Funds					
VAW	3,622	-	(160)	-	3,462
MARAC	8,872	-	(16,657)	7,785	-
Highland Council – Families	6,238	-	(11,779)	5,541	-
Children in Need	899	-	(44)	-	855
Clothworkers Foundation	17	-	(15)	-	2
MFR – Cash for Kids	320	-	-	-	320
Tesco – Garden Project	1,149	-	(601)	-	548
IT Project	6,081	-	(440)	-	5,641
STV Children's Appeal	509	-	-	-	509
SWA Comic Relief	275	-	-	-	275
Skye Community Fund	883	-	(223)	-	660
Safe Lives – Nat West Circle	919	-	-	-	919
SWA – 100 Days	11,667	16,662	(14,760)	-	13,569
Scottish Government – Delivering Equally Safe	-	193,979	(218,085)	24,106	-
Screwfix	2,009	-	(1,859)	-	150
	=====	=====	=====	=====	=====
	43,460	210,641	(264,623)	37,432	26,910
	=====	=====	=====	=====	=====

ROSS-SHIRE WOMEN'S AID
(Company Limited by Guarantee)

NOTES to the FINANCIAL STATEMENTS

For the year ended 31 March 2025

17. Analysis of charitable funds (continued)

Restricted Funds	At 1 April 2023 £	Income £	Expen- diture £	Transfers £	At 31 March 2024 £
VAW	5,357	-	(1,735)	-	3,622
MARAC	2,333	12,780	(6,241)	-	8,872
Highland Council – Families	1,168	11,880	(6,810)	-	6,238
Children in Need	1,040	-	(142)	-	899
Clothworkers Foundation	311	-	(294)	-	17
MFR – Cash for Kids	320	-	-	-	320
SWA Employability Fund	3,300	-	(4,150)	850	-
Tesco – Garden Project	1,918	-	(769)	-	1,149
IT Project	6,500	-	(419)	-	6,081
STV Children's Appeal	509	-	-	-	509
SWA/Scottish Government COVID-19	3,068	-	(9,588)	6,521	-
SWA Comic Relief	297	-	(22)	-	275
Skye Community Fund	883	-	-	-	883
Safe Lives – Nat West Circle	1,406	-	(487)	-	919
SWA – COVID – 100 Days	7,094	7,350	(2,777)	-	11,667
Scottish Government – Delivering Equally Safe	890	235,824	(264,446)	27,732	-
Screwfix	-	5,000	(2,991)	-	2,009
	=====	=====	=====	=====	=====
	36,394	272,834	(300,871)	35,103	43,460

VAW

Funding to provide outreach service to women with experience of domestic abuse in Ross-shire and Skye and Lochalsh.

MARAC

Funding to support women through the MARAC process.

Highland Council – Families

Funding to support women and families in Ross-shire, Skye and Lochalsh

Children in Need

Funding to purchase play equipment for the refuge in Skye.

Clothworkers Foundation

Grant towards equipping the Skye refuge.

MFR Cash for Kids

Funding for families and children from Ross-shire, Skye and Lochalsh, for group activities to help them meet other young people who have had similar experiences.

Tesco – Garden Project

Bags of Help is Tesco's exciting local community grant scheme where the money raised by the sale of carrier bags is being used to fund thousands of local projects in communities right across the UK. RWA applied and was awarded funding to improve the refuge garden, installing polytunnel, raised beds, summer house, fencing, steps and plants and trees. Costs relate to depreciation on fixed assets acquired from this funding.

IT Project

This represents funding from two charitable trusts towards IT projects to be undertaken by the charity.

ROSS-SHIRE WOMEN'S AID
(Company Limited by Guarantee)

NOTES to the FINANCIAL STATEMENTS

For the year ended 31 March 2025

17. Analysis of charitable funds (continued)

STV Children's Appeal

This is funding from an STV appeal to be used toward activities for children and young people the charity works with.

SWA Comic Relief

Additional funding to support Ross-shire Women's Aid with additional costs during the COVID19 pandemic.

Skye Community Fund

Funding to support women living in Skye who experience domestic abuse.

Safe Lives – Nat West Circle Fund

A pilot fund, set up for practical crisis support for women.

SWA – 100 Days

A two-year fund for a Women's Worker in Skye & Lochalsh following the impact of Covid-19 on Women's Aid services, paid by SWA from Scottish Government.

SG – Delivering Equally Safe

(DES) replaces Scottish Government Equally Safe Outreach and Equally Safe Children and Young People fund.

Screwfix

This was a grant to make improvements to the women's refuge.

18. Transfers Between Funds

The following transfers have been made to cover overspending in the financial year 2024–2025 across the respective restricted funds:

MARAC – 7,785

SG – Delivering Equally Safe: £24,106

Highland Council – Families: £5,541

Total transfers: £37,432

ROSS-SHIRE WOMEN'S AID
(Company Limited by Guarantee)

NOTES to the FINANCIAL STATEMENTS

For the year ended 31 March 2025

19. Analysis of net assets between funds	Unrestricted Funds £	Restricted Funds £	Total 2025 £
Tangible fixed assets	1,787	10,156	11,943
Net Current assets	333,217	16,754	349,971
	-----	-----	-----
Net assets	335,004	26,910	361,914
	=====	=====	=====

	Unrestricted Funds £	Restricted Funds £	Total 2024 £
Tangible fixed assets	395	10,256	10,651
Net Current assets	326,381	33,204	359,585
	-----	-----	-----
Net assets	326,776	43,460	370,236
	=====	=====	=====

20. Operating lease commitments

The total future minimum lease payments under non-cancellable operating leases are as follows:

	2025 £	2024 £
Not later than one year	64,885	64,885
Later than one year but not later than five years	-	-
	-----	-----
	64,885	64,885
	=====	=====

21. Related parties

No trustee of the charity received any remuneration during the year. There were no related party transactions.

Certificate Of Completion

Envelope Id: F0842B1D-0E39-4B73-AE5D-3CB0948FEF79
Subject: Complete with Docusign: Ross-Shire Women's Aid - Annual Accounts 2025 for signing.pdf
Source Envelope:
Document Pages: 28
Certificate Pages: 5
AutoNav: Enabled
Envelopeld Stamping: Enabled
Time Zone: (UTC) Dublin, Edinburgh, Lisbon, London

Status: Completed

Envelope Originator:
Mairi Murphy
61 Dublin Street
Edinburgh, Midlothian EH3 6NL
Mairi.Murphy@ct.me
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Status: Original
30 March 2026 | 11:41
Holder: Mairi Murphy
Mairi.Murphy@ct.me
Location: DocuSign

Signer Events

Jean Alison MacDonald
ali@rosswa.co.uk
Security Level: Email, Account Authentication
(None)

Signature




Signature Adoption: Drawn on Device
Using IP Address:
2a00:23c6:24e8:101:2d54:3b0:ae48:e735
Signed using mobile

Timestamp

Sent: 30 March 2026 | 11:46
Viewed: 30 March 2026 | 16:43
Signed: 30 March 2026 | 16:44

Electronic Record and Signature Disclosure:
Accepted: 30 March 2026 | 16:43
ID: 415827d7-800c-4c6b-a53d-80e3f15fa260

Jeremy Chittleburgh
jeremy.chittleburgh@ct.me
Senior Partner
Security Level: Email, Account Authentication
(None)



Signature Adoption: Drawn on Device
Using IP Address: 194.140.216.2

Sent: 30 March 2026 | 16:44
Viewed: 30 March 2026 | 16:44
Signed: 30 March 2026 | 16:45

Electronic Record and Signature Disclosure:
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ID: a6cabab1-485a-4db7-86fa-6fc2a98b79b5

In Person Signer Events

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Editor Delivery Events

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Agent Delivery Events

Status

Timestamp

Intermediary Delivery Events

Status

Timestamp

Certified Delivery Events

Status

Timestamp

Carbon Copy Events

Status

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Amanda Ross
amanda.ross@ct.me
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Kristina Kilaitiene Kristina.Kilaitiene@ct.me Security Level: Email, Account Authentication (None) Electronic Record and Signature Disclosure: Not Offered via DocuSign	COPIED	Sent: 30 March 2026 16:45 Viewed: 30 March 2026 19:04
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Witness Events	Signature	Timestamp
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Envelope Sent	Hashed/Encrypted	30 March 2026 11:46
Certified Delivered	Security Checked	30 March 2026 16:44
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