

Charity registration number SC010067 (Scotland)

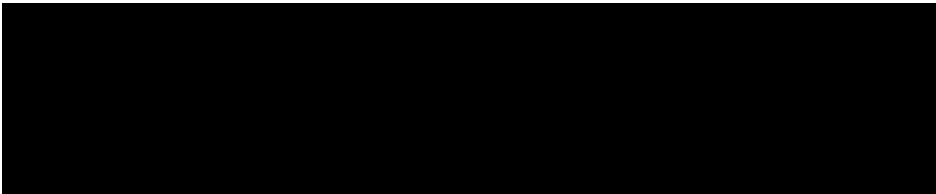
DUMBARTON AND DISTRICT WOMEN'S AID
ANNUAL REPORT AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025



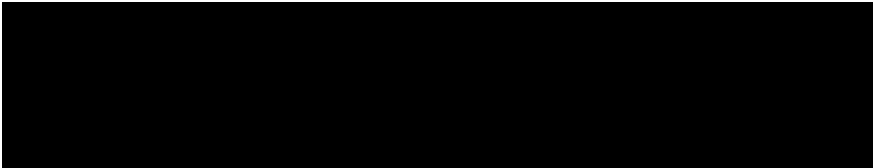
TC Group
Business Advisors & Accountants
180 St Vincent Street
Glasgow
G2 5SG

DUMBARTON AND DISTRICT WOMEN'S AID

LEGAL AND ADMINISTRATIVE INFORMATION



Charity number (Scotland)	SC010067
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Auditor	TC Group Business Advisors & Accountants 180 St Vincent Street Glasgow G2 5SG
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Bankers	Royal Bank of Scotland Dumbarton (A) Branch 37 High Street Dumbarton G82 1LX
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DUMBARTON AND DISTRICT WOMEN'S AID

CONTENTS

	Page
Trustees' report	1 - 7
Statement of Trustees' responsibilities	8
Independent auditor's report	9 - 11
Statement of financial activities	12 - 13
Balance sheet	14
Statement of cash flows	15
Notes to the financial statements	16 - 33

DUMBARTON AND DISTRICT WOMEN'S AID

TRUSTEES' REPORT

FOR THE YEAR ENDED 31 MARCH 2025

The trustees present their annual report and financial statements for the year ended 31 March 2025.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charity's Constitution, the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 (as amended) and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (as amended for accounting periods commencing from 1 January 2019).

Objectives and activities

The main purposes of the organisation are set out in our Constitution and are as follows:

- a) to provide temporary refuge for women and their children (if any) where the women have suffered abuse (mental, physical or sexual) in their home or other forms of male abuse.*
- b) to offer support, information and help to any women and their children (if any) experiencing domestic abuse where they are refuge residents and to support and provide information to women and their children (if any) who do not require refuge or where refuge is not appropriate.*
- c) to promote the rights of women and to advance citizenship, particularly for women.*
- d) to promote and provide services to support the educational and emotional needs of children whose mothers/ carer's receive support.*
- e) to encourage statutory authorities and other agencies to recognise their obligations, legal and otherwise, towards abused women and their children (if any) and to act accordingly towards the prevention of abuse and the relief of suffering.*
- f) mindful of the fact that abuse - mental, physical, sexual - is the result of the position of women in society, to promote the issue of abuse of women, its causes and prevention.*

Vision

DDWA's vision continues to share the vision set out in the Scottish Government's and COSLA's National Strategy for preventing and eradication Violence Against Women and Girls:

'a society in which women, children and young people are full and equal participants, unconstrained by the threat of domestic abuse or other forms of abuse, violence or oppression'.

DDWA aims to achieve this vision in our LOCAL area of WDC, not only through the services that the group provides today, but also by working with multi-agency partners in the long term to implement the National Strategy at a local level, to raise awareness on gender-based violence and to achieve good outcomes for women, children and young people whose lives are affected by domestic abuse.

DUMBARTON AND DISTRICT WOMEN'S AID

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

Achievements and performance

DDWA exists to change the lives of women, children and young people who have experienced or are in fear of domestic abuse, whether emotional, psychological, financial or sexual, within a relationship with a partner or ex-partner.

DDWA provides a range of activities and services designed to achieve our stated purposes, significantly:

- The relief of those who have experienced gender-based violence, who have experienced, or are in fear of, domestic abuse perpetrated by partners, or ex-partners by:
 1. The provision of temporary refuge accommodation.
 2. The provision of follow-on support service for families who move into the community from refuge.
 3. Provision of Women's Outreach service in WDC (Old Kilpatrick to Gartocharn geographical area)
 4. Children and young people's (C&YP) Outreach service, funded by Scottish Government.
 5. Independent Domestic Abuse Advocate (IDDA) offering support for women facing high risk of harm or homicide from their partner or ex-partner at WDC's Multi Agency Risk Assessment Conferences (MARAC). IDAA offers safety planning and crisis intervention, information and signposting, emotional support and advocacy.
 6. The provision of support and information on access to other services.
 7. The provision of structures, supportive opportunities to allow clients to make choices for their future.
 8. Liaising with other services, including police, and advocating for clients affected by domestic abuse within legal and protection services.

DDWA is representative at West Dunbartonshire and Argyll & Bute Disclosure Scotland Decision Making Forum (DSDAS) where referrals are sent to Police through Domestic Abuse Scotland Disclosure Scheme. Meetings are convened 3 weekly and can be convened under emergency. DDWA will partner with Police Scotland and other agencies in the delivery of appropriate disclosures.

During the year, we worked closely with pupils from local high schools during their YPI (Youth & Philanthropy Initiative). YPI provides young people a platform to advocate for social issues and charities in their local community. Each year, participating schools will grant their chosen charity £3,000 of unrestricted funding. Pupils were keen to represent us and wanted to know more about our services, particularly how we support children & young people.

Our key statistics are as follows for the 12-month period ending 31st March 2025:

- DDWA had 572 referrals for support for women during the year.
- DDWA received refuge referrals for 95 women with 79 children, we were able to offer space to 29 women and 25 children. We were unable to offer space to 44 women and 36 children because we had no space, we supported these families to source alternative accommodation, either WDC temporary accommodation or alternative refuge space. The balance of 22 women and 18 children were where women changed their mind, women's needs were better met elsewhere or the referral to refuge was inappropriate.
- We provided outreach support to 204 women living in other tenancies/accommodation
- 315 women were discussed at West Dunbartonshire Multi Agency Risk Assessment Conference (MARAC) between April 2024 and March 2025, DDWA were IDAA for 185 of these women who had 234 children. DDWA are IDAA at WD MARAC, which convened 4-weekly, with 13 meetings per calendar year.
- We provided Outreach Support to 82 children and young people
- 130 Children and young people received indirect support because their mother/carer was receiving support from our women's service. These CYP were included in events and outings offered to families during Summer Holidays, attending outings and some group sessions. When we apply for any funding for families, we include these CYP in our numbers. Examples of this are Cash for Kids Emergency Fund, Ben view Fund, Victim Surcharge Fund and Toy Boxes

DUMBARTON AND DISTRICT WOMEN'S AID

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

During the 2024–2025 funding period, we recruited a new Children and Young People's Prevention Worker, who began in September 2024. Our new Prevention Worker developed and delivered a comprehensive seven-week programme for Primary 5–7 pupils, reaching eight classes across two local schools. In addition, we ran awareness-raising sessions for staff from a local youth group and contributed to WDVAVG partnership events aimed at health and social care professionals. We also participated in community initiatives, including Y Sort-It's Young Carers event and the Co-op Community Café, where we promoted awareness of domestic abuse and the support available. To strengthen local connections, we hosted an open day for youth workers, elected officials, and school staff, helping to build valuable partnerships for future prevention work.

As part of the 16 Days of Activism campaign, we collaborated with the West Dunbartonshire Violence Against Women and Girls Partnership (WDVAWG) to deliver interactive sessions for Police and Fire Youth Volunteers on key topics such as gender inequality, harmful stereotypes, and the impact of sexist language. Throughout the campaign, we hosted information stalls at local secondary schools and Clydebank College at lunchtimes to engage young people in discussions about respect and equality. During the 16 days of Action campaign workers facilitated drop-in information sessions in two local High Schools (Vale of Leven Academy and Our Lady & St. Patrick's High School). We engaged young people by asking them to complete a questionnaire about what their understanding of gender-based violence and to choose from a selection of topics they would be interested in hearing more about. Over the two schools 207 young people completed the questionnaire.

There is an on-going demand for our services from women who find themselves in very precarious and vulnerable positions. DDWA provide truly person-centred support, working with women, children and young people to address each area of their life which is causing them pain, anxiety and distress. We are seeing more requests from women with higher support needs e.g. mental health concerns and additional support needs and more referrals for neuro diverse children. The Trustees are confident that DDWA continues to provide a high quality essential and valid service, thanks mainly to the dedication of our loyal and skilled staff. Staff are updated on a regular basis to ensure the group is following any government guidelines and our own internal risk assessments.

Training

Maintaining the quality of our services and supporting the professional and personal development of our dedicated staff and trustees continues to be major priorities for our organisation. A wide range of training events and conferences were attended during the year and our new worker participated in SWA's Induction programme.

One of our Women's Support workers began the Independent Domestic Abuse Advocacy (IDAA) training this year and will complete next year. This training is designed to equip managers and practitioners in domestic abuse services in Scotland with the knowledge and skills to offer a consistent, safe and effective response to high risk victims of domestic abuse.

DUMBARTON AND DISTRICT WOMEN'S AID

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

Other Significant training to note is:

- Digital Abuse and Cyber Bullying
- Keeping Children Safe
- Trauma and Dissociation Informed Practice
- Understanding Pathological Demand
- Supporting Children affected by bereavement
- Child Protection
- Case Note Recording
- DA and Mental Health

Partnership Working

Partnership and collaboration are key principles for DDWA, and we will continue in our role as key partner in improving safety and wellbeing for women, children and young people experiencing gender-based violence through our multiagency work and representation on relevant forums and groups including:

- WDC Equality Forum
- WD Violence Against Women & Girls Partnership
- Child Protection Case Conferences and Core Groups
- WD Housing Solutions Partnership
- MARAC Steering Group
- WD & A&B DSDAS DMF
- MATAC – Multi Agency Tasking and Coordinating
- SWA Forums
- Inspiring Scotland Forums
- WDCVS Leadership Forums

DDWA continues to be an active and involved member of our national organisation, Scottish Women's Aid. Being part of a wider network has a very positive impact on the operations of the group. Benefits of membership include:

- Being kept up to date with relevant changes in legislation and public policy
- Access to training on a wide range of issues relating to domestic abuse, mental health, children and young people's issues, governance and management, health and safety, etc.
- Access to a wide range of model policies which can be adapted to the needs of individual groups
- Access to advice from national workers with a specialism (e.g. on legal or housing issues)
- The opportunity to be involved in national initiatives and pilot programmes
- Influencing public policy through consultations, national campaigns and lobbying
- Experiencing the strength of being part of a dynamic and progressive national organisation which campaigns on issues of equality and gender based
- Sharing women, children and young people's lived experiences and authentic voices to challenge and inform national policy.

The organisation remains committed to developing and delivering relevant, and robust services that makes best use of our resources, reputation and reflections from our history to present-day.

Risk Management

The main and continuing risk to DDWA is financial risk due to the current and ongoing economic challenges. A major factor this year which is affecting our income is the number of women who are not entitled to full housing benefit because they are working. We ask women to make a contribution to their rent, however, we appreciate that even though they are working they may still be liable for debts incurred by their perpetrators and in some cases mortgage payments.

DUMBARTON AND DISTRICT WOMEN'S AID

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

DDWA was fortunate to receive additional support for specific projects, such as;

Scottish Government Equally Safe Violence Against Women and Girls Fund – In April 2022 Scottish Government approved the extension of the current DES funding until the end of March 2026. In the year April 2024 to March 2025, we received £119,601.

Robertson Trust

We made a successful application to Robertson Trust to employ a Refuge Support worker, who will progress all applications for refuge, support women in refuge and offer follow-on support to families when they move to their new homes. We received £105,000 over a three-year period.

Radio Clyde Cash for Kids

Cash for Kids has supported our group for many decades. Throughout this year we received awards totalling £6,491. This covered Emergency funding to families for gas/electricity/food and grants to offer activities during school holidays and to distribute vouchers to families at Christmas.

Victim Surcharge Fund

The victim surcharge came into force in Scotland on 25 November 2019 and applies to all persons who commit an offence on or after that date and who are subsequently convicted and receive a court fine. Victim Support Organisations (VSOs) who have been successful in applying for a share of the VSF can use this funding to provide practical support to victims and their relatives. In the year April 2024 to March 2025 DDWA received £13,000, in this period we were able to support/make payments to 32 families with 40 children. A meeting is held with VSF staff on a quarterly basis to discuss any issues and suggestions for funding e.g. this year we were able to use some of the funding to purchase Video doorbells to issue to women moving to their new homes.

Playground Fund

We were awarded £20,000 from the Big Lottery in November to allow us to replace our children's playground which was condemned earlier this year. This funding along with previous amounts raised will allow us to source quotes and we look forward to a new having a new playground in 2025/26.

Post Code Lottery

As a charity local to one of the winning Millionaire Street winning postcode were awarded £50,000. There were no restrictions on how this funding was to be spent.

Donations

Our group is extremely grateful for the huge amount of support that we receive in donations from individuals and organisation [REDACTED] community. In addition to those supporters listed above, our particular thanks are due to the following – [REDACTED] Local churches (Lomond Parish Church, Helensburgh Parish Church, West Kirk, St Andrew's Church, St Patrick's); Glasgow Spirit of Christmas; [REDACTED] Rotary Club; Ashton Bar Helensburgh; Station Bar Helensburgh, Young Farmers; and all of the people who donate clothing, household items, gifts and toiletries throughout the year.

Financial review

The charity has seen a surplus of £98,393(2024 - deficit £36,804) for the year and has accumulated reserves of £392,494 at the balance sheet date.

Of these reserves, £54,144 are unrestricted general funds, £272,936 represent designated funds and £65,414 represent restricted funds which may only be utilised in accordance with donor/award conditions.

Reserves Policy

The Trustees of DDWA consider that it is appropriate for the Charity to hold reserves (which they consider in conjunction with the designated contingency fund) at a level that equates to approximately three months of unrestricted charitable expenditure. The trustees have designated reserves of £93,466 to a Contingency Fund to cover Management, administration and redundancies. This amount is slightly less than desired; however, the Trustees are satisfied that the required figure can be achieved in 2025/26.

DUMBARTON AND DISTRICT WOMEN'S AID

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

Plans for future periods

We will continue to work in partnership with WDC to develop a new Service Level Agreement, this work is still being progressed. To focus on sustainable funding model.

We will continue to look at the ways in which we can extend and enhance the range of services offered to women, children and young people experiencing domestic abuse and identify opportunities to work in partnership with other statutory and voluntary agencies.

Structure, governance and management

Governing document

Dumbarton and District Women's Aid has been a Scottish Charity Incorporated Organisation (SCIO) governed by its Constitution since 2015. The charity is a Scottish Charity number SC010067.

Appointment of Trustees

Any person or nominated individual who wishes to become a Charity Trustee must sign a written application for Charity Trusteeship. Applications will then be considered by the Board at its next Board Meeting.

Decision making by the Charity Trustees

No valid decisions can be taken at a Trustee meeting unless a quorum is present; the quorum for Board Meetings is three Charity Trustees, present in person, except for Board meetings at which a resolution(s) is to be considered, i.e. AGMs or Board meetings. For these meetings and these meetings only, this quorum shall include proxies. Every member has one vote, which must be given personally. A Trustee may participate in a meeting by means of telephone or similar conference communications equipment whereby all members participating in the meeting can communicate with each other and the members participating in a meeting in this manner shall be deemed to be present in person at such meeting. Except where the Constitution or the 2005 Act states that a higher threshold should apply, all decisions at meetings will be made by a majority vote.

Related parties

The Charity is affiliated to the Scottish Women's Aid network, which comprises of 39 autonomous groups and a national office. As an affiliated member of the network, Dumbarton District Women's Aid works to the terms of the Scottish Women's Aid affiliation criteria.

Auditor

In accordance with the company's articles, a resolution proposing that TC Group be reappointed as auditor of the charitable company will be put to the Annual General Meeting.

Recommendations from 2023/24 Audit

DDWA have implemented a register of interest, detailing all related parties and any related party transactions. All trustees are required to complete and sign a declaration of interest each financial year to ensure that the record is up to date and that all potential conflicts of interest can be guarded against.

In 2024/25 we have ensured that Trustees hold monthly meetings either in-person, virtually or hybrid. to ensure continued governance from trustees, a record of all decisions taken at meetings are minute, to demonstrate Trustees are upkeeping their legal requirement of governing the charity well.

DUMBARTON AND DISTRICT WOMEN'S AID

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

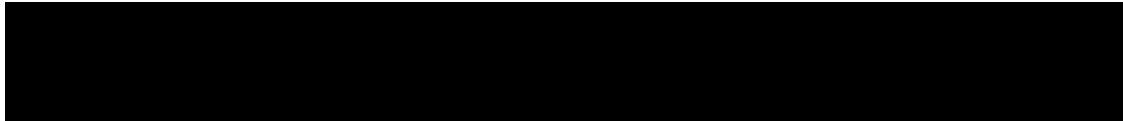
Going Concern

The Trustees of Dumbarton District Women's Aid consider that it is appropriate for the charity to hold reserves of at least three months average expenditure. The Trustees are confident that funding from Scottish Government and West Dunbartonshire Council will continue, and additional funding will be sought to enable the charity to operate for the foreseeable future.

Disclosure of information to auditor

Each of the trustees has confirmed that there is no information of which they are aware which is relevant to the audit, but of which the auditor is unaware. They have further confirmed that they have taken appropriate steps to identify such relevant information and to establish that the auditor is aware of such information.

The Trustees' report was approved by the Board of Trustees.



Date: 27/12/2025
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DUMBARTON AND DISTRICT WOMEN'S AID

STATEMENT OF TRUSTEES' RESPONSIBILITIES

FOR THE YEAR ENDED 31 MARCH 2025

The trustees are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in Scotland requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that year.

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

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

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

DUMBARTON AND DISTRICT WOMEN'S AID

INDEPENDENT AUDITOR'S REPORT

TO THE TRUSTEES OF DUMBARTON AND DISTRICT WOMEN'S AID

Opinion

We have audited the financial statements of Dumbarton and District Women's Aid (the 'charity') for the year ended 31 March 2025 which comprise the statement of financial activities, the balance sheet, the statement of cash flows and notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 *The Financial Reporting Standard applicable in the UK and Republic of Ireland* (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the financial statements:

- give a true and fair view of the state of the charity's affairs as at 31 March 2025 and of its incoming resources and application of resources, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the Charities and Trustee Investment (Scotland) Act 2005 and regulation 8 of the Charities Accounts (Scotland) Regulations 2006 (as amended).

Basis for opinion

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

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the Trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charity's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other information

The other information comprises the information included in the annual report other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information contained within the annual report. Our opinion on the financial statements does not cover the other information and we do not express any form of assurance conclusion thereon. Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit, or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Matters on which we are required to report by exception

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

- the information given in the financial statements is inconsistent in any material respect with the Trustees' report; or
- proper accounting records have not been kept; or
- the financial statements are not in agreement with the accounting records; or
- we have not received all the information and explanations we require for our audit.

DUMBARTON AND DISTRICT WOMEN'S AID

INDEPENDENT AUDITOR'S REPORT (CONTINUED)

TO THE TRUSTEES OF DUMBARTON AND DISTRICT WOMEN'S AID

Responsibilities of trustees

As explained more fully in the statement of Trustees' responsibilities, the trustees are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error. In preparing the financial statements, the trustees are responsible for assessing the charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

We have been appointed as auditor under section 44(1)(c) of the Charities and Trustee Investment (Scotland) Act 2005 and report in accordance with the Act and relevant regulations made or having effect thereunder.

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

Irregularities, including fraud, are instances of non-compliance with laws and regulations. The extent to which our procedures are capable of detecting irregularities, including fraud, is detailed below.

Extent to which the audit was considered capable of detecting irregularities, including fraud

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

- the engagement partner ensured that the engagement team collectively had the appropriate competence, capabilities and skills to identify or recognise non-compliance with applicable laws and regulations;
- we identified the laws and regulations applicable to the charity through discussions with Directors and other management, and from our wider knowledge and experience of the charity sector;
- we focused on specific laws and regulations which we considered may have a direct material effect on the financial statements or the operations of the charitable company, including the Companies Act 2006, Charities SORP (FRS 102) and the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended).
- we assessed the extent of compliance with the laws and regulations identified above through making enquiries of management and inspecting legal correspondence; and
- identified laws and regulations were communicated within the audit team regularly and the team remained alert to instances of non-compliance throughout the audit.

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

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

Audit response to risks identified

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

- performed analytical procedures to identify any unusual or unexpected relationships;
- tested journal entries to identify unusual transactions;
- assessed whether judgements and assumptions made in determining the accounting estimates set out in Note 2 were indicative of potential bias; and
- investigated the rationale behind significant or unusual transactions.

DUMBARTON AND DISTRICT WOMEN'S AID

INDEPENDENT AUDITOR'S REPORT (CONTINUED)

TO THE TRUSTEES OF DUMBARTON AND DISTRICT WOMEN'S AID

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

- agreeing financial statement disclosures to underlying supporting documentation;
- reading the minutes of meetings of those charged with governance;
- enquiring of management as to actual and potential litigation and claims;
- requesting correspondence with HMRC and OSCR, and
- reviewing most recently published Care Inspectorate reports.

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

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

A further description of our responsibilities is available on the Financial Reporting Council's website at: <https://www.frc.org.uk/auditorsresponsibilities>. This description forms part of our auditor's report.

Use of our report

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



TC Group (Senior Statutory Auditor)

Business Advisors & Accountants

180 St Vincent Street

Glasgow

G2 5SG

Date: 29/12/2025

TC Group is eligible for appointment as auditor of the charity by virtue of its eligibility for appointment as auditor of a company under section 1212 of the Companies Act 2006.

DUMBARTON AND DISTRICT WOMEN'S AID

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 MARCH 2025

Current financial year

		Unrestricted funds general 2025 £	Unrestricted funds designated 2025 £	Restricted funds 2025 £	Total 2025 £	Total 2024 £
	Notes					
<u>Income from:</u>						
Donations and legacies	3	-	58,474	6,490	64,964	30,141
Income from charitable activities	4	474,347	-	94,284	568,631	541,244
Investments	5	2,944	-	-	2,944	1,933
Other income		1,390	-	-	1,390	-
Total income		478,681	58,474	100,774	637,929	573,318
<u>Expenditure on:</u>						
Cost of charitable activities	6	444,017	16,021	79,498	539,536	610,122
Net incoming/(outgoing) resources before transfers		34,664	42,453	21,276	98,393	(36,804)
Gross transfers between funds		(87)	87	-	-	-
Net income/(expenditure) for the year/ Net movement in funds		34,577	42,540	21,276	98,393	(36,804)
Fund balances at 1 April 2024		19,567	230,396	44,138	294,101	330,905
Fund balances at 31 March 2025		54,144	272,936	65,414	392,494	294,101

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

The statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities.

The notes on pages 16 to 33 form an integral part of these financial statements.

DUMBARTON AND DISTRICT WOMEN'S AID

STATEMENT OF FINANCIAL ACTIVITIES (CONTINUED) INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 MARCH 2025

Prior financial year

		Unrestricted funds general 2024 £	Unrestricted funds designated 2024 £	Restricted funds 2024 £	Total 2024 £
	Notes				
Income from:					
Donations and legacies	3	6,215	9,520	14,406	30,141
Income from charitable activities	4	476,185	-	65,059	541,244
Investments	5	1,933	-	-	1,933
Total income		484,333	9,520	79,465	573,318
Expenditure on:					
Cost of charitable activities	6	475,771	50,908	83,443	610,122
Net incoming/(outgoing) resources before transfers		8,562	(41,388)	(3,978)	(36,804)
Net income/(expenditure) for the year/ Net movement in funds		8,562	(41,388)	(3,978)	(36,804)
Fund balances at 1 April 2023		11,005	271,784	48,116	330,905
Fund balances at 31 March 2024		19,567	230,396	44,138	294,101

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

The statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities.

The notes on pages 16 to 33 form an integral part of these financial statements.

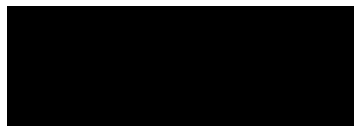
DUMBARTON AND DISTRICT WOMEN'S AID

BALANCE SHEET

AS AT 31 MARCH 2025

	Notes	2025 £	£	2024 £	£
Fixed assets					
Tangible assets	12		412		-
Current assets					
Debtors	13	33,862		24,765	
Cash at bank and in hand		430,201		333,961	
		464,063		358,726	
Creditors: amounts falling due within one year	14	(71,981)		(64,625)	
Net current assets			392,082		294,101
Total assets less current liabilities			392,494		294,101
The funds of the charity					
Restricted income funds	17	65,414		44,138	
Unrestricted funds - general		54,144		19,567	
Unrestricted funds - designated	19	272,936		230,396	
		392,494		294,101	

The financial statements were approved by the trustees on 27/12/2025



Trustee

The notes on pages 16 to 33 form an integral part of these financial statements.

DUMBARTON AND DISTRICT WOMEN'S AID

STATEMENT OF CASH FLOWS

FOR THE YEAR ENDED 31 MARCH 2025

	Notes	2025 £	£	2024 £	£
Cash flows from operating activities					
Cash generated from/(absorbed by) operations	22		93,830		(2,226)
Investing activities					
Purchase of tangible fixed assets		(534)		-	
Investment income received		2,944		1,933	
Net cash generated from investing activities			2,410		1,933
Net cash generated from financing activities			-		-
Net increase/(decrease) in cash and cash equivalents			96,240		(293)
Cash and cash equivalents at beginning of year			333,961		334,254
Cash and cash equivalents at end of year			430,201		333,961

DUMBARTON AND DISTRICT WOMEN'S AID

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2025

1 Accounting policies

Charity information

Dumbarton and District Woman's Aid is Scottish Charity Incorporated Organisation (SCIO). The registered office address and principal place of business is [REDACTED]

1.1 Accounting convention

The financial statements have been prepared in accordance with the charity's [governing document], the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 (as amended) and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (as amended for accounting periods commencing from 1 January 2019). The charity is a Public Benefit Entity as defined by FRS 102.

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

The financial statements are prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant Notes to these financial statements.

1.2 Going concern

At the time of approving the financial statements, the trustees consider that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements. Further details are provided in Note 2.

1.3 Charitable funds

Funds are classified as either restricted funds or unrestricted funds, defined as follows.

Unrestricted funds are expendable at the discretion of the Trustees in furtherance of the objects of the charity. If parts of the unrestricted funds are earmarked at the discretion of the Trustees for a particular purpose, they are designated as a separate fund. This designation has an administrative purpose only and does not legally restrict the Trustees' discretion to apply the fund.

Restricted funds are funds subject to specific requirements as to their use which may be declared by the donor or with their authority or created through legal processes, but still within the wider objects of the charity.

1.4 Income

All income is recognised once the charity has entitlement to the income, it is probable that the income will be received and the amount of income receivable can be measured reliably.

Donations

Donations are recognised when the charity has evidence of entitlement to the gift, receipt is probable and its amount can be measured reliably. Entitlement usually arises immediately upon receipt, however, in the event that a donation is subject to conditions that require a level of performance before the charity is entitled to the funds, the income is deferred and not recognised until either those conditions are fully met, or the fulfilment of those conditions is wholly within the control of the charity and it is probable that those conditions will be fulfilled in the reporting period.

DUMBARTON AND DISTRICT WOMEN'S AID

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

1 Accounting policies

(Continued)

Grants receivable

Income from government and other grants, whether 'capital' or 'revenue' in nature, are recognised when the charity has unconditional entitlement to the funds, it is probable that the income will be received, the amount can be measured reliably. Unconditional entitlement will be achieved once any performance or other conditions attached to the grants have been met, or fulfilment of those conditions is wholly within the control of the charity.

Income from Charitable Activities

Income from charitable activities includes income earned both from the supply of goods or services under contractual arrangements and from performance-related grants which have conditions that specify the provision of particular goods or services to be provided by the charity. Income from charitable activities is recognised as earned (as the related goods or services are provided).

Other income

Other income represents income that cannot be reported under the other analysis headings provided within the Statement of Financial Activities and is recognised when the charity is entitled to the income, it is probable that it will be received and the amount can be measured reliably by the charity.

Activity based reporting

The Trustees are of the opinion that the activities of the charity are inter-linked, therefore this would be impractical to calculate and would provide no additional benefit to users of these financial statements. Therefore no further analysis of income or expenditure is provided within these financial statements.

1.5 Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that settlement will be required and the amount of the obligation can be measured or estimated reliably.

Liabilities are measured on recognition at historical cost and then subsequently measured at the best estimate of the amount required to settle the obligation at the reporting date. The exception is that certain financial instruments must be adjusted to their present value; these include financial liabilities where settlement is deferred for more than 12 months after the reporting date.

All expenditure is accounted for on an accruals basis. All expenses including support costs and governance costs are allocated or apportioned to the applicable expenditure headings.

Expenditure on Charitable Activities

Expenditure on charitable activities includes all costs incurred by the charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities. The costs of charitable activities presented in the Statement of Financial Activities includes the costs of both direct service provision and the payments of grant awards if applicable.

Grant expenditure

Grants payable are made to third parties in the furtherance of the charitable objects. The award of a grant is recognised as a liability only when the criteria for a constructive obligation are met, payment is probable, it can be measured reliably and there are no conditions attaching to its payment that limit recognition.

In the case of an unconditional grant offer, this is accrued once the recipient has been notified of the grant award. The notification gives the recipient a reasonable expectation that they will receive the one-year or multi-year grant. Grant awards that are subject to the recipient fulfilling performance conditions are only accrued when the recipient has been notified of the grant and any remaining unfulfilled condition attaching to that grant is outside of the control of the charity.

DUMBARTON AND DISTRICT WOMEN'S AID

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

1 Accounting policies

(Continued)

Governance costs

Governance costs (which are included as a component of support costs in accordance with SORP) comprise all costs involving the public accountability of the charity and its compliance with regulation and good practice. These costs include those related to constitutional and statutory requirements, external scrutiny (audit or independent examination), strategic management, and other legal and professional fees.

1.6 Tangible fixed assets

Fixed assets are stated at cost less accumulated depreciation.

Depreciation is provided at rates calculated to write off the cost less residual value of each asset over its expected useful life, as follows:

Computer equipment	33.3% straight line
Fixtures and fittings	25% straight line

1.7 Cash and cash equivalents

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.

1.8 Financial instruments

The charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value with the exception of bank loans which are subsequently measured at the carrying value plus accrued interest less repayments. The financing charge to expenditure is at a constant rate calculated using the effective interest method.

1.9 Employee benefits

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

1.10 Retirement benefits

The pension costs charged in the financial statements represent the contribution payable by the charity during the year.

1.11 Leases

Rentals payable under operating leases are charged against income on a straight line basis over the lease term.

1.12 Debtors

Trade and other debtors are recognised at the settlement amount due after any discount offered. Prepayments are valued at the amount prepaid after taking account of any discounts due.

1.13 Creditors and Provisions

Creditors and provisions are recognised where the charity 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 and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

DUMBARTON AND DISTRICT WOMEN'S AID

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

2 Critical accounting estimates and judgements

In preparing the financial statements, the Trustees are required to make estimates and assumptions which affect reported income, expenses, assets, and liabilities. Use of available information and application of judgement are inherent in the formation of estimates, together with past experience and expectations of future events that are believed to be reasonable under the circumstances. Actual results in the future could differ from such estimates.

Going Concern

The Charity is reliant on funding from two main funders. The first one being West Dunbartonshire Council where funding is secured through to 2027. The second main funder is the Scottish Government, where funding is confirmed up to March 2026.

It is the view of the Trustees that both the Scottish Government and West Dunbartonshire see the services provided by the Charity as a priority offering an essential service, and the demand for these services continues to increase. West Dunbartonshire council have funded the Charity since 1987, and the charity is still in discussion with West Dunbartonshire Council with regards to reviewing the current Service Level Agreement.

The service offered by the Charity is a semi statutory one, meaning the council, is obliged to help those needing a safe place to stay. The Trustees believe that if Dumbarton District Women's Aid cannot carry this out then they will need a similar organisation to carry it out.

The management and board consider the organisation as a viable going concern.

DUMBARTON AND DISTRICT WOMEN'S AID

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

3	Income from donations and legacies	Unrestricted funds		Unrestricted funds designated		Restricted funds		Total		Unrestricted funds general		Unrestricted funds designated		Restricted funds		Total	
		2025	£	2025	£	2025	£	2025	£	2024	£	2024	£	2024	£	2024	£
	Donations and gifts	-		8,474		6,490		14,964		6,215		9,520		14,406		30,141	
	Award from People's Postcode Lottery	-		50,000		-		50,000		-		-		-		-	
		-		58,474		6,490		64,964		6,215		9,520		14,406		30,141	
		-															
	Donations and gifts	-		-		6,490		6,490		-		-		13,386		13,386	
	Cash for Kids Income	-		8,474		-		8,474		-		9,520		1,020		10,540	
	Other donations	-		-		-		-		6,215		-		-		6,215	
	Co-op Community Fund	-		8,474		6,490		14,964		6,215		9,520		14,406		30,141	
		-															

DUMBARTON AND DISTRICT WOMEN'S AID

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

4	Income from charitable activities	2025 £	2024 £
	Core Funding - West Dumbartonshire Council (WDC) /Scottish Government	474,347	476,185
	Other grant income	94,284	65,059
		<u>568,631</u>	<u>541,244</u>
		<u><u>568,631</u></u>	<u><u>541,244</u></u>
	Analysis by fund		
	Unrestricted funds - general	474,347	476,185
	Restricted funds	94,284	65,059
		<u>568,631</u>	<u>541,244</u>
		<u><u>568,631</u></u>	<u><u>541,244</u></u>
	Grant analysis		
	WDC - Housing benefit	187,746	191,749
	WDC SLA - Refugee flats	40,000	40,000
	WDC SLA - Tenancy sustainment	42,000	42,000
	WDC SLA - Community Planning Partnership	85,000	85,000
	Scottish Government - Childrens Services Woman's Aid Fund (Delivering Equally Safe) *	119,601	119,601
	Scottish Womens' Aid - Resilience Funding (Scottish Government via SWA) *	50,267	44,094
	Scottish Government - Victim Surcharge Fund *	13,000	11,750
	National Lottery	20,000	-
	Robertson Trust	2,917	-
	Other smaller grants (cumulative total)	8,100	7,050
		<u>568,631</u>	<u>541,244</u>
		<u><u>568,631</u></u>	<u><u>541,244</u></u>

* Government Grants

DUMBARTON AND DISTRICT WOMEN'S AID

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

5 Investments

	Unrestricted funds	Unrestricted funds
	2025 £	2024 £
Interest receivable	2,944	1,933

6 Cost of charitable activities

	2025 £	2024 £
Staff costs	317,650	374,281
Depreciation and impairment	122	589
Premises costs	133,587	129,317
Running costs	78,796	97,209
Motor and travel costs	1,051	1,336
Legal and professional	989	754
Interest and finance charges	231	276
Governance costs	7,110	6,360
	539,536	610,122
	539,536	610,122
Analysis by fund		
Unrestricted funds - general	444,017	475,771
Unrestricted funds - designated	16,021	50,908
Restricted funds	79,498	83,443
	539,536	610,122

7 Net movement in funds

	2025 £	2024 £
The net movement in funds is stated after charging/(crediting):		
Fees payable for the audit of the charity's financial statements	7,110	6,360
Depreciation of owned tangible fixed assets	122	589

8 Trustees

None of the trustees of the charity received any remuneration or expenses during the year or in the prior year.

DUMBARTON AND DISTRICT WOMEN'S AID

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

9 Pension costs

The charity operates a defined contribution pension scheme in respect of the employees. The scheme and its assets are held by independent managers. The pension charge represents contributions due from the charity and amounted to £35,049 (2024 - £37,087).

10 Employees

Number of employees

The average monthly number of employees during the year was:

	2025 Number	2024 Number
Core workers	7	7

Employment costs

	2025 £	2024 £
Wages and salaries	260,693	313,123
Social security costs	21,908	24,071
Other pension costs	35,049	37,087
	317,650	374,281

Included above is accrued redundancy entitlement of £Nil (2024 : £34,664).

The remuneration of key management personnel during the year, including wages and salaries and employer's contributions to national insurance and pensions, was £108,557 (2024 - £116,757).

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

11 Taxation

The charity is exempt from taxation on its activities because all its income is applied for charitable purposes.

DUMBARTON AND DISTRICT WOMEN'S AID

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

12 Tangible fixed assets

	Computer equipment £	Fixtures and fittings £	Total £
Cost			
At 1 April 2024	25,939	21,401	47,340
Additions	252	282	534
At 31 March 2025	26,191	21,683	47,874
Depreciation and impairment			
At 1 April 2024	25,939	21,401	47,340
Depreciation charged in the year	77	45	122
At 31 March 2025	26,016	21,446	47,462
Carrying amount			
At 31 March 2025	175	237	412

13 Debtors

	2025 £	2024 £
Amounts falling due within one year:		
Other debtors	4,775	8,454
Prepayments and accrued income	29,087	16,311
	33,862	24,765

14 Creditors: amounts falling due within one year

	Notes	2025 £	2024 £
Deferred income	15	32,083	-
Accruals		39,898	64,625
		71,981	64,625

15 Deferred income

	2025 £	2024 £
Other deferred income	32,083	-

DUMBARTON AND DISTRICT WOMEN'S AID

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

15 Deferred income

(Continued)

Deferred income is included in the financial statements as follows:

The deferred income in the year relates to The Robertson Trust grant for a support worker. Due to the Grant requirements stating it would become active upon hiring of the employee funded by the grant, as this occurred in March 25 therefore £2,917 of the total grant amount of £35,000 received was recorded as income and the remaining £32,083 was classed as deferred income which will be released across FY26 as the employee expenses occur.

16 Retirement benefit schemes

	2025	2024
Defined contribution schemes	£	£
Charge to profit or loss in respect of defined contribution schemes	35,049	37,087

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

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2025

- 26 -

DUMBARTON AND DISTRICT WOMEN'S AID

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

17	Restricted funds	(Continued)
	Purposes of restricted funds	
	Ben View	
	<i>Ben View Children's Fund was established in June 2015 with the aim of helping individual children who have some particular need. These needs can be the result of - physical, sensory or learning disabilities; Behavioural or psychological disorders; Living in poverty or situations of deprivation; Suffering through stress, abuse or neglect - children should live in West Dunbartonshire. This funding was spent in the financial year.</i>	
	Cash for Kids	
	<i>Cash for Kids offer various forms of grant funding, including:</i>	
	<i>Group grants paid to groups that help and support vulnerable children during holidays from school, and groups providing support and activities. The funds are available to enhance existing services or add value to services already provided enabling children to benefit from alternative opportunities thus making a positive difference in terms of one of the following: physical activity, social interaction and nutritional well-being. Grants received this year were received for summer, October, Christmas and Easter.</i>	
	<i>Emergency Funding Grants were made available to organisations seeking to help the individual families they work with, who continue to be affected by poverty. The children who were applied for had to be suffering the effects of poverty or be living in difficult circumstances. Applications on behalf of all children had to be received from professionals within a governing body or from a registered charity. DDWA received grants in Summer and Winter. The balance for Cash for Kids at the end of 2024/25 relates to a payment made in March 2025 for Easter Activities which will be used in 2025/26.</i>	
	People in Communities Fund	
	<i>People in Communities Fund, previously the Garden Fund was money received to improve the life-chances, health and well-being of people affected by poverty. This money was to be used to improve the life chances, health and well-being of people affected by poverty. This year we have used some of this funding to purchase Ring Doorbells to improve the safety of families who are accessing our services.</i>	
	WDC Transport	
	<i>Funding received from West Dunbartonshire Council to help cover social transport costs.</i>	
	YPI Award	
	<i>YPI is a skills-based education program that raises awareness of philanthropy, social issues and the needs of communities to young people. It is delivered within the curriculum as a core activity, over an eight to 12-week period, across a full year group of students. Young people develop a creative and convincing presentation in a bid to secure funding for a charity of their choice. They must clearly demonstrate the impact of the £3,000 grant on the charity's offering locally to support the development of a robust business case.</i>	

DUMBARTON AND DISTRICT WOMEN'S AID

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

17 Restricted funds	(Continued)
Arnold Clark	
<i>Funding was granted to allow us to supplement our food store in refuge.</i>	
Robertson Trust	
<i>An award was made towards the salary costs of our women's support worker (refuge based). This funding is for three years from the date employment began.</i>	
Commander's Fund	
<i>Funding received in 2022/23 was to allow us to refurbish the women's relaxation room and allowed us to seek match funding which was received in December 2022 from WDC Employees. This project was completed this financial year and this fund has now been spent.</i>	
Co-Operative Community Fund	
<i>We were awarded funding to provide well-being activities to women being supported by DDWA. This fund is being used to offer women using our service access to a therapist in refuge and vouchers for hairdressers. Funding was used to set up a walking group, giving women an opportunity to interact with each other, make new connections, get to know the local area and increase their self-esteem, ending with lunch or coffee and cake.</i>	
100Days Fund	
<i>SWA submitted information to the Scottish Government with regards to waiting lists, caseloads and the impact of Covid-19 on Women's Aid services, we were again awarded £50,267 for 2024/25.</i>	
Playground Fund	
<i>We have set up a fund to raise money to replace the refuge playground, which was condemned last year. To-date we have raised £24,978, £20,000 of this was received from the National Lottery this year. Plans are in place to begin the project to replace the playground in Spring 2025 with a completion date of August 2025.</i>	
Victim Surcharge Fund	
<i>The victim surcharge came into force in Scotland on 25 November 2019 and applies to all persons who commit an offence on or after that date and who are subsequently convicted and receive a court fine. The surcharge is collected from offenders by the Scottish Courts and Tribunals Service. The surcharge is then transferred to the Victim Surcharge Fund (VSF), which is administered by the Scottish Government. Support provided by the VSF will help mitigate the negative experience of becoming a victim of crime and be beneficial for the victim and/or their family. Victim Support Organisations (VSOs) who have been successful in applying for a share of the VSF can use this funding to provide practical support to victims and their relatives to cover costs that would not have been incurred if the person was not a victim of crime, costs which cannot be met reasonably by any other source.</i>	

DUMBARTON AND DISTRICT WOMEN'S AID

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

17 Restricted funds

(Continued)

Mental Health & Wellbeing Fund

As part of the Recovery and Renewal Fund, the Minister for Mental Wellbeing and Social Care announced a new Communities Mental Health and Wellbeing Fund (the Fund) for adults, supporting mental health and well-being in communities across Scotland. The funds will be distributed by Third Sector Interfaces to community groups and organisations - WDCCVS will distribute the funding in WDC. This fund supports initiatives promoting mental health and wellbeing at grass roots and community level. It is accessible to all groups and can support both new and existing groups or projects; applications must clearly benefit the mental wellbeing of people in the community.

DDWA were provided with funding to deliver Own My Life Training to groups of women, this will be to support women to regain ownership of their lives when they have been subjected to abuse or violence. The practitioners have been running courses with women, using short videos, structured discussions, group and individual activities and a comprehensive learning journal.

DUMBARTON AND DISTRICT WOMEN'S AID

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

18 Analysis of net assets between funds

	Unrestricted funds general 2025 £	Unrestricted funds designated 2025 £	Restricted funds 2025 £	Total 2025 £
At 31 March 2025:				
Tangible assets	412	-	-	412
Current assets/(liabilities)	53,732	272,936	65,414	392,082
	<u>54,144</u>	<u>272,936</u>	<u>65,414</u>	<u>392,494</u>
	Unrestricted funds general 2024 £	Unrestricted funds designated 2024 £	Restricted funds 2024 £	Total 2024 £
At 31 March 2024:				
Current assets/(liabilities)	19,567	230,396	44,138	294,101
	<u>19,567</u>	<u>230,396</u>	<u>44,138</u>	<u>294,101</u>

DUMBARTON AND DISTRICT WOMEN'S AID

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

19	Unrestricted funds - designated	Balance at 1 April 2023 £	Movement in funds		Balance at 1 April 2024 £	Movement in funds		Transfers 31 March 2025 £	Balance at 31 March 2025 £
			Incoming resources £	Resources expended £		Incoming resources £	Resources expended £		
	Crisis Fund	32,035	8,560	(8,557)	32,038	5,841	(5,041)	-	32,838
	Contingency Fund	128,130	-	(34,664)	93,466	-	-	-	93,466
	Training Fund	15,114	-	(50)	15,064	-	(582)	-	14,482
	Promotion and Publicity Fund	5,157	-	-	5,157	-	-	-	5,157
	Activities Programme Fund	12,598	-	(5,150)	7,448	1,673	(2,727)	7	6,401
	Glynis's Fund	1,420	960	(385)	1,995	960	(540)	80	2,495
	Replenishment fund	40,330	-	(2,102)	38,228	-	(7,131)	-	31,097
	Woman's Support Worker Fund	37,000	-	-	37,000	-	-	-	37,000
	Players of People's Postcode Lottery	-	-	-	-	50,000	-	-	50,000
		271,784	9,520	(50,908)	230,396	58,474	(16,021)	87	272,936

DUMBARTON AND DISTRICT WOMEN'S AID

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

19	Unrestricted funds - designated	(Continued)
	Crisis Fund	
	Miscellaneous donations received which are held by the charity for women in crisis.	
	Contingency Fund	
	Funds designated for future redundancy, retirement or any other unexpected employee costs.	
	Training Fund	
	Funds designated for future training of staff.	
	Promotion and Publicity Fund	
	Funds designated to provide staff with literature which can be used to promote our services to partner agencies and members of the public.	
	Activities Programme Fund	
	Funds designated for activities and support work for women, children and young people.	
	Glynis' Fund	
	Glynis passed away in 2020 and her husband has donated to DDWA in her memory, we agreed with [REDACTED] that we would use this money to select women who were having a particularly bad time, to allow them to do something nice, whether it was having their hair done or going out for lunch with a friend or family member.	
	Replenishment Fund	
	This money has been set aside to carry out major replenishment in flats and communal areas - purchasing new furniture, replacing flooring and decoration of communal areas.	
	Woman's Support Worker Fund	
	The Trustees have established this fund for the recruitment of a new Woman's Support Worker to help us deal with the increase in referrals to our service. The Trustees have agreed by allocating part of our reserves to this post it will show a benefit to people seeking support from our service, reducing waiting lists. We believe that by treating this as a pilot we will then be able to use the information that will inform future funding bids to continue the post in the longer term.	
	Players Postcode Lottery Fund	
	The Trustees have established this fund to help address the waiting list to provide Outreach Support services to families in West Dumbartonshire.	

DUMBARTON AND DISTRICT WOMEN'S AID

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

20 Related party transactions

There were no disclosable related party transactions during the year (2024 - none).

21 Operating lease commitments

Lessee

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

	2025 £	2024 £
Within one year	48,392	49,989
Between two and five years	7,261	-
	<u>55,653</u>	<u>49,989</u>

22 Cash generated from/(absorbed by) operations

	2025 £	2024 £
Surplus/(deficit) for the year	98,393	(36,804)
Adjustments for:		
Investment income recognised in statement of financial activities	(2,944)	(1,933)
Depreciation and impairment of tangible fixed assets	122	589
Movements in working capital:		
(Increase)/decrease in debtors	(9,097)	1,183
(Decrease)/increase in creditors	(24,727)	34,739
Increase in deferred income	32,083	-
Cash generated from/(absorbed by) operations	<u>93,830</u>	<u>(2,226)</u>

23 Analysis of changes in net funds

The charity had no material debt during the year.