



CLYDEBANK ASBESTOS GROUP

ANNUAL REPORT AND ACCOUNTS

TO 31 MARCH 2023

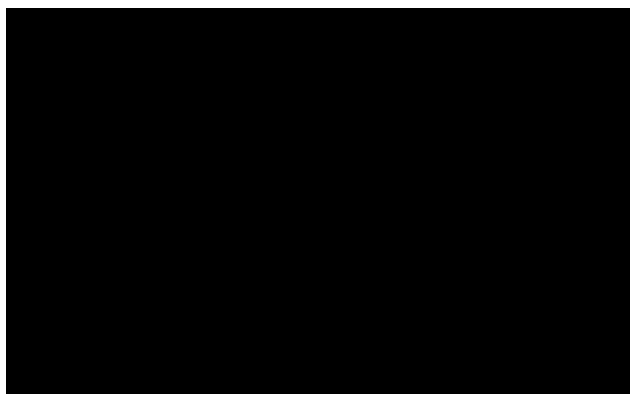
Clydebank Asbestos Group

Scottish Charity No – SCO22856

Trustees' Report and Accounts for the period from 01 April 2022 to 31 March 2023

Legal and Administration Information

Management Committee



Independent Examiners

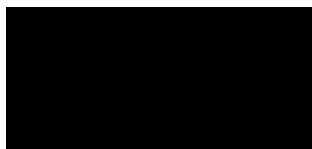


ABR Accounting Ltd.

Bankers

Bank of Scotland
42/44 Sylvania Way,
Clydebank
G81 2TL

Principal Office



Clydebank Asbestos Group

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Trustees' Report and Accounts for the period from 01 April 2022 to 31 March 2023.

Recruitment and Appointment of Trustees.

The Association's Trustees are appointed or reappointed by the members at our Annual General Meeting, which is held in October.

Governing Document

The Association is a charitable unincorporated association and the purposes and administration arrangements are set out in our constitution.

Charitable Purposes

Our purposes are recorded in our constitution. Our primary function is to assist those who have been affected by asbestos related disease to rightfully obtain; due compensation, welfare benefits, and civil damages.

We are committed to adopting a holistic approach to each client whereby we will ensure that all clients receive the best possible service. This includes home visits, provision of a full benefit check, assistance to complete welfare benefit applications, access to income maximisation and onward referral to other appropriate statutory agencies and charitable organisations.

We always have and will continue to help individuals to claim Industrial Injuries Disablement Benefit and provide assistance and advice on how to obtain legal advice, damages and compensation.

To generally promote Clydebank Asbestos Group for the benefit of the residents of our community and beyond.

Activities and Achievements

Financial Recovery on Behalf of Our Clients to 31 March 2023

<u>Civil Damages</u>	£2,303,030.00
<u>Workers' Compensation & Benefits Claims</u>	£270,235.00
<u>Total Financial Recovery on behalf of Our Clients:</u>	£2,573,265.00

This underlines our commitment to our clients who have been subject to industrial asbestos related disease and injury.

We are committed to a holistic approach to the services which we provide on behalf of our clients and will continue to review our standards of service.

Clydebank Asbestos Group

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Trustees' Report and Accounts for the period from 01 April 2022 to 31 March 2023

Activities and Achievements (Cont'd)

Engagement with Partnership Agencies and Organisations

Clydebank Asbestos Group engages with multiple agencies in pursuit of its aims and objectives which are to improve the health and well-being and quality of life of individuals and their families who have been affected by asbestos related products in industry, commerce, and governmental organisations etc.

Clydebank Asbestos Group will assist clients affected by asbestos to pursue the financial compensation and remediation which they and their family are due.

Among our partnership agencies and organisations with whom we engage are:

West Dunbartonshire Council
Digby Brown Solicitors - Glasgow
Thomson Solicitors - Glasgow
Leigh Day Solicitors - UK
Action Asbestos Tayside
Asbestos Victims Support Group Forum UK
Energy Action Scotland
Macmillan Cancer Support
St Margaret's Hospice
WDC – Welfare Rights
Dept of Works and Pensions
Scottish Mesothelioma Network
UK Mesothelioma Association
Meso UK Research Centre, Sheffield
Macmillan / WDC
WDC Advice Partnership
All Party Parliamentary Group on Asbestos
Clydesider Community Response Network
West Dunbartonshire Community Volunteer Service
Unite the Union
GMB Union

Clydebank Asbestos Group

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Trustees' Report and Accounts for the period from 01 April 2022 to 31 March 2023

Report by the Chairperson

We thought last year was a busy year, with the re-opening of the office, our 30th Anniversary celebrations, and the publishing of our book, just to mention a few of our activities. It turns out that this year has been equally busy.

I am delighted and very proud to report that in the year to 31st March 2023 the financial recovery on behalf of our clients was in excess of £2.5 million – an increase of almost £1 million, on the previous year. A truly remarkable achievement. This is a tremendous testament to our 6 office volunteers without whom we would not be able to function. Money cannot restore good health but it goes some way to help sufferers live a better life.

I would also like to point out that based on known outcomes of benefit claims to the Department for Work and Pensions so far for this year we have maintained our 100% success rate when assisting clients to claim Personal Independence Payment, Attendance Allowance and Constant Attendance Allowance. Our success rate with regard to Industrial Injuries Benefit claims remains the same at 98%. These remarkable achievements reflect the level of commitment and dedication of Rachel, Adele and our amazing group of volunteers.

Sadly, we have been unusually busy working with bereaved families who have submitted posthumous claims. We continue to campaign strongly on the matter of equalisation, the goal being to seek a change in legislation to ensure that Pneumoconiosis Workers' Compensation paid by the Government is paid at an equal rate whether claimed in life or after death. Currently a claim made by a spouse after death is of less monetary value and we consider this to be grossly unfair. The fight for justice goes on.

We are very fortunate that our local MP [REDACTED] who is a major supporter of CAG, supports this campaign. Martin is also at the forefront of another campaign, calling for change to Asbestos Law by introducing legislation that is similar to what is in place at present for sufferers of mesothelioma. This would see people who have asbestos related lung cancer securing full and fair compensation. [REDACTED] tabled an Early Day Motion on the 8th June this year on this issue and it has so far gained the support of 24 cross party MPs.

We have also been very busy anticipating the devolvement of IIDB from the UK Government to the Scottish Government. [REDACTED] has been very supportive in keeping us in the loop regarding the consultation for the new Employment Injury Assistance benefit. We look forward to the consultation in the near future. We are also taking the opportunity with the outstanding help of [REDACTED] to highlight the injustice of the current legislation which imposes a 3 year time bar on civil damages claims. This has the effect of excluding a huge swathe of asbestos victims from obtaining financial security for themselves and their families. We have been party to discussions in the Scottish Parliament on this subject. This work continues.

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Report by the Chairperson (Cont'd)

We recognise too that it has been a very difficult year for everyone. The cost-of-living crisis is biting hard and is felt keenly by everyone, none, more so than those who are sick, and disabled pensioners.

Due to CAG's long-standing connection with trade unions and their members we have been working in conjunction with them to help alleviate the effects of poverty and austerity being experienced by their retired members. We are on the cusp of embarking upon a pilot project, the aim of which is to assist people claim hitherto unclaimed benefits, in particular, Attendance Allowance, to which they are entitled thereby maximising income for the most vulnerable and improving living standards. Special thanks go to [REDACTED] Gorman for his foresight, dedication and drive in assisting with this project. [REDACTED] has been a supporter, campaigner and activist for CAG over the decades.

We have continued to utilise the use of technology, in particular to 'meet' with our international clients across time zones. This has been very much appreciated by clients and their families in other parts of the world who have been affected by asbestos related disease.

As a consequence of the receipt of a number of enquiries/requests from bereaved families wishing to add their loved ones' names to our Memorial Pillars, we are continuing our work with the online Memorial, where victims of asbestos can be remembered. The terms of the Agreement in commissioning the Memorial are such that no more names would be added until there is a global ban on the production of asbestos. Sadly, that has not yet been achieved.

I would like to take this opportunity to commend the work of our Board of Trustees. I feel privileged to work with such a dedicated and committed group of individuals who bring a plethora of skills and experience to enhance our work.

In the last year there have been some changes to the Board. In particular we accepted with a heavy heart the resignation of our stalwart Treasurer [REDACTED] has been a steadfast supporter of CAG serving as Treasurer for the last 10 years. I extend on behalf of the Board and our membership our sincere thanks and appreciation for her dedication and commitment.

We are delighted to announce that our Board member [REDACTED], has agreed to take on the role of Treasurer.

We are also delighted to have [REDACTED] join the Board. [REDACTED] brings a wealth of experience and knowledge from his background working with Macmillan and in his previous role as Director of Social Work with West Dunbartonshire Council.

I extend my thanks on behalf of the Board to [REDACTED] and our outstanding volunteers for all their commitment, hard work and dedication to continuing the work of CAG as we strive to obtain truth and justice for asbestos victims.

Clydebank Asbestos Group

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Trustees' Report and Accounts for the period from 01 April 2022 to 31 March 2023

Report by the Chairperson (Cont'd)

Funding

The funding received during the year to 31 March 2023 amounted to £92,004 of which £78,870 was restricted and £13,134 was unrestricted.

The main funding contributions during the year were received from:

	£
West Dunbartonshire Council	21,560
Digby Brown	57,310
Donations and Membership	13,109

The Donations and Membership amount of £13,109 includes £7,584 received into the Donations Account during the year to 31 March 2023. The Donations Account was prudently set up following the period of uncertainty during Covid.

The Clydebank Asbestos Group actively identifies funding opportunities from appropriate funding agencies which will facilitate the provision of support services and advice to our clients who have been affected by asbestos related diseases and injuries.

Fundraising

The Clydebank Asbestos Group will actively pursue appropriate opportunities for fund raising with a view to raising the profile of our group and of our service provision.

This will also provide an ideal platform to build our relationships and networking forum with other agencies.

The Clydebank Asbestos Group recognises the greater need and greater challenges of fund raising in the midst of a cost of living crisis. However, we are committed to pursuing any entitlement to grants from statutory and non-statutory bodies.

It is also our intention to connect enthusiastically with corporate/commercial organisations to tap into philanthropic activity.

Clydebank Asbestos Group

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Trustees' Report and Accounts for the period from 01 April 2022 to 31 March 2023.

Report by the Chairperson (Cont'd)

Responsibilities of the Management Committee

The management committee are responsible for preparing the management committee report and for the financial statements in accordance with relevant law and statute.

In accordance with the laws and statute which applies to charitable trusts in Scotland the management committee are required to demonstrate that a true and fair view of the statement of accounts have been applied to the income and expenditure and management of reserves have been applied consistently during the relevant period.

In the preparation of these financial statements the management committee are required to:

- (i) Apply appropriate accounting policies consistently and fairly.
- (ii) Ensure that accounting estimates and attributable decision processes are reasonable and prudent.
- (iii) Prepare the financial statements on the going concern basis as appropriate.

The management committee are responsible for keeping adequate records that are sufficient to show and explain the charity's transactions and to disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities and Trustees Investments (Scotland) Act 2005, the Charity 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 potential irregularities.

Trustee Remuneration and Expenses

The Trustees did not receive any remuneration during the year for their work in this capacity. Reasonable, but prudent expenses are paid to volunteers on a periodic basis on completion and authorisation of time sheets.

Clydebank Asbestos Group

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Trustees' Report and Accounts for the period from 01 April 2022 to 31 March 2023.

Report by the Chairperson (Cont'd)

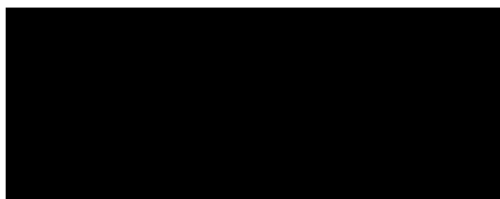
Accounts

The Clydebank Asbestos Group organisation is an unincorporated charitable trust registered with OSCR and the accounts have been prepared on this basis. However, we are in the process of working towards becoming an incorporated charitable trust in the very near future.

Reserves

There was a surplus of £980 for the period with a consolidation of £3,527 relating to the Memorial Garden Fund, and a further consolidation of £2,500 from the Donations Account, leaving a balance of Restricted and Unrestricted Funds of £60,243 as at 31 March 2023.

Approved by the Trustees and signed on their behalf:



Chairperson

Date: 9th October 2023

CLYDEBANK ASBESTOS GROUP
INCOME AND EXPENDITURE STATEMENT
YEAR TO 31 MARCH 2023

	£ 2022/23	£ 2021/22
INCOME		
West Dunbartonshire Council	21,560	23,393
Digby Brown	57,310	51,210
Donations	4,960	1,762
Membership Fees	565	1,810
Remembrance Garden Account	3,527	-
Donations Account	2,500	-
Miscellaneous	1,582	1,610
Total Income	92,004	79,785
	£ 2022/23	£ 2021/22
EXPENDITURE		
Salaries	46,290	42,484
HMRC	10,674	3,998
Volunteer Expenses	1,240	440
30 th Anniversary	4,342	-
Rent & Rates	11,046	11,924
Heating and Light	5,786	1,969
IT and Computer Equipment	1,163	668
Repairs and Maintenance	2,620	2,156
Health and Safety	42	236
Printing & Stationery & Postages	576	1,469
Telephone	1,820	694
Insurance	622	1,058
Travel & Conferences	3,102	103
Accountancy	500	500
Charitable Donations	25	1,200
Training	-	895
Miscellaneous	1,176	1,307
Total Expenditure	91,024	70,471
Surplus / (Deficit) to 31 March 2023	980	9,314

Clydebank Asbestos Group

Scottish Charity No – SCO22856

Trustees' Report and Accounts for the period from 01 April 2021 to 31 March 2023.

Summary of Accounts by Restricted and Unrestricted Funds

			2023	2022
	Unrestricted Funds	Restricted Funds	Total Funds	Total Funds
	£	£	£	£
Income				
Funding, Donations and Legacies	13,134	78,870	92,004	79,785
Total Income	13,134	78,870	92,004	79,785
Expenditure				
Expenditure on Charitable Activities	12,903	78,121	91,024	70,471
Total Expenditure	12,903	78,121	91,024	70,471
Net Income/ (Expenditure) and net Movement in Funds	231	749	980	9,314
Reconciliation of Funds				
Total Funds brought forward	2,961	56,302	59,263	15,380
Total Funds Carried Forward	3,192	57,051	60,243	59,263

Clydebank Asbestos Group

Scottish Charity No – SCO22856

Trustees' Report and Accounts for the period from 01 April 2022 to 31 March 2023.

Summary of Receipts and Payments for the period from 01 April 2022 to 31 March 2023.

	Notes	Total Funds
Income		£
Unrestricted	1	13,134
Restricted	2	78,870
Total		92,004
	Notes	Total Funds
Expenditure		£
Payments relating directly to charitable activities	3	91,024
Surplus/ (Deficit for the year)		980

Statement of Balances as at 31 March 2023

Bank and Cash in Hand	£
Opening Balances	59,263
Surplus/ (Deficit for the year)	980
Donations Account	8,189
Closing Balances	68,432

Contingent Liability Reserve

Reserves for the Clydebank Asbestos Group have been prudently set aside an amount of £37,500 to provide for any contingent liability which may arise. This provision is included in the 'Statement of Balances' closing balance.

The Clydebank Asbestos Group has no other investments, significant assets or material liabilities.

Approved by the Trustees and signed on their behalf.

Date: 09/10/2023

Chairperson

Clydebank Asbestos Group

Scottish Charity No – SCO22856.

Independent Examiners Report to the Trustees

I report on the accounts of the charity for the period from 01 April 2022 to 31 March 2023, which are set out on pages 2 to 15.

This being the relevant accounting period within the financial year from 01 April 2022 to 31 March 2023, during which Clydebank Asbestos Group was both an unincorporated charitable organisation registered with OSCR until 08 June 2022, and an incorporated charitable organisation registered with OSCR from 09 June 2022.

On 09 June, 2022, Clydebank Asbestos Group was successfully registered with the Office of the Scottish Charity Regulator (OSCR) as a Scottish Charitable Incorporated Organisation, (SCIO), under the Charities and Trustee Investment (Scotland) Act 2005.

Accordingly, having met the criteria and regulations of OSCR, the Clydebank Asbestos Group reports on its financial accounts from 01 April 2022 to 31 March 2023, as an unincorporated and as an incorporated entity in merged format.

Respective Responsibilities of Trustees and Examiners

The charity's trustees are responsible for the preparation of the accounts in accordance with the terms of the Charities and Trustees Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006. The charity trustees consider that the audit requirement of Regulation 10 (1) d of the Accounts Regulations does not apply. It is my responsibility to examine the accounts as required under section 44 (1) (c) of the Act and to state whether any particular matters have come to my attention.

Basis of Independent Examiners Statement

My examination is carried out in accordance with Regulation 11 of the Charities Accounts (Scotland) Regulations 2006. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with these records. It also includes consideration of any unusual items or disclosures in the accounts and seeks explanation from the trustees concerning any such matter. The procedures undertaken do not provide all the evidence that would be required in an audit, and, consequently, I do not express an audit opinion on the view given by the accounts.

Clydebank Asbestos Group

Scottish Charity No – SCO22856.

Independent Examiners Report to the Trustees (Cont'd)

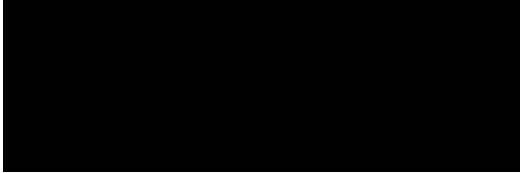
Independent Examiner Statement

In the course of my examination, no matter has come to my attention, 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 2005 Act and Regulation 4 of the 2006 Accounts Regulations and

to prepare accounts which accord with the accounting records and comply with Regulation 9 of the 2006 accounts Regulation have not been met.

Date: 11/10/2023



Independent Examiner
ABR Accounting Ltd

Clydebank Asbestos Group

Scottish Charity No – SCO22856.

Notes to the Financial Statements

1. Unrestricted Funds.

The unrestricted funds received during the financial year to 31 March 2023 were as follows:

	£ 2023	£ 2022
Donations	4,960	1,762
Membership Fees	565	1,810
Remembrance Garden Account	3,527	-
Donations Account	2,500	-
Miscellaneous	1,582	1,610
Total Unrestricted Funds	13,134	5,182

2. Restricted Funds.

The restricted funds received during the financial year to 31 March 2023 were as follows:

	£ 2023	£ 2022
West Dunbartonshire Council	21,560	23,393
Digby Brown	57,310	51,210
Total Restricted Funds	78,870	74,603

Summary of Funding

	£	£
Unrestricted	13,134	5,182
Restricted	78,870	74,603
Total Funding Received to 31 March 2023	92,004	79,785

Clydebank Asbestos Group

Scottish Charity No – SCO22856.

Notes to the Financial Statements (Cont'd)

3. Analysis of Charitable Funds

Unrestricted funds

	At 01/04/22	Income	Expenditure	At 31/03/23
	£	£	£	£
General Funds	2,961	13,134	12,903	3,192
Total Unrestricted Funds	2,961	13,134	12,903	3,192

Restricted Funds

	At 01/04/22	Income	Expenditure	At 31/03/23
	£	£	£	£
Restricted Funds				
West Dunbartonshire Council	18,171	21,560	25,237	14,494
Digby Brown	38,131	57,310	52,884	42,557
Total Restricted Funds	56,302	78,870	78,121	57,051

4. Basis of Preparation

The financial statements have been prepared under the historical cost convention. They have been prepared in accordance with the Charities Statement of Recommended Practice (SORP 2005), the Charities Accounts (Scotland) Regulations 2006, and applicable Accounting Standards.