

**Glasgow Centre For Inclusive Living  
(A Company Limited By Guarantee)**

**Report and Financial Statements**

**For The Year Ended 31 March 2025**

***Charity No: SC024299***

***Company No: SC161693***

# Glasgow Centre For Inclusive Living

## Company Information

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### Registered office and operational address

Glasgow Centre for Inclusive Living  
117-127 Brook Street  
Glasgow  
G40 3AP

### Member Directors

Jim Elder-Woodward	Chairperson
Chris Baird	Vice Chair
Alan Dick	(until September 2025)
Catherine McLay	
Desmond McCaffery	(resigned 18 October 2024)
Marianne Scobie	

### Appointed Director

George Jose	
Janis MacDonald	(appointed 13 January 2025)

### Chief Executive and Company Secretary

Pauline Boyce	(appointed Company Secretary 11 December 2024)
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### Auditor

Henderson Loggie LLP  
Chartered Accountants  
The Stamp Office  
Level 5,  
10-14 Waterloo Place  
Edinburgh  
EH1 3EG

### Bankers

Bank of Scotland  
6<sup>th</sup> floor  
110 St Vincent Street  
Glasgow  
G2 5ER

**Charity No:** SC024299

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# Glasgow Centre For Inclusive Living

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The directors who are also trustees of the charity for the purposes of the Companies Act 2006, are pleased to present their report with the financial statements of the charity for the year ended 31 March 2025. The trustees have adopted the provisions of 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.

### **Objects and Activities**

GCIL is a Disabled Persons Organisation (DPO), led by and for disabled people in Glasgow City, North and South Lanarkshire and East Dunbartonshire.

We are rooted in the independent living movement, we believe it is society, not impairment, that disables people. Our purpose is to support disabled people to challenge these barriers and make informed choices about their lives.

GCIL's objects as set out in section 5 of the Articles of Association, adopted by special resolution at an EGM on 11 Dec 2024, are:

- To relieve the need of persons within Scotland who are substantially or permanently disabled by providing, or encouraging the provision of services which will improve their conditions of life and also facilitate their active participation in and full integration into society.
- To advance education amongst those who are substantially or permanently disabled.
- To promote and/or provide training in skills of all kinds, particularly such skills as will assist those who are substantially or permanently disabled, or persons who assist in the care of those who are substantially or permanently disabled, in pursuing an independent life and aid their integration within the community generally.
- To promote, establish and operate other similar schemes which further charitable purposes.

### **Review of Achievements and Performance**

During 2024 the Senior Management of GCIL changed significantly, with the appointment of a new CEO and Head of Finance and Corporate Services and the creation of a new role of Head of Operations.

With a view to evolving our service offer, shifting the design and delivery of our service to an integrated model, the role of Service Manager was created.

### Review of Achievements and Performance (continued)

A new and exciting dedicated policy and participation function was also created to inform our work and extend our capacity and capability to educate and influence for the benefit of disabled people.

GCIL set out our new strategic plan for the next 2 years. Developed in consultation with our Board of Directors, people we support, staff and members, the plan marked a re-energising of our organisation through a period of consolidation and change.

Our Vision is simple: Inclusive Living is a reality for disabled people. Our Mission is to deliver high-quality services that empower disabled people with equal rights, choice, and control. The Strategic Pillars which underpin our approach are One Service, One Voice, One Team.

The Directors consider that the overall performance of the organisation during the year has been satisfactory.

### Services

#### One Service

During 2024–25, GCIL continued to deliver a broad range of services designed to enable disabled people to exercise choice and control over their lives. The period was one of transition and consolidation, as the organisation strengthened its operational management, addressed ongoing contractual and resourcing challenges, and took forward work to enhance systems and data capability in support of our strategic aim to operate as One Service.

#### Strengthening Operational Foundations

During the year, GCIL undertook work to strengthen the consistency and quality of operational data across all services. The figures presented below are based on an annual average drawn from available data for 2024–25, providing a reliable picture of overall performance and trends.

Area	No. of Supported People
SDS Support - Glasgow	666
SDS Support – Take Control East Dunbartonshire	284
SDS Support – Take Control South Lanarkshire	386
SDS Support – Take Control North Lanarkshire	176
Support in the Right Direction (SiRD)	105

### **Services (continued)**

The introduction of a new operational leadership structure, including the appointment of a Head of Operations and Service Managers, has enhanced oversight, consistency, and accountability in data collection and reporting. This has contributed to a clearer understanding of activity levels and service impact across GCIL's areas of delivery.

Across the year as a whole, most support services recorded a steady increase in the number of supported people, demonstrating sustained demand for independent living support. While the overall trajectory was positive, patterns in new referrals were less consistent, reflecting the ongoing influence of contract renewal delays and unfilled vacancies on service capacity.

Our strengthened operational structure now provides a firm foundation for the development of GCIL's new Customer Relationship Management (CRM) system, which will further enhance data quality, service integration, and organisational learning.

### **Contractual and Resourcing Challenges**

All offices experienced some degree of capacity impact arising from contract renewal delays, which prevented the recruitment of staff to vacant posts until funding positions were confirmed. These issues were compounded by periods of long-term staff sickness, which further reduced capacity and placed pressure on existing teams.

GCIL engaged constructively with both Glasgow City Council (GCC) and South Lanarkshire Council (SLC) to address the requirements for formal contracts, ensuring that support to disabled people continued without interruption. In SLC, staff were required to vacate their previous premises in Hamilton; through negotiation, GCIL successfully secured relocation to offices within the Council's own premises, strengthening partnership working with social work colleagues.

In North Lanarkshire, a full re-tender process was undertaken towards the end of 2024. GCIL's bid was successful, with confirmation received in January 2025, securing continuity of support for local disabled people.

In contrast, East Dunbartonshire Council (EDC) announced substantial budget reductions, implementing a 10% cut in Quarter 3 and a further 10% cut (from the reduced amount) in Quarter 4. These reductions necessitated a move to smaller premises and the permanent non-filling of one vacant staff post.

### Services (continued)

#### Investing in Systems and Infrastructure

To support improved service integration and consistency, GCIL commenced preparatory work to develop a new Customer Relationship Management (CRM) system. This work, made possible through the generous support of The Scottish Tech Army, involved a review of potential platforms, extensive engagement with staff to capture operational requirements, and analysis of the limitations of the existing system. The new CRM will be central to GCIL's "One Service" approach, providing a unified framework for managing information, monitoring outcomes, and improving the experience of supported people.

#### Service Highlights

- **Self-directed Support (SDS) Support Services:** GCIL's SDS Support Services continued to operate across Glasgow City, South Lanarkshire, North Lanarkshire, and East Dunbartonshire, providing independent advice, information, and assistance to disabled people and their families to help them understand and manage their social care options. Demand for support remained strong throughout the year, with steady growth in the number of supported people across most areas. Despite the aforementioned challenges, GCIL maintained a consistent, person-centred approach that enabled individuals to make informed choices and exercise control over their care and support arrangements.
- **Self-directed Support (SiRD):** As a small team operating in Glasgow, South Lanarkshire and East Dunbartonshire, SiRD's data is particularly sensitive to any staffing changes. The service continued to respond to a significant volume of general enquiries, particularly within Glasgow, from both supported people and professionals seeking information and advice on self-directed support options.
- **Housing Service:** The Housing Service experienced challenges due to long-term staff sickness but continued to deliver essential advice and advocacy. A key development was GCIL's partnership with the HACT Energy Scheme, through which staff supported disabled people to access assistance with energy efficiency and affordability, addressing one of the wider barriers to independent living.
- **Equality Academy:** The Equality Academy maintained a steady cohort of six trainees placed across NHS Scotland. The Coordinator continued to provide ongoing advice and support to both trainees and their placement line managers, reflecting GCIL's commitment to inclusive employment pathways and leadership development for disabled people.

### **Services (continued)**

#### **Payroll**

Our payroll service had a particularly busy. By the end of March 2025, we were processing payrolls or paying bills on behalf of 464 payroll and 209 bill paying clients, with the Enhanced Payroll service continuing to prove especially popular. As we were forced to suspend our room hire service due to the pandemic, payroll and management fees were our primary source of unrestricted self-generated income, contributing £283,504 of income between them.

#### **One Voice**

In 2024–25, GCIL strengthened its commitment to ensuring that the voices and experiences of disabled people inform and influence decisions at every level of policy and practice in Scotland. Through participation, advocacy, and partnership, the organisation advanced its One Voice strategic pillar, which focuses on embedding lived experience within the design and delivery of services and shaping national dialogue on independent living and social care.

#### **Strengthening Policy and Participation**

The creation of the Policy and Participation Lead post in August 2024 marked a significant step in embedding participation and advocacy within GCIL's core operations. This new capacity has enabled GCIL to coordinate policy engagement, strengthen partnerships, and expand lived experience representation.

Between October 2024 and March 2025, the focus of activity centred on membership development, national policy engagement, and contributions to Scotland's Self-Directed Support (SDS) Improvement Plan.

#### **Stakeholder Engagement and Membership Development**

GCIL has maintained strong relationships with stakeholders including members, staff, and partner organisations. The organisation's membership base grew by 12.5% during the year, with 50 new members joining overall and 30 of these joining since January 2025. Of the new members, 20 registered with the IMPACT Group and 15 became Community Ambassadors, reflecting increasing engagement from disabled people who wish to influence policy and practice. Staff across GCIL's services have actively promoted membership, highlighting its benefits and opportunities for involvement.



### **Services (continued)**

The IMPACT Group, GCIL's lived experience forum, provides authentic insight and advice on matters affecting disabled people's lives. During the year, the group developed its own charter, work plan, and visual identity, establishing a clear foundation for its future role. Members also participated in volunteering and training opportunities, further strengthening their confidence and capacity to influence policy. The group's input continues to inform GCIL's advocacy and research engagement across a range of topics, ensuring that lived experience remains at the heart of the organisation's work.

GCIL's Community Ambassadors also played a vital role in representing disabled people's voices locally and nationally. Through consultation responses, outreach, and awareness-raising activities, Ambassadors have helped to promote the principles of the Independent Living Movement and build greater understanding of the barriers faced by disabled people in achieving choice and control.

### **Policy and Legislative Engagement**

GCIL continued to influence national policy discussions through formal representation, partnerships, and direct engagement with decision-makers.

### **Disclosure Scotland – PVG Scheme Reform**

Significant changes to the PVG process during the year led to confusion among Personal Assistant (PA) employers and PAs. As Chair of the Personal Assistant Programme Board Employment Subgroup, GCIL worked closely with Disclosure Scotland to identify practical solutions and advocate for a more inclusive process. Feedback from GCIL's IMPACT volunteers directly informed revisions to digital testing and system design, which have since been implemented. A new working group has now been established to produce case studies illustrating PA and employer experiences, which will contribute to a national best practice guide for PVG use within the PA workforce.

### **National SDS Collaboration**

GCIL contributed to the National SDS Collaboration, which was restructured in 2025 to focus on the four key outcomes of the Scottish Government's SDS Improvement Plan (2023–2027). GCIL staff led engagement for Outcome 1: Choice and Control, facilitating "Connected Conversations" with supported people and carers to capture lived experience evidence. Data gathered from these sessions will inform national recommendations to the Minister for Social Care, Tom Arthur MSP.

### Services (continued)

#### **Social Work Scotland – SDS Practice Model**

GCIL also contributed expert insight to Social Work Scotland's development of a new SDS Practice Model, designed to promote relationship-based, person-centred practice. GCIL's input ensured that the voices and experiences of supported people remain central to the evolution of national SDS policy and guidance.

#### **Assisted Dying Bill**

GCIL submitted a consultation response and subsequently gave oral evidence to the Scottish Parliament Health, Social Care and Sport Committee as part of its scrutiny of the Assisted Dying for Terminally Ill Adults (Scotland) Bill at Stage One. In partnership with the Glasgow Disability Alliance (GDA), GCIL members attended the Scottish Parliament to observe and challenge the Assisted Dying Bill, providing a visible presence for the concerns of disabled people. With the Bill having passed Stage One, GCIL's IMPACT Group will continue to work with MSPs opposing the legislation to ensure that lived experience informs parliamentary scrutiny in subsequent stages.

#### **One Team**

In 2024–25, GCIL continued to invest in its people, recognising that the strength of the organisation lies in the skills, commitment, and wellbeing of its staff and Board. Under the One Team strategic pillar, we focused on creating a positive, inclusive, and collaborative workplace culture where every voice is valued, and leadership at all levels is supported.

#### **Strengthening Staff Voice and Engagement**

This year, GCIL established a Staff Forum, providing a structured channel for communication, collaboration, and shared decision-making between staff and senior management. The Forum has enabled colleagues to contribute ideas, raise issues, and influence organisational development in a constructive and transparent way.

GCIL also participated in the Scottish Government funded Effective Voice Project, a national research initiative exploring how Social Care organisations can better engage employees in organisational change and decision-making. The study found that effective communication, shared purpose, and leadership trust are critical to staff engagement and retention, findings that align closely with GCIL's values and approach. Participation in this project has informed improvements to our internal communication and leadership development practices, reinforcing our commitment to an open and participatory culture.

### **Services (continued)**

#### **Promoting Wellbeing and Inclusion**

Recognising the importance of staff wellbeing, GCIL developed and implemented a comprehensive Wellbeing Policy during the year. This was supported by the creation of a dedicated Wellbeing Room, the introduction of regular Wellbeing Sessions, and the appointment of Mental Health and Wellbeing Ambassadors across the organisation. These initiatives aim to promote a healthy and supportive working environment, reduce stress, and encourage open dialogue about mental health. Feedback from staff has been positive, with many reporting improved morale and connection across teams.

#### **Strengthening Governance and Leadership**

In line with our ambition to continue developing a diverse and capable leadership structure, GCIL completed a review of its Memorandum and Articles of Association to ensure they reflect the organisation's strategic direction and commitment to strengthening the Board of Directors. This work will support succession planning, enhance governance capacity, and ensure that GCIL continues to operate with transparency, accountability, and strong representation of disabled people's voices at every level.

#### **Financial Stability**

Overall, the Board considers GCIL has taken a balanced and responsible approach investing in people and services while maintaining strong financial oversight and long-term sustainability. GCIL remains well-placed to meet ongoing commitments and respond flexibly to emerging opportunities and challenges. GCIL has generated an operating deficit for the period of £179,205 on incoming resources of £1,813,253.

During 2024-25 as we looked to diversify income we developed and approved a Fundraising Policy, which sets out our commitment to ethical, transparent, and values-driven fundraising aligned with the Social Model of Disability.

We undertook targeted fundraising to support the installation of a Changing Places Toilet within our Glasgow office, an important step in improving accessibility for disabled people and visitors, we were successful in securing £15,748 towards the project with work expected to be carried out later in 2025.

We also secured funding from the National Lottery Awards for All programme to support the delivery of our 1-year Young Person's Project, with the aim of identifying and understanding the main issues affecting their lives and to gather their insights on how services could be improved to support a more inclusive society.

### Services (continued)

Although we cannot be complacent, we are confident that GCIL remains financially stable and is well-positioned to continue providing valued services to disabled people and those who support them. We are recognised as a key strategic partner by local and national government as well as third sector stakeholders and our ambition is to go further and become a recognised centre of excellence and one of the leading DPO's in Scotland. We will continue to manage funds prudently and ensure services are delivered as efficiently and effectively as possible.

### Financial Review

#### Restricted Funds

Restricted Funds include income and expenditure for the housing and employment services, our local office support services and Scottish Government SDS development funding.

The largest elements of restricted income during the year included the Scottish Government's Support in the Right Direction SDS implementation programme (£229,316) for our SDS development programme.

Other significant contributions came from:

- East Dunbartonshire Council SDS service contract (£137,838)
- Scottish Government funding of the National Equality Academy NHS graduate placement programme (£187,529)
- South Lanarkshire Council SDS service contract (£152,722)
- Glasgow City HSCP (£27,000)
- Greater Glasgow & Clyde Health Board (£25,000)
- Glasgow Homelessness Partnership (£22,000)

#### Trust and grants income

As always, the Directors wish to express their thanks to all funders who have supported GCIL's work during 2024/25. A full list is included in Note 5 to the accounts.

### Financial Review (continued)

At 31 March 2025 GCIL have restricted funds of £45,000 (2024: £45,000).

#### Unrestricted Funds

The largest element of unrestricted funding was from Glasgow City Council Social Work Services for our SDS support service, GCIL support, which contributed £479,868. GCIL also received funding of £137,224 from North Lanarkshire Council. Other unrestricted income was generated by the payroll service, room hire, training, and management fees. At 31 March 2025 GCIL have total unrestricted and designated funds of £526,417 (2024: £705,622).

#### Reserves & Investments

Building adequate reserves is crucial given the current economic environment and continues to be a priority for GCIL. The Board of Directors recognise that financial reserves are necessary to act as a buffer, enabling individual services, or the organisation as a whole, to survive temporary financial difficulties.

Our aim is to hold unrestricted financial reserves of at least £411,486 representing 3 months of expected running costs. During 2024/25, GCIL decreased free reserves by £179,205 (compared to an increase of £69,397 during 2023/24).

There was no transfer of funds to restricted reserves. It is important that we continue to focus on increasing unrestricted reserves by prioritising growth in our income generating services in future years.

A significant proportion of financial reserves need to be easily accessible and should be distinguished from investment reserves which can be tied up for longer periods in order to maximise returns. The Directors have previously agreed that GCIL should aim to develop sufficient investment reserves to provide investment income equivalent to 5% of overall operating income. To date it has still not been possible to designate investment reserves. The main options for achieving this would be to ensure that future prices and contracts include a sufficient margin to enable regular annual surpluses to be designated as such, and/or through income generating services. However, given the current economic climate, the low return on investments, and the policies of some funders, this is unlikely to be achievable at the present time.

## Report of the Directors (continued)

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### Financial Review (continued)

GCIL's financial priorities continue to be to aim for a diversification of funding streams in order to minimise reliance on any particular funder and to grow unrestricted reserves in case they are needed on a contingency basis.

The Directors consider that the total of the unrestricted reserves and designated reserves of £526,417, less £38,254 of unrestricted reserves represented by fixed assets, are regarded as free reserves. This amount totals £488,163.

### Risk Management

A full reassessment of major risks took place as part of the business strategy planning cycle in 2024/25 alongside a review of overall Risk Management policy and procedures. A comprehensive Risk Register has been developed and key financial systems are monitored closely so that action can be taken in the event of adverse conditions.

The Directors have also examined other operational and business risks faced by the organisation and confirm that they have established systems to mitigate the significant risks.

The principal risks and uncertainties relate to significant cuts in public sector funding, uncertainty over contracting arrangements and the ability to evidence base impact, which provides information to support funding outwith the public sector.

During the year GCIL has established positive and transparent relationships with local authorities and provides regular and reliable information on service delivery. These relationships enable GCIL to have early awareness of potential changes to local authority funding, which supports our planning and risk mitigation.

GCIL remains in dispute with H M Revenue & Customs over the VAT liability of its payroll services. GCIL's position remains that our supply of payroll services still qualifies for exemption under Group 7, Schedule 9 of the VAT Act 1994 as confirmed in the ruling provided to GCIL by HMRC in 2006. GCIL is represented in this dispute by Azets.

## Report of the Directors (continued)

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### Future Plans

The year 2024–25 marked a significant period of renewal for GCIL, following the appointment of a new Chief Executive Officer and the launch of a comprehensive strategic review. This work resulted in the development of a new two-year Strategic Plan (2024–26), designed to ensure GCIL remains resilient and responsive to the changing social care and policy landscape, and firmly grounded in the evolving priorities of disabled people.

The new strategy is structured around three strategic pillars; One Service, One Voice, and One Team, providing a clear framework for GCIL's vision to support disabled people to live independent and equal lives.

In 2024–25, priorities focused on strengthening leadership, data systems, and partnerships; expanding participation and advocacy; and embedding wellbeing and engagement across the organisation. Looking ahead to 2025–26, GCIL will focus on implementation and impact, including the introduction of a new CRM system, the refresh of GCIL's website and renewal of its brand, further investment in staff development, and the strengthening of governance arrangements.

As GCIL enters its 30th anniversary year in 2025–26, the organisation will celebrate three decades of championing independent living while reaffirming its commitment to equality, inclusion, and the continued leadership of disabled people in shaping Scotland's future.

### Structure, Governance and Management

#### Governing Document

GCIL is a company limited by guarantee incorporated on 17 November 1995 and registered as a charity on 17 November 1995 (OSCR). It is governed by its Articles of Association.

The Articles of Association were reviewed during 2024/25 to ensure they remain valid, fit-for-purpose and in line with best practice, statutory requirements and guidance. Amendments were adopted by members through special resolution at an EGM on 11 Dec 2024.

#### Membership

GCIL is a membership organisation, although membership is not required in order to receive a service. Full membership is open to any individual who is substantially or permanently disabled, other than employees of the organisation.

## **Glasgow Centre For Inclusive Living**

Associate membership is open to any individual (other than employees of the organisation), or any body, whether incorporated or unincorporated.

### **Report of the Directors (continued)**

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#### **Membership (continued)**

The amount of the membership subscription must be decided by ordinary resolution. Membership is for life and is currently free for both Full and Associate Members.

Full Members are entitled to nominate directors, stand for election to the Board of Directors, elect Directors, and vote at the Biennial General Meeting. Associate Members are entitled to receive notice of General Meetings, receive the relevant reports and accounts, and attend and speak (but not vote) at any General Meeting.

In the event of the company being wound up, members are required to contribute an amount no greater than £5.

The organisation's membership base grew by 12.5% during the year, as a result of our work to reengage with members under our One Voice Strategic Pillar.

#### **Recruitment and Appointment of Directors**

Member Directors must be Full Members (and therefore self-identifying disabled people) and are elected by the full membership. Appointed Directors may be Full or Associate Members and are appointed by the Board of Directors. The maximum number of Member Directors is nine, and the minimum number of appointed Directors is three. The Directors of the organisation are also charity trustees for the purposes of charity law. Under the requirement of the Memorandum and Articles of Association, each year one third of directors, those longest-serving, must step down from the Board but may stand for re-election at the next Biennial General Meeting. This mechanism ensures that at least 75% of the Board of Directors are disabled people and that GCIL qualifies as a genuine user-led organisation, with the majority of Directors having lived experience of the issues faced by disabled people.

Any gaps in specific areas such as financial, marketing or legal experience are identified via annual skills audits and are addressed through targeted recruitment of additional Directors by election or appointment.

Most Member Directors are already generally familiar with GCIL's work, either through using services, or attending previous AGMs etc. Nonetheless, all new Directors are issued with a handbook containing key documents such as the Memorandum & Articles of Association, Strategic & Operational Plans, Audited Accounts, key policies and procedures etc. They are also invited to attend an induction session jointly led by the Chairperson and the Chief Executive.



## Report of the Directors (continued)

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### Recruitment and Appointment of Directors (continued)

This covers:

- introductions to staff
- the responsibilities of company Directors and charity trustees
- the structure of the organisation
- services provided
- key policies and procedures
- current financial position
- future plans and objectives

From time to time, additional, more formal, training sessions are also held, sometimes jointly with staff, on issues such as financial management, employment law, or equality and diversity.

### Organisational Structure

GCIL's Board of Directors meets four times a year and is responsible for the strategic direction and policy of the organisation. The positions of Chairperson, Vice Chairperson, Treasurer, and Company Secretary are appointed by the Board at its first meeting following the AGM. The Chief Executive is usually appointed Company Secretary.

There is a HR working Group, a subcommittee of the Board, which considers Human Resource issues.

Further working groups may be convened for a time-limited period to address specific issues or projects.

Supported people, members and other individuals with specific experience or expertise may be also appointed to the various committees as required. The Chief Executive, Head of Finance and Corporate Services, and the Head of Operations attend Board meetings. Other staff members may attend either meeting as required.

Staff have no voting rights at Board and Committee meetings.

The Chief Executive has overall responsibility for ensuring that the organisation achieves its strategic objectives, delivers the services specified and meets key performance indicators.

## Report of the Directors (continued)

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### Organisational Structure (continued)

The Head of Operations is responsible for the leadership, planning and delivery of the range of services GCIL offers disabled people, overseeing performance in these key areas, ensuring that we provide high quality, efficient and effective services in line with our strategic aims.

The Head of Finance and Corporate Services is responsible for financial management, reporting, and the payroll service. The Chief Executive, The Chief Executive, Head of Finance and Corporate Services, and Head of Operations make up the Senior Management Team which has collective input into the operational and strategic decisions which affect the organisation.

Day to day responsibility for the offices and conference facilities, lie with the Executive PA and her team. Human Resources are supported by an External HR consultant with the Executive PA providing HR administrative support.

During the year in question, GCIL employed an average of 41 staff: 25 frontline providing advice, information, guidance and support, 13 administrative staff, and 4 senior managers. This does not include employment project participants who are classed as Beneficiaries for the purpose of this report. The average number of Beneficiaries employed during the year was 6.

### Reference and Administrative Information

Details of the Member Directors, Appointed Directors, Company Secretary, Auditor, bank, registered office and operational address are on the Company Information page of these financial statements.

## Report of the Directors (continued)

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### Responsibilities of the Board of Directors in Relation to the Financial Statements

The Directors, who are the trustees of the charitable company for the purposes of charity law, are responsible for preparing the Report of the Directors and the financial statements in accordance with applicable law and regulations.

Company law requires the Directors to prepare financial statements for each financial year. Under that law the Directors have elected to prepare the financial statements in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law). Under company law the Directors must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the company and of the surplus or deficit of the company for that period. In preparing these financial statements, the Directors are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the FRS 102 Charities SORP;
- make judgements and accounting estimates that are reasonable and prudent;
- state whether applicable UK 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 company will continue in business.

The Directors are responsible for keeping adequate accounting records that are sufficient to show and explain the charitable company's transactions and disclose with reasonable accuracy at any time the financial position of the charitable company, and enable them to ensure that the financial statements comply with the Companies Act 2006, the Charities and Trustee Investment (Scotland) Act 2005 and Regulation 8 of the Charities Accounts (Scotland) Regulations 2006 (as amended). They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

**Report of the Directors (continued)**

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**Disclosure of Information to the Auditor**

As far as each of the Directors at the time the report is approved are aware:

- a) there is no relevant information of which the charitable company's auditor is unaware; and
- b) the Directors have taken all steps that they ought to have taken to make them aware of any relevant audit information and to establish that the
- c) charitable company's auditor is aware of the information.

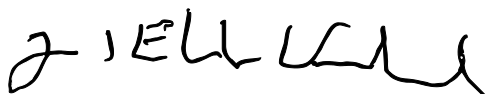
**Auditor**

The auditor, Henderson Loggie LLP, will be proposed for reappointment in accordance with section 485 of the Companies Act 2006.

**Small Companies' Provision**

The report has been prepared in accordance with the special provisions for companies under Section 419(2) of the Companies Act 2006.

This report was approved by the Board of Directors and signed on its behalf by:



Jim Elder-Woodward  
Chairperson

26 March 2026

## **Opinion**

We have audited the financial statements of Glasgow Centre for Inclusive Living (the charitable company) for the year ended 31 March 2025 which comprise the Statement of Financial Activities (incorporating the Income and Expenditure Account), the Balance Sheet, the Statement of Cash Flows and the notes to the financial statements, including a summary of 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 charitable company's affairs as at 31 March 2025 and of its incoming resources and application of resources, including its income and expenditure, 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 requirements of the Companies Act 2006, 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 charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the United Kingdom, including the Financial Reporting Council's Ethical Standard, and the provisions available for small entities, in the circumstances set out in note 7 to the financial statements and we have fulfilled our 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 audit opinion.

**Conclusions relating to going concern**

In auditing the financial statements, we have concluded that the Directors' (who are also the trustees of the charity for charity law purposes) 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 charitable company'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 Directors 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 Directors are responsible for the other information contained within the annual report. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, 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 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.

**Opinions on other matters prescribed by the Companies Act 2006**

In our opinion, based on the work undertaken in the course of the audit:

- the information given in the Report of the Directors for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the Report of the Directors has been prepared in accordance with applicable legal requirements.

**Matters on which we are required to report by exception**

In the light of the knowledge and understanding of the charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the Report of the Directors.

We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 and the Charities Accounts (Scotland) Regulations 2006 (as amended) require us to report to you if, in our opinion:

- adequate and proper accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of Directors' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit; or
- The Directors were not entitled to prepare the financial statements in accordance with the small companies' regime and take advantage of the small companies' exemption in preparing the Report of the Directors and take advantage of the small companies' exemption from the requirement to prepare a Strategic Report.

## **Responsibilities of the Directors**

As explained more fully in the Directors' responsibilities statement set out on page 16, the Directors (who are the Directors for the purposes of company law and trustees for the purposes of charity law) 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 Directors 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 Directors are responsible for assessing the charitable company'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 Directors either intend to liquidate the charitable company or 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 under the Companies Act 2006 and report in accordance with the Acts 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. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below.



**The extent to which the audit was considered capable of detecting irregularities including fraud**

As part of our planning process:

- We enquired of management the systems and controls the charitable company has in place, the areas of the financial statements that are mostly susceptible to the risk of irregularities and fraud, and whether there was any known, suspected or alleged fraud. Management informed us that there were no instances of known, suspected or alleged fraud;
- We obtained an understanding of the legal and regulatory frameworks applicable to the charitable company. We determined that the following were most relevant: health and safety; Employment Law; GDPR; and compliance with charity legislation and the UK Companies Act;
- We considered the incentives and opportunities that exist in the charitable company, including the extent of management bias, which present a potential for irregularities and fraud to be perpetrated, and tailored our risk assessment accordingly; and
- Using our knowledge of the charitable company, together with the discussions held with management at the planning stage, we formed a conclusion on the risk of misstatement due to irregularities including fraud and tailored our procedures according to this risk assessment.

The key procedures we undertook to detect irregularities including fraud during the course of the audit included:

- Enquiries with management about any known or suspected instances of non-compliance with laws and regulations and fraud;
- Reviewing available meeting minutes;
- Challenging assumptions and judgements made by management in their significant accounting estimates; and
- Auditing the risk of management override of controls, including through testing journal entries and other adjustments for appropriateness

**Independent Auditor's Report to the Members and Directors  
for the Year Ended 31 March 2025 (cont.)**

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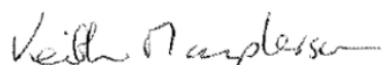
Owing to the inherent limitations of an audit, there is an unavoidable risk that some material misstatements in the financial statements may not be detected, even though the audit is properly planned and performed in accordance with the ISAs (UK). For instance, the further removed non-compliance is from the events and transactions reflected in the financial statements, the less likely the auditor is to become aware of it or to recognize the non-compliance. The risk is also greater regarding irregularities occurring due to fraud rather than error, as fraud involves intentional concealment, forgery, collusion, omission or misrepresentation. The primary responsibility for the prevention and detection of irregularities and fraud rests with the trustees.

A further description of our responsibilities is available on the Financial Reporting Council's website at: [www.frc.org.uk/auditorsresponsibilities](http://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 charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006 and to the charitable company's Directors (who are the trustees for the purposes of charity law), as a body, in accordance with regulation 10 of the Charities Accounts (Scotland) Regulations 2006 (as amended).

Our audit work has been undertaken so that we might state to the charitable company's members, as a body, and the charitable company's Directors, as a body, 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 charitable company, the charitable company's members, as a body, and the charitable company's Directors, as a body, for our audit work, for this report, or for the opinions we have formed.



26 March 2026

**Keith Macpherson, Senior Statutory Auditor**  
**For and on behalf of**  
**Henderson Loggie LLP, Statutory Auditor**

Eligible to act as an auditor in terms of Section 1212 of the Companies Act 2006  
The Stamp Office, Level 5, 10-14 Waterloo Place  
Edinburgh EH1 3EG

# Glasgow Centre For Inclusive Living

## Statement Of Financial Activities (Including Income And Expenditure Account) for the year ended 31 March 2025

	Notes	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total Funds 2025 £	Total Funds 2024 £
<b>Income from:</b>						
Donations and legacies		55,000	-	-	55,000	-
Charitable activities	5	937,895	-	801,516	1,739,411	1,731,113
Investment income		18,842	-	-	18,842	
		<u>1,011,737</u>	<u>-</u>	<u>801,516</u>	<u>1,813,253</u>	<u>1,731,113</u>
<b>Expenditure on:</b>						
Charitable activities	6	(1,190,942)	-	(801,516)	(1,992,458)	(1,661,716)
<b>Net income / (expenditure)</b>		<b>(179,205)</b>	<b>-</b>	<b>-</b>	<b>(179,205)</b>	<b>69,397</b>
Transfers between funds	14,15	-	-	-	-	-
<b>Net movements in funds</b>	<b>7</b>	<b>(179,205)</b>	<b>-</b>	<b>-</b>	<b>(179,205)</b>	<b>69,397</b>
<b>Reconciliation of funds:</b>						
Total funds brought forward		460,365	245,257	45,000	750,622	681,225
<b>Total funds carried forward</b>	<b>14,15</b>	<b><u>281,160</u></b>	<b><u>245,257</u></b>	<b><u>45,000</u></b>	<b><u>571,417</u></b>	<b><u>750,622</u></b>

The Statement of Financial Activities includes all gains and losses in the year. All income and expenditure derive from continuing operations.

The notes on pages 29 to 49 form part of these financial statements

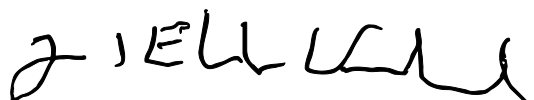
# Glasgow Centre For Inclusive Living

## Balance Sheet As at 31 March 2025

	Notes	2025 £	2024 £
<b>Fixed assets</b>			
Tangible assets	11	<b>38,254</b>	26,519
<b>Current assets</b>			
Debtors	12	<b>269,857</b>	204,246
Cash at bank and in hand		<b>475,540</b>	816,226
		<b>745,397</b>	1,020,472
<b>Creditors:</b> Amounts falling due within one year	13	<b>(203,998)</b>	(228,969)
<b>Net current assets</b>		<b>541,399</b>	791,503
Provision for liabilities and charges	21	<b>(8,236)</b>	(67,400)
<b>Net assets</b>		<b>571,417</b>	750,622
<b>Funds</b>			
Unrestricted funds	15	<b>281,160</b>	460,365
Designated funds	15	<b>245,257</b>	245,257
		<b>526,417</b>	705,622
Restricted funds	14, 15	<b>45,000</b>	45,000
<b>Total funds</b>	15	<b>571,417</b>	750,622

The notes on pages 29 to 49 form part of these financial statements. These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime.

These financial statements were authorised for issue by the Board of Directors on 26 March 2026 and are signed on its behalf by:



**Jim Elder-Woodward**  
**Chairperson**  
Company No: SC161693

# Glasgow Centre For Inclusive Living

## Statement Of Cash Flows for the Year Ended 31 March 2025

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	Notes	2025 £	2024 £
<b>Cash flows from operating activities</b>			
Cash (used in)/generated from operating activities	17	(312,503)	66,552
<b>Cash flows from investing activities</b>			
Purchase of fixed assets		(28,183)	(10,370)
<b>Increase/(Decrease) in cash in the year</b>		<b>(340,686)</b>	56,182
Cash and cash equivalents at 1 April		816,226	760,044
<b>Cash and cash equivalents at 31 March</b>		<b>475,540</b>	816,226

The notes on pages 29 to 49 form part of these financial statements.

### 1. General information

These financial statements are presented in pounds sterling (GBP) as that is the currency in which the organisation's transactions are denominated.

The object of the organisation is relieving the needs of persons within Scotland who are substantially or permanently disabled by providing or encouraging the provision of services which will improve their conditions of life and also facilitate their active participation in, and full integration into society.

Glasgow Centre for Inclusive Living is an incorporated charity limited by guarantee in the United Kingdom and is registered in Scotland. It is recognised as a charity for tax purposes by HMRC and is registered with the Office of the Scottish Charity Regulator (OSCR) under charity number SC024299. Details of the registered office can be found in the Company information at the front of this report.

The charitable company is defined as a public benefit entity and has complied with all disclosure requirements relating to public benefit entities.

### 2. Accounting policies

The principal accounting policies applied in the preparation of these financial statements are noted below. These policies have been applied consistently to all the years presented, in dealing with items which are considered material in relation to the charitable company's financial statements unless otherwise stated.

#### **Basis of accounting**

The financial statements have been prepared under the historical cost convention unless otherwise specified within the accounting policies and, in accordance with 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 Policies), the Statement of Recommended Practice (SORP) "Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102)", the Companies Act 2006, the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended).

## **2. Accounting policies (cont'd)**

### **Basis of accounting (cont'd)**

The preparation of financial statements in compliance with FRS 102 requires the use of certain accounting estimates. It also requires management to exercise their judgement in the process of applying the accounting policies. Use of available information and application of judgement are inherent in the formation of estimates. Actual outcomes in the future could differ from such estimates. The areas involving a higher degree of judgement or complexity, or areas where assumptions and estimates are significant to the financial statements are disclosed in note 3.

### **Going concern**

The charity is a company limited by guarantee and relies upon funding from grants for its current and future commitments. Glasgow Centre for Inclusive Living has no borrowings and net assets of £571,417 at 31 March 2025 and therefore the Directors consider, based on forecast income and expenditure for 12 months from the date of approval these financial statements, that no material uncertainty in respect of going concern has been identified and it is appropriate to prepare the financial statements on the going concern basis.

### **Income recognition**

All income is included in the Statement of Financial Activities when the charitable company is entitled to the income, the amount can be measured reliably and it is probable that the income will be received. The following specific policies are applied to particular categories of income:

- Donations income is received by way of grants, donations and gifts and is included in full in the Statement of Financial Activities when the charitable company is entitled to the income, it is probable that the income will be received and the amount can be measured reliably;
- Donated services and facilities are included at the value to the charitable company where this can be quantified. The value of services provided by volunteers has not been included in these accounts;
- Income from charitable activities is accounted for when earned; and
- Incoming resources from grants, where related to performance and specific deliverables, are accounted for as the charitable company earns the right to consideration by its performance.

## **2. Accounting policies (cont'd)**

### **Government grants**

Government grants are recognised when the charitable company is entitled to the grant, it is probable that the income will be received and the amount can be measured reliably.

### **Expenditure recognition**

Expenditure is recognised as a legal or constructive obligation arises. Expenditure includes VAT which cannot be recovered. All liabilities are recognised when a contractual obligation is in place.

- Charitable expenditure comprises those costs incurred by the charitable company in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them;
- Governance costs include those costs associated with meeting the constitutional and statutory requirements of the charitable company and include the costs linked to the strategic management of the charitable company; and
- Support costs are allocated to activities on the basis of the relative costs of those activities.

### **Pensions**

The charitable company operates a non-contributory pension scheme which is categorised as a defined contribution scheme. The charitable company contributes 6% of salary and employees contribute various amounts.

The charitable company contributes to a defined benefit scheme, The Pensions Trust's Growth Plan. The assets of the scheme are held separately from those of the charitable company in an independently administered fund. The assets and liabilities of the scheme relating to a specific employer cannot be separately identified and as such only contributions paid in respect of employees are charged to the Statement of Financial Activities.



**2. Accounting policies (cont'd)**

**Fund accounting**

Unrestricted funds are available for use at the discretion of the Directors in furtherance of the general objectives of the charitable company.

Restricted funds are subjected to restrictions on their expenditure imposed by the donor or through the terms of the funding.

Designated funds are unrestricted funds earmarked by the Board for specific purposes, which the Board maintains the right to utilise as it sees fit.

**Fixed assets**

Fixed assets are stated at cost less accumulated depreciation. The costs of minor additions or those costing below £100 are not capitalised. Minor additions are defined as items which are not expected to provide any significant benefit for a period of greater than 1 year or likely to require replacement within 3-5 years. Any asset fully funded from grant income is fully depreciated in the year of acquisition. Depreciation is provided at rates calculated to write off the cost of each asset over its expected useful life as follows:

Fittings and equipment	20% straight line
IT Equipment	20%-33% straight line (100% straight line if entirely grant funded)

**Debtors**

Short term debtors are measured at transaction price, less any impairment.

**Cash and cash equivalents**

Cash at bank and 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.

**2. Accounting policies (cont'd)**

**Creditors**

Creditors are recognised where the charitable 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. Short term creditors are measured at the transaction price after allowing for any trade discounts due.

**Financial instruments**

The charitable company only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments that are payable or receivable within one year are initially and subsequently measured at the undiscounted amount of cash expected to be paid or received. Debt instruments payable or receivable after more than one year are initially measured at the net present value of the future cash flows and subsequently at amortised cost using the effective interest method.

**Operating lease agreements**

Rentals paid under operating leases are charged to the Statement of Financial Activities on a straight line basis over the lease term.

**Provisions**

Provisions represent expenditure which has been committed for a purpose, but the amount and timing of the settlement is uncertain. The amount provided is a reasonable estimate of the expected cost.

### 3. Judgements in applying accounting policies and key sources of estimation uncertainty

In preparing the financial statements, management is 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.

The Board is satisfied that the accounting policies are appropriate and applied consistently.

### 4. Comparative Statement of Financial Activities (including Income and Expenditure Account for year end 31 March 2024)

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total Funds 2024 £
<b>Income from:</b>				
Charitable activities	935,389	-	795,724	1,731,113
<b>Expenditure on:</b>				
Charitable activities	(865,992)	-	(795,724)	(1,661,716)
<b>Net income / (expenditure)</b>	69,397	-	-	69,397
Transfers between funds	-	-	-	-
<b>Net movements in funds</b>	<b>69,397</b>	<b>-</b>	<b>-</b>	<b>69,397</b>

**5. Charitable activities income**

	Unrestricted Funds	Designated Funds	Restricted Funds	2025 Total
	£	£	£	£
Glasgow City Council (GCC): GCIL support	479,868	-	-	479,868
East Dunbartonshire Council: Take Control (East Dunbartonshire)	-	-	137,838	137,838
Conference Suite Room Hire	1,384	-	-	1,384
Equality Academy NHS Placements	-	-	187,529	187,529
Greater Glasgow & Clyde Health Board: GCIL Housing	-	-	25,000	25,000
Scottish Government: Support in the Right Direction fund: SDS Development Project	-	-	229,316	229,316
South Lanarkshire Council: Take Control (South Lanarkshire)	-	-	152,722	152,722
Glasgow City Health and Social Care Partnership: Housing Service	-	-	27,000	27,000
Glasgow City Council Homelessness Partnership	-	-	22,000	22,000
GCIL payroll	257,811	-	-	257,811
Access to Work Income	-	-	13,835	13,835
North Lanarkshire Council: Take Control (North Lanarkshire)	137,224	-	-	137,224
National Lottery Income	-	-	4,778	4,778
Management Fees	61,608	-	-	61,608
Commonwealth Fund Income	-	-	1,498	1,498
	<u>937,895</u>	<u>-</u>	<u>801,516</u>	<u>1,739,411</u>

**5. Charitable activities income (cont'd)**

	<i>Unrestricted Funds</i>	<i>Designated Funds</i>	<i>Restricted Funds</i>	<i>2024 Total</i>
	£	£	£	£
Glasgow City Council (GCC): GCIL support	479,868	-	-	479,868
East Dunbartonshire Council: Take Control (East Dunbartonshire)	-	-	141,372	141,372
Conference Suite Room Hire	2,180	-	-	2,180
Equality Academy NHS Placements	-	-	110,102	110,102
Scottish Government Equality Academy	-	-	66,731	66,731
Greater Glasgow & Clyde Health Board: GCIL housing	-	-	25,000	25,000
Scottish Government: Home2Fit	-	-	-	-
Scottish Government: Support in the Right Direction fund: SDS Development Project	-	-	218,502	218,502
South Lanarkshire Council: Take Control (South Lanarkshire)	-	-	152,722	152,722
Glasgow City Health and Social Care Partnership: housing service	-	-	27,000	27,000
Miscellaneous	6,124	-	-	6,124
Glasgow City Council Homelessness Partnership	-	-	22,000	22,000
GCIL payroll	228,889	-	-	228,889
Access to Work Income	-	-	14,139	14,139
North Lanarkshire Council: Take Control (North Lanarkshire)	137,224	-	-	137,224
Glasgow City Council: Emerging Needs Covid Recovery Fund	-	-	18,156	18,156
Management Fees	61,608	-	-	61,608
EHRC Housing	19,496	-	-	19,496
	<u>935,389</u>	<u>-</u>	<u>795,724</u>	<u>1,731,113</u>

## 5. Charitable activities income (cont'd)

Charitable activities income is split by activity as follows:

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total 2025 £
Support services for disabled people	1,011,737	-	801,516	1,813,253
	<u>1,011,737</u>	<u>-</u>	<u>801,516</u>	<u>1,813,253</u>
	<u><u>1,011,737</u></u>	<u><u>-</u></u>	<u><u>801,516</u></u>	<u><u>1,813,253</u></u>
	<i>Restated Unrestricted Funds £</i>	<i>Designated Funds £</i>	<i>Restricted Funds £</i>	<i>Restated Total 2024 £</i>
Support services for disabled people	935,389	-	795,724	1,731,113
	<u>935,389</u>	<u>-</u>	<u>795,724</u>	<u>1,731,113</u>
	<u><u>935,389</u></u>	<u><u>-</u></u>	<u><u>795,724</u></u>	<u><u>1,731,113</u></u>

## 6. Charitable activities expenditure

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total 2025 £
Provision of support services for disabled people	1,190,942	-	801,516	1,992,458
	<u>1,190,942</u>	<u>-</u>	<u>801,516</u>	<u>1,992,458</u>
	<u><u>1,190,942</u></u>	<u><u>-</u></u>	<u><u>801,516</u></u>	<u><u>1,992,458</u></u>
	<i>Unrestricted Funds £</i>	<i>Designated Funds £</i>	<i>Restricted Funds £</i>	<i>Total 2024 £</i>
Provision of support services for disabled people	865,992	-	795,724	1,661,716
	<u>865,992</u>	<u>-</u>	<u>795,724</u>	<u>1,661,716</u>
	<u><u>865,992</u></u>	<u><u>-</u></u>	<u><u>795,724</u></u>	<u><u>1,661,716</u></u>

All support costs are attributable to the singular charitable activity of provision of support services for disabled people.

Notes to the Financial Statements for the Year Ended 31 March 2025

**7. Net movement in funds**

	<b>2025</b>	<b>2024</b>
	<b>£</b>	<b>£</b>
This is stated after charging:		
Depreciation	<b>16,447</b>	13,448
Auditor's remuneration	<b>12,000</b>	10,965
Operating lease rentals		
- land and buildings	<b>66,330</b>	65,622
- other	<b>12,173</b>	12,173
	<u><b>          </b></u>	<u><b>          </b></u>

**Non audit services**

In common with many other companies of our size we use our auditor to assist with the preparation of financial statements.

**8. Staff costs and numbers**

	<b>2025</b>	<b>2024</b>
	<b>£</b>	<b>£</b>
Staff costs were as follows:		
Salaries and wages	<b>1,227,170</b>	999,807
Social security costs	<b>113,160</b>	89,157
Pension	<b>71,642</b>	56,032
Temporary staff costs	-	34,746
Termination payments	<b>15,990</b>	15,403
	<u><b>          </b></u>	<u><b>          </b></u>
	<u><b>1,427,962</b></u>	<u><b>1,195,145</b></u>

One employee received emoluments of more than £60,000 (2024: one).

The average number of employees (head count) during the year were as follows:

	<b>2025</b>	<b>2024</b>
	<b>Number</b>	<b>Number</b>
Average number of employees	<u><b>36</b></u>	<u><b>32</b></u>

**8. Staff costs and numbers (continued)**

GCIL delivers a number of employment programmes for disabled people. This year the programmes have provided 6 in employment / training opportunities (2024: 12) across Scotland.

The key management personnel typically consists of the Chief Executive, the Finance Director, the Operations Manager and the HR and Office Manager. The key management personnel received emoluments of £207,889 (2024: £144,388), the increase from prior year as certain posts were not filled for some periods during the prior year. Pension contributions of £10,462 (2024: £11,770) were also made.

**9. Directors' remuneration and related party transactions**

No member of the Board of Directors received any remuneration during the year (2024: none).

Travel costs of £41 were reimbursed to Directors during the year (2024: £66).

During the year 2 Directors (2024: 2) paid a total of £988 (2024: £592) for payroll services. At the year-end, £128 (2024: £60) was due from Directors in respect of these services.

**10. Taxation**

As a charity, Glasgow Centre for Inclusive Living is exempt from tax on income and gains falling within sections 478-489 of the Corporation Tax Act 2010 to the extent that these are applied to its charitable objects. No tax charges have arisen in the charity.



**11. Tangible fixed assets**

<b>Cost</b>	<b>Fittings and Equipment £</b>	<b>IT Equipment £</b>	<b>Total £</b>
At 1 April 2024	<b>92,381</b>	<b>164,166</b>	<b>256,547</b>
Additions	<b>20,689</b>	<b>7,494</b>	<b>28,183</b>
	<hr/>	<hr/>	<hr/>
At 31 March 2025	<b>113,070</b>	<b>171,660</b>	<b>284,730</b>
	<hr/>	<hr/>	<hr/>
<b>Accumulated depreciation</b>			
At 1 April 2024	<b>89,918</b>	<b>140,111</b>	<b>230,029</b>
Charge for the year	<b>2,820</b>	<b>13,627</b>	<b>16,447</b>
	<hr/>	<hr/>	<hr/>
At 31 March 2025	<b>92,738</b>	<b>153,738</b>	<b>246,476</b>
	<hr/>	<hr/>	<hr/>
<b>Net book value</b>			
At 31 March 2025	<b>20,332</b>	<b>17,922</b>	<b>38,254</b>
	<hr/>	<hr/>	<hr/>
At 31 March 2024	<b>2,463</b>	<b>24,055</b>	<b>26,518</b>
	<hr/>	<hr/>	<hr/>

**12. Debtors**

	<b>2025 £</b>	<b>2024 £</b>
Grant income due	<b>85,131</b>	36,716
Prepayments	<b>43,216</b>	36,065
Accrued income	<b>5,994</b>	6,602
Other debtors	<b>135,516</b>	124,863
	<hr/>	<hr/>
	<b>269,857</b>	<b>204,246</b>
	<hr/>	<hr/>

**13. Creditors: amount falling due within one year**

	<b>2025</b>	<b>2024</b>
	<b>£</b>	<b>£</b>
Accrued charges	<b>40,945</b>	46,395
Trade Creditors	<b>53,726</b>	81,255
Social security & other taxation	<b>30,266</b>	27,795
Grants in advance	<b>75,914</b>	70,771
Other creditors	<b>3,147</b>	2,753
	<b>203,998</b>	228,969

Included in social security and other taxation is £7,075 (2024: £7,520) in respect of pension contributions to be paid to the various pension providers.

	<b>2025</b>	<b>2024</b>
	<b>£</b>	<b>£</b>
<b>Grants in advance</b>		
At 1 April	<b>70,771</b>	84,689
Received in the year	<b>14,333</b>	24,320
Released to the SOFA in the year	<b>(9,190)</b>	(38,237)
At 31 March	<b>75,914</b>	70,771

Grants in advance of £75,914 (2024: £70,771), relates to monies received or invoiced which are specifically for future projects or delivery. The deferred income is released when the project takes place, usually in the subsequent financial year.

#### 14. Analysis of restricted fund movements

	<i>At 1 April 2024 £</i>	<i>Income £</i>	<i>Expenditure £</i>	<i>Transfers £</i>	<i>At 31 March 2025 £</i>
Take Control: East Dunbartonshire	3,888	<b>137,838</b>	<b>(137,838)</b>	-	<b>3,888</b>
Take Control: South Lanarkshire	-	<b>152,722</b>	<b>(152,722)</b>	-	-
Housing Service	-	<b>74,000</b>	<b>(74,000)</b>	-	-
Equality Academy	30,774	<b>187,529</b>	<b>(187,529)</b>	-	<b>30,774</b>
NHS Professional Careers Programme 2022-24	3,821	-	-	-	<b>3,821</b>
Scottish Government Support in the Right Direction	17	<b>229,316</b>	<b>(229,316)</b>	-	<b>17</b>
GCC: Emerging Needs Covid Recovery Fund	-	-	-	-	-
Access to Work	-	<b>13,835</b>	<b>(13,835)</b>	-	-
BIG Lottery DRILL	6,500	-	-	-	<b>6,500</b>
National Big Lottery	-	<b>4,778</b>	<b>(4,778)</b>	-	-
Commonwealth Fund	-	<b>1,498</b>	<b>(1,498)</b>	-	-
	<u>45,000</u>	<u><b>801,516</b></u>	<u><b>(801,516)</b></u>	<u>-</u>	<u><b>45,000</b></u>

14. Analysis of restricted fund movements (cont'd)

	<i>At 1 April</i> 2023 £	Income £	Expenditure £	Transfers £	<i>At 31 March</i> 2024 £
Take Control: East Dunbartonshire	3,888	141,372	(141,372)	-	3,888
Take Control: South Lanarkshire	-	152,722	(152,722)	-	-
Housing Service	-	74,000	(74,000)	-	-
Equality Academy	30,774	110,102	(110,102)	-	30,774
NHS Professional Careers Programme 2022-24	3,821	66,731	(66,731)	-	3,821
Scottish Government Support in the Right Direction	17	218,502	(218,502)	-	17
GCC: Emerging Needs Covid Recovery Fund	-	18,156	(18,156)	-	-
Access to Work	-	14,139	(14,139)	-	-
BIG Lottery DRILL	6,500	-	-	-	6,500
	<u>45,000</u>	<u>795,724</u>	<u>(795,724)</u>	<u>-</u>	<u>45,000</u>

<b>Name of Fund</b>	<b>Description nature and purpose of fund</b>
Take Control: East Dunbartonshire	Funding from East Dunbartonshire Council to provide and develop SDS support services in East Dunbartonshire.
Take Control: South Lanarkshire	Funding from South Lanarkshire Council to provide SDS support services in South Lanarkshire.
Scottish Government: Support in the Right Direction / Making the Most of	Funding from the Scottish Government to develop GCIL's SDS support services in line with a rapidly changing policy and practice environment.

Notes to the Financial Statements for the Year Ended 31 March 2025

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**14. Analysis of restricted fund movements (cont'd)**

Housing Service	Funding to support and develop a range of housing advice services for disabled people. This work is funded from a variety of sources including Glasgow City Council Integrated Grant Fund, Glasgow City Homelessness Partnership, Glasgow City Health and Social Care Partnership, Glasgow & Clyde Health Board.
Equality Academy	Funding from NHS Boards around Scotland and other sources of generated funds to support and develop an employment capacity building programme for disabled people combined with a consultancy, marketing, and market research facility.
Equality Academy NHS Professional Careers Programme 2023-24	Funding from the Scottish Government to support and develop an employment capacity building programme for disabled people combined with a consultancy, marketing, and market research facility.
GCC: Emerging Needs Covid Recovery Fund	To target poverty reduction and a community-focused recovery from the coronavirus pandemic (addressing Barriers to Employment Opportunities).
BIG Lottery DRILL	Funding for dissemination from the BIG Lottery funded DRILL (Disability Research on Independent Living and Learning) research project on SDS which GCIL conducted in partnership with the University of Stirling.

An amount of £nil (2024: £nil) was transferred from Unrestricted Reserves to Restricted Reserves in order to provide further funding towards these services.

## Notes to the Financial Statements for the Year Ended 31 March 2025

## 15. Funds

<b>Current year</b>	<b>As at 31 March 2024 £</b>	<b>Net income/ (expenditure) £</b>	<b>Transfers £</b>	<b>As at 31 March 2025 £</b>
<b>Restricted Funds</b>	45,000	-	-	45,000
<b>Unrestricted Funds</b>	460,365	(179,205)	-	281,160
<b>Designated Funds</b>	245,257	-	-	245,257
	<u>750,622</u>	<u>(179,205)</u>	<u>-</u>	<u>571,417</u>
<b>Total Funds</b>	<u>750,622</u>	<u>(179,205)</u>	<u>-</u>	<u>571,417</u>

<b>Prior year 2023/24</b>	<b>As at 31 March 2023 £</b>	<b>Net income/ (expenditure) £</b>	<b>Transfers £</b>	<b>As at 31 March 2024 £</b>
Restricted Funds	45,000	-	-	45,000
Unrestricted Funds	390,968	69,397	-	460,365
Designated Funds	245,257	-	-	245,257
	<u>681,225</u>	<u>69,397</u>	<u>-</u>	<u>750,622</u>
<b>Total Funds</b>	<u>681,225</u>	<u>69,397</u>	<u>-</u>	<u>750,622</u>

The Designated Fund was set up to designate an estimated three months' core costs in line with the policy stated in the Report of the Directors. Between the Designated Fund and Unrestricted Fund, the company has sufficient funds to fund three months' core costs.

Transfers of funds from the Unrestricted Fund to the Restricted Fund during the year were as a result of a decision by the Board to support the delivery of restricted projects.

**16. Analysis of Net Assets between Funds**

<b>2025</b>	<b>Fixed Assets £</b>	<b>Net Current Assets £</b>	<b>Provisions for liabilities and charges £</b>	<b>Total £</b>
Restricted Funds	-	45,000	-	45,000
Unrestricted Funds	38,254	251,142	(8,236)	281,160
Designated Funds	-	245,257	-	245,257
	<u>38,254</u>	<u>541,399</u>	<u>(8,236)</u>	<u>571,417</u>

<b>2024</b>	<i>Fixed Assets £</i>	<i>Net Current Assets £</i>	<i>Provisions for liabilities and charges £</i>	<i>Total £</i>
<i>Restricted Funds</i>	-	45,000	-	45,000
<i>Unrestricted Funds</i>	26,519	501,146	(67,400)	460,365
<i>Designated Funds</i>	-	245,257	-	245,257
	<u>26,519</u>	<u>791,503</u>	<u>(67,400)</u>	<u>750,622</u>

**17. Cash flows from operating activities**

	<b>2025 £</b>	<b>2024 £</b>
Net (expenditure) / income	<b>(179,205)</b>	69,397
Depreciation	<b>16,447</b>	13,448
(Increase) / decrease in debtors	<b>(65,611)</b>	(24,304)
Increase / (decrease) in creditors	<b>(24,970)</b>	3,011
Increase in provisions	<b>(59,164)</b>	5,000
	<u>(312,503)</u>	<u>66,552</u>

**Net cash (used in)/generated from operating activities**

**18. Pensions****The Pensions Trust's Growth Plan (the Plan)**

GCIL participates in The Pensions Trust's Growth Plan (the Plan). The Plan is funded and is not contracted-out of the State scheme. The Plan is a multi-employer pension plan.

It is not possible in the normal course of events to identify on a reasonable and consistent basis the share of underlying assets and liabilities belonging to individual participating employers. Accordingly, due to the nature of the Plan, the accounting charge for the period under FRS 102 represents the employer contribution payable.

GCIL paid contributions at the rate of 6% of pensionable salaries during the accounting period. Members paid contributions at the rate of 0% to 12% during the accounting period.

As at the Balance Sheet date there were 3 (2024: 3) active members of the Plan employed by the charitable company. GCIL has closed the Plan to new entrants.

The financial assumptions underlying the valuation as at 30 September 2020 were as follows:

	<b>% p.a.</b>
Rate of return on assets	Initial rate of gilt yield curve plus 1.96% p.a. at the valuation date tapering linearly to gilt yield curve plus 0.85% p.a. over a transition period of 10 years
Discount rate	Initial rate of gilt yield curve plus 1.23% p.a. at the valuation date, tapering linearly to gilt yield curve plus 0.5% p.a. over a 10-yr transition period
Bonuses on accrued benefits	0.0
Inflation: Retail Prices Index (RPI)	RPI inflation curve
Inflation: Consumer Prices Index (CPI)	RPI less 1.0%



**18. Pensions (cont'd)**

At 30 September 2020, the market value of the Plan's assets was £799 million and the Plan's Technical Provisions (i.e. past service liabilities) was £832 million. The update, therefore, revealed a shortfall of assets compared with the value of liabilities of £33 million, equivalent to a funding level of 96%.

The Growth Plan is a "last man standing" multi-employer scheme. This means that if a withdrawing employer is unable to pay its debt on withdrawal the liability is shared amongst the remaining employers. The participating employers are therefore, jointly and severally liable for the deficit in the Growth Plan.

GCIL has been notified by The Pensions Trust of a potential employer debt on withdrawal from the Plan based on the latest financial position of the Plan.

As the charitable company does not intend to withdraw from the scheme and the trustee has confirmed that there is no intention to wind up the Scheme, no liability for this has been recognised in these financial statements.

**19. Contingent liabilities**

GCIL has had ongoing correspondence with HMRC after they contacted some organisations providing payroll services to clients in receipt of self-directed support payments suggesting that such payroll services should be subject to VAT. The Directors are of the opinion that no liability exists and that the company is in a strong position to defend any challenge.

**20. Operating lease commitments**

	<b>2025</b>	<b>2025</b>	<b>2024</b>	<b>2024</b>
	<b>Land &amp;</b>	<b>Other</b>	<b>Land &amp;</b>	<b>Other</b>
	<b>buildings</b>	<b>£</b>	<b>buildings</b>	<b>£</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
Operating leases which expire:				
Not later than one year	<b>66,330</b>	<b>12,173</b>	66,330	12,173
Later than one year and not later than five years	<b>168,642</b>	<b>12,173</b>	234,972	24,346
Later than five years	-	-	-	-
	<b>234,972</b>	<b>24,346</b>	301,302	36,518

**21. Provision for liabilities**

	£
Balance at 1 April 2024	67,400
Released	(65,794)
Provided for	6,631
Balance at 31 March 2025	<b>8,237</b>

The provision is for dilapidations works to the Brook Street building (the charity's office premises) and has been charged to the Statement of Financial Activities. Post year end, this liability has been settled in full.

**22. Related party transactions**

There were no related party transactions other than the board expenses to the Board of Directors and transactions with Directors as disclosed in note 9.