

COMPANY REGISTRATION NUMBER: SC223719
CHARITY REGISTRATION NUMBER: SC032253

Overtoun House
Company Limited by Guarantee
Unaudited Financial Statements
30 September 2025

NELSON GILMOUR SMITH

Chartered accountants
Mercantile Chambers
53 Bothwell Street
Glasgow
G2 6TB

Overtoun House

Company Limited by Guarantee

Financial Statements

Year ended 30 September 2025

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Overtoun House

Company Limited by Guarantee

Directors' Annual Report (Incorporating the Director's Report)

Year ended 30 September 2025

The directors, who are also the directors for the purposes of company law, present their report and the unaudited financial statements of the charity for the year ended 30 September 2025.

Reference and administrative details

Registered charity name Overtoun House

Charity registration number SC032253

Company registration number SC223719

Principal office and registered office Overtoun House
Milton Brae
Dumbarton
G82 2SH

The directors

Rev Robert E. Hill
Melissa Hill
Nicholas Rankin
Jessica Tomlinson (Retired 6 August 2025)
Aaron Walker (Appointed 15 October 2025)
Moira Burger

Company secretary Melissa Hill

Independent examiner Andrew B Wilson CA Partner, Nelson Gilmour Smith CAs
Mercantile Chambers
53 Bothwell Street
Glasgow
G2 6TB

Structure, governance and management

The charity is a company limited by guarantee and does not have a share capital. The company is recognised by the Inland Revenue as a Charity for tax purposes.

The Directors take all decisions concerning the charity. Day to day operating decisions are taken by Bob and Melissa Hill.

The directors are responsible for identifying and appointing new directors. The existing directors provide training for new directors.

Overtoun House

Company Limited by Guarantee

Directors' Annual Report (Incorporating the Director's Report) (continued)

Year ended 30 September 2025

Objectives and activities

The Charity was incorporated on 27 September 2001 and its objects as contained in the Memorandum of Association are as follows:

The relief of human suffering or distress for women in crisis and for girls in pregnancy and motherhood and their preparation for life and in furtherance thereof

1. To establish a Christian Centre for hope and healing at Overtoun House (or elsewhere).
2. To establish a residential and training facility for women and girls in pregnancy and crisis and the provision for them of a place of refuge within a time of renewal.
3. To run youth events and the construction of a gymnasium at Overtoun House (or elsewhere).
4. To encourage Christian churches in the locality of the Christian centre to become involved in and to participate in the work and ministry of the Association.

Achievements and performance

In August 2025, after nineteen years of service to the community, the tea room closed. The tea room being open is part of our lease, and we are looking for someone to reopen the tea room. We had four teams from the USA who worked on various parts of the house and grounds. Kinrick Kids, a group for children P1 to P7, held three events in 2024 and 2025. The Glasgow School of Art held their annual art display in the dining room and on the grounds in March of 2025. We also hired out the dining room to a local church when their building was condemned. The church used the dining room for several months. We had one volunteer who helped us three days per week over the year. We also had two interns from the USA with us for four months.

Financial review

The income for the year was £50,403 (2024:£50,178) and after expenditure of £54,440 (2024:£39,415) the deficit for the year was £4,037 (2024 surplus £10,763). Funding for the project comes from a variety of directions: from local churches, individuals, charities and councils, and churches from the United States. Some of this is regular, reliable income while some of it may be by way of one off donations.

Reserves policy

Currently the designated fixed asset reserve amounts to £2 and the free reserves are £5,903 (2024:£9,570). Historically the charity was spending most of its income on refurbishing Overtoun House and was not able to build up free reserves. The costs of refurbishment were capitalised thus building up a designated fixed asset fund which is now fully depreciated.

Investment powers and restrictions

Under the memorandum and articles of association, the charity has the power to make any investment which the directors see fit.

Overtoun House

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Directors' Annual Report (Incorporating the Director's Report) *(continued)*

Year ended 30 September 2025

Plans for future periods

Current plans for the residential floor are to open the residential floor to vulnerable women as a retreat/respite centre. We are looking to reopen the tea room by summer 2026. We are also looking at the potential of seeking young businessmen and women to come onto the Overtoun House Board. We are planning to increase advertisement to have events in the ground floor area and to continue with Woodland Trust, Glasgow School of Art, and other groups.

Small company provisions

This report has been prepared in accordance with the provisions applicable to companies entitled to the small companies exemption.

The directors' annual report was approved on 4 March 2026 and signed on behalf of the board of trustees by:



Melissa Hill
Director

Overtoun House

Company Limited by Guarantee

Independent Examiner's Report to the Directors of Overtoun House

Year ended 30 September 2025

I report on the financial statements for the year ended 30 September 2025, which comprise the statement of financial activities (including income and expenditure account), statement of financial position and the related notes.

Respective responsibilities of directors and examiner

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

Basis of independent examiner's report

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

Independent examiner's statement

In connection with my examination, no matter has come to my attention:

(1) which gives me reasonable cause to believe that in any material respect the requirements:

- to keep accounting records in accordance with section 44(1)(a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations, and
 - to prepare accounts which accord with the accounting records and comply with Regulation 8 of the 2006 Accounts Regulations
- have not been met, or

(2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



Andrew B Wilson CA
Partner, Nelson Gilmour Smith CAs
Independent Examiner

Mercantile Chambers
53 Bothwell Street
Glasgow
G2 6TB

9/3/2006

Overtoun House

Company Limited by Guarantee

Statement of Financial Activities (including income and expenditure account)

Year ended 30 September 2025

			2025		2024
	Note	Unrestricted funds £	Restricted funds £	Total funds £	Total funds £
Income and endowments					
Donations and legacies	5	26,304	—	26,304	31,000
Other trading activities	6	390	—	390	1,048
Investment income	7	196	—	196	127
Other income	8	23,513	—	23,513	18,003
Total income		<u>50,403</u>	<u>—</u>	<u>50,403</u>	<u>50,178</u>
Expenditure					
Expenditure on raising funds:					
Costs of other trading activities	9	355	—	355	792
Expenditure on charitable activities	10,11	53,715	370	54,085	38,623
Total expenditure		<u>54,070</u>	<u>370</u>	<u>54,440</u>	<u>39,415</u>
Net (expenditure)/income and net movement in funds		<u>(3,667)</u>	<u>(370)</u>	<u>(4,037)</u>	<u>10,763</u>
Reconciliation of funds					
Total funds brought forward		9,572	5,000	14,572	3,809
Total funds carried forward		<u>5,905</u>	<u>4,630</u>	<u>10,535</u>	<u>14,572</u>

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

The notes on pages 7 to 15 form part of these financial statements.

Overtoun House

Company Limited by Guarantee

Statement of Financial Position

30 September 2025

	Note	2025 £	£	2024 £
Fixed assets				
Tangible fixed assets	17		2	2
Current assets				
Stocks	18	1,704		1,774
Debtors	19	1,835		1,846
Cash at bank and in hand		13,549		16,860
		<u>17,088</u>		<u>20,480</u>
Creditors: amounts falling due within one year	20	<u>6,555</u>		<u>5,910</u>
Net current assets			<u>10,533</u>	<u>14,570</u>
Total assets less current liabilities			<u>10,535</u>	<u>14,572</u>
Net assets			<u>10,535</u>	<u>14,572</u>
Funds of the charity				
Restricted funds			4,630	5,000
Unrestricted funds			<u>5,905</u>	<u>9,572</u>
Total charity funds	21		<u>10,535</u>	<u>14,572</u>

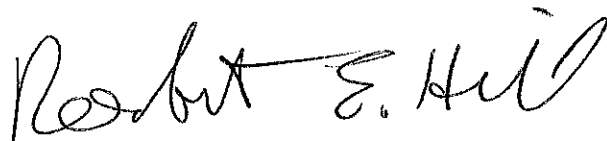
For the year ending 30 September 2025 the charity was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

Directors' responsibilities:

- The members have not required the company to obtain an audit of its financial statements for the year in question in accordance with section 476;
- The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of 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 approved by the board of trustees and authorised for issue on 4 March 2026, and are signed on behalf of the board by:



Rev Robert E. Hill
Chairman

The notes on pages 7 to 15 form part of these financial statements.

Overtoun House

Company Limited by Guarantee

Notes to the Financial Statements

Year ended 30 September 2025

1. General information

The charity is a public benefit entity and a private company limited by guarantee, registered in Scotland and a registered charity in Scotland. The address of the registered office is Overtoun House, Milton Brae, Dumbarton, G82 2SH.

2. Statement of compliance

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (Charities SORP (FRS 102)) and the Companies Act 2006.

3. Accounting policies

Basis of preparation

The financial statements have been prepared on the historical cost basis, as modified by the revaluation of certain financial assets and liabilities and investment properties measured at fair value through income or expenditure.

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

Going concern

There are no material uncertainties about the charity's ability to continue.

Disclosure exemptions

The entity satisfies the criteria of being a qualifying entity as defined in FRS 102. As such, advantage has been taken of the following disclosure exemptions available under paragraph 1.12 of FRS 102:

(a) No cash flow statement has been presented for the company.

Judgements and key sources of estimation uncertainty

The preparation of the financial statements requires management to make judgements, estimates and assumptions that affect the amounts reported. These estimates and judgements are continually reviewed and are based on experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

Overtoun House

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 30 September 2025

3. Accounting policies *(continued)*

Fund accounting

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

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

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

Incoming resources

All incoming resources are included in the statement of financial activities when entitlement has passed to the charity; it is probable that the economic benefits associated with the transaction will flow to the charity and the amount can be reliably measured. The following specific policies are applied to particular categories of income:

- income from donations or grants is recognised when there is evidence of entitlement to the gift, receipt is probable and its amount can be measured reliably.
- legacy income is recognised when receipt is probable and entitlement is established.
- income from donated goods is measured at the fair value of the goods unless this is impractical to measure reliably, in which case the value is derived from the cost to the donor or the estimated resale value. Donated facilities and services are recognised in the accounts when received if the value can be reliably measured. No amounts are included for the contribution of general volunteers.
- income from contracts for the supply of services is recognised with the delivery of the contracted service. This is classified as unrestricted funds unless there is a contractual requirement for it to be spent on a particular purpose and returned if unspent, in which case it may be regarded as restricted.

Overtoun House

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Notes to the Financial Statements *(continued)*

Year ended 30 September 2025

3. Accounting policies *(continued)*

Resources expended

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is classified under headings of the statement of financial activities to which it relates:

- expenditure on raising funds includes the costs of all fundraising activities, events, non-charitable trading activities, and the sale of donated goods.
- expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities.
- other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.

All costs are allocated to expenditure categories reflecting the use of the resource. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs are apportioned between the activities they contribute to on a reasonable, justifiable and consistent basis.

Tangible assets

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

An increase in the carrying amount of an asset as a result of a revaluation, is recognised in other recognised gains and losses, unless it reverses a charge for impairment that has previously been recognised as expenditure within the statement of financial activities. A decrease in the carrying amount of an asset as a result of revaluation, is recognised in other recognised gains and losses, except to which it offsets any previous revaluation gain, in which case the loss is shown within other recognised gains and losses on the statement of financial activities.

Depreciation

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

Long leasehold property	-	Length of lease
Fixtures & fittings	-	25% straight line
Motor Vehicles	-	25% straight line
Equipment	-	25% straight line

Impairment of fixed assets

A review for indicators of impairment is carried out at each reporting date, with the recoverable amount being estimated where such indicators exist. Where the carrying value exceeds the recoverable amount, the asset is impaired accordingly. Prior impairments are also reviewed for possible reversal at each reporting date.

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Notes to the Financial Statements *(continued)*

Year ended 30 September 2025

3. Accounting policies *(continued)*

Impairment of fixed assets *(continued)*

For the purposes of impairment testing, when it is not possible to estimate the recoverable amount of an individual asset, an estimate is made of the recoverable amount of the cash-generating unit to which the asset belongs. The cash-generating unit is the smallest identifiable group of assets that includes the asset and generates cash inflows that largely independent of the cash inflows from other assets or groups of assets.

For impairment testing of goodwill, the goodwill acquired in a business combination is, from the acquisition date, allocated to each of the cash-generating units that are expected to benefit from the synergies of the combination, irrespective of whether other assets or liabilities of the charity are assigned to those units.

Stocks

Stocks are measured at the lower of cost and estimated selling price less costs to complete and sell. Cost includes all costs of purchase, costs of conversion and other costs incurred in bringing the stock to its present location and condition.

4. Limited by guarantee

The Company is Limited by Guarantee, and as such, on winding up each members liability is restricted to £1.

5. Donations and legacies

	Unrestricted Funds £	Total Funds 2025 £	Unrestricted Funds £	Total Funds 2024 £
Donations				
Donations	<u>26,304</u>	<u>26,304</u>	<u>31,000</u>	<u>31,000</u>

6. Other trading activities

	Unrestricted Funds £	Total Funds 2025 £	Unrestricted Funds £	Total Funds 2024 £
Merchandise sales	<u>390</u>	<u>390</u>	<u>1,048</u>	<u>1,048</u>

7. Investment income

	Unrestricted Funds £	Total Funds 2025 £	Unrestricted Funds £	Total Funds 2024 £
Bank interest receivable	<u>196</u>	<u>196</u>	<u>127</u>	<u>127</u>

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Notes to the Financial Statements (continued)

Year ended 30 September 2025

8. Other income

	Unrestricted Funds	Total Funds 2025	Unrestricted Funds	Total Funds 2024
	£	£	£	£
Rental Income	<u>23,513</u>	<u>23,513</u>	<u>18,003</u>	<u>18,003</u>

9. Costs of other trading activities

	Unrestricted Funds	Total Funds 2025	Unrestricted Funds	Total Funds 2024
	£	£	£	£
Costs of other trading activities - Shop costs	<u>355</u>	<u>355</u>	<u>792</u>	<u>792</u>

10. Expenditure on charitable activities by fund type

	Unrestricted Funds	Restricted Funds	Total Funds 2025
	£	£	£
Grace Wing	50,415	370	50,785
Grant giving	2,700	—	2,700
Support costs	600	—	600
	<u>53,715</u>	<u>370</u>	<u>54,085</u>

	Unrestricted Funds	Restricted Funds	Total Funds 2024
	£	£	£
Grace Wing	32,223	—	32,223
Grant giving	5,366	434	5,800
Support costs	600	—	600
	<u>38,189</u>	<u>434</u>	<u>38,623</u>

11. Expenditure on charitable activities by activity type

	Activities undertaken directly	Grant funding of activities	Support costs	Total funds 2025	Total fund 2024
	£	£	£	£	£
Grace Wing	50,785	—	—	50,785	32,223
Grant giving	—	2,700	—	2,700	5,800
Governance costs	—	—	600	600	600
	<u>50,785</u>	<u>2,700</u>	<u>600</u>	<u>54,085</u>	<u>38,623</u>

Overtoun House

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Notes to the Financial Statements *(continued)*

Year ended 30 September 2025

12. Analysis of support costs

	Support costs £	Total 2025 £	Total 2024 £
Governance costs	600	600	600

Support costs include Independent examination fee of £600 (2024 £600).

13. Analysis of grants

	2025 £	2024 £
Grants to institutions		
Globe ME Nicaragua	900	1,350
St Margaret of Scotland Hospice	900	1,350
Globe ME Kenya	900	1,350
	<u>2,700</u>	<u>4,050</u>
Grants to individuals		
Individual	—	1,750
Total grants	<u>2,700</u>	<u>5,800</u>

14. Independent examination fees

	2025 £	2024 £
Fees payable to the independent examiner for: Independent examination of the financial statements	600	600

15. Staff costs

The average head count of employees during the year was Nil (2024: Nil).

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

16. Trustee remuneration and expenses

The trustees received no remuneration or expenses during the year.

Overtoun House

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 30 September 2025

17. Tangible fixed assets

	Land and buildings £	Fixtures and fittings £	Motor vehicles £	Equipment £	Total £
Cost					
At 1 October 2024 and 30 September 2025	<u>185,050</u>	<u>25,090</u>	<u>6,000</u>	<u>20,319</u>	<u>236,459</u>
Depreciation					
At 1 October 2024 and 30 September 2025	<u>185,050</u>	<u>25,090</u>	<u>5,999</u>	<u>20,318</u>	<u>236,457</u>
Carrying amount					
At 30 September 2025	<u>—</u>	<u>—</u>	<u>1</u>	<u>1</u>	<u>2</u>
At 30 September 2024	<u>—</u>	<u>—</u>	<u>1</u>	<u>1</u>	<u>2</u>

18. Stocks

	2025 £	2024 £
Finished goods and goods for resale	<u>1,704</u>	<u>1,774</u>

19. Debtors

	2025 £	2024 £
Trade debtors	150	110
Other debtors	<u>1,685</u>	<u>1,736</u>
	<u>1,835</u>	<u>1,846</u>

20. Creditors: amounts falling due within one year

	2025 £	2024 £
Trade creditors	645	—
Accruals and deferred income	600	600
Director loan accounts	<u>5,310</u>	<u>5,310</u>
	<u>6,555</u>	<u>5,910</u>

Overtoun House

Company Limited by Guarantee

Notes to the Financial Statements (continued)

Year ended 30 September 2025

21. Analysis of charitable funds

Unrestricted funds

	At 1 October 2024	Income	Expenditure	At 30 September 2025
	£	£	£	£
General funds	9,570	50,403	(54,070)	5,903
Fixed Asset Fund	2	—	—	2
	<u>9,572</u>	<u>50,403</u>	<u>(54,070)</u>	<u>5,905</u>

	At 1 October 2023	Income	Expenditure	At 30 September 2024
	£	£	£	£
General funds	(1,627)	50,178	(38,981)	9,570
Fixed Asset Fund	2	—	—	2
	<u>(1,625)</u>	<u>50,178</u>	<u>(38,981)</u>	<u>9,572</u>

The Fixed Asset Fund was set up to allocate within reserves an amount equal to the net book value of the Charity's fixed assets as in the opinion of the trustees these are non-distributable assets.

Restricted funds

	At 1 October 2024	Income	Expenditure	At 30 September 2025
	£	£	£	£
Grace Wing	5,000	—	(370)	4,630
Ukrainian Refugees	—	—	—	—
	<u>5,000</u>	<u>—</u>	<u>(370)</u>	<u>4,630</u>

	At 1 October 2023	Income	Expenditure	At 30 September 2024
	£	£	£	£
Grace Wing	5,000	—	—	5,000
Ukrainian Refugees	434	—	(434)	—
	<u>5,434</u>	<u>—</u>	<u>(434)</u>	<u>5,000</u>

Overtoun House

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 30 September 2025

21. Analysis of charitable funds *(continued)*

Grace Wing

Previously the Anchor Foundation donated £4,000 for staffing of the Grace Wing and the Arnold Clark Community Fund donated £1,000 for the refurbishment of the Grace Wing.

Ukrainian Refugees

Previously a grant of £934 was received from Globe International specifically to support Ukrainian Refugees. £500 was donated in 2023 and the remaining balance was topped up to £500 and donated in 2024.

22. Analysis of net assets between funds

	Unrestricted Funds £	Restricted Funds £	Total Funds 2025 £
Tangible fixed assets	2	–	2
Current assets	12,458	4,630	17,088
Creditors less than 1 year	(6,555)	–	(6,555)
Net assets	<u>5,905</u>	<u>4,630</u>	<u>10,535</u>

	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £
Tangible fixed assets	2	–	2
Current assets	15,480	5,000	20,480
Creditors less than 1 year	(5,910)	–	(5,910)
Net assets	<u>9,572</u>	<u>5,000</u>	<u>14,572</u>

23. Related parties

Reverend Bob Hill and Melissa Hill, who are both directors, reside in the house with the two fold purpose of supervising the ongoing work of renovation and also to maintain the 24 hour guard required by West Dunbartonshire Council.

Reverend Bob Hill and Melissa Hill, who are both Directors of OH, are also trustees of His Family Church Clydebank. During the year His Family Church Clydebank donated £3,600 (2024:£3,600).

