

**REGISTERED COMPANY NUMBER: SC412169 (Scotland)**  
**REGISTERED CHARITY NUMBER: 013951**

**Report of the Trustees and**  
**Financial Statements for the Year Ended 31 March 2025**  
**for**  
**Border Women's Aid Ltd**  
**(A Company Limited by Guarantee)**

Gall Robertson CA  
Tweedside Park  
Tweedbank  
Galashiels  
Selkirkshire  
TD1 3TE

**Border Women's Aid Ltd**

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for the Year Ended 31 March 2025**

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**Border Women's Aid Ltd**  
**Report of the Trustees**  
**for the Year Ended 31 March 2025**

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, 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 and Republic of Ireland (FRS 102) (effective 1 January 2019).

**OBJECTIVES AND ACTIVITIES**

**Objectives and aims**

The objectives of the Organisation are as follows:

- (a) To provide, on request, temporary refuge for women (and their children, if any) who have suffered mental, physical or sexual abuse in a domestic situation or otherwise.
- (b) To encourage women to determine their own futures and support them in any decision they take.
- (c) To recognise and care for the educational and emotional needs of children involved.
- (d) To offer advice and support to any women with difficulties other than those specified above, to the best of the Organisation's abilities.
- (e) To offer support and advice to any woman who is the victim of violence, whether or not she wishes to be resident in the refuge.
- (f) To educate and inform the public, statutory and voluntary bodies with regard to the causes, prevention and relief of such abuse and suffering.
- (g) To provide training for members of the Organisation paid workers and volunteers in all areas pertaining to women's needs.

**Significant activities**

Last Inspection by the Care Inspectorate, published November 2024, provided the following feedback:

Quality of care and support - 4 Good

Quality of staffing - 5 Very Good

Quality of management and leadership was not assessed.

We meet the standards set out in Scottish Women's Aid in Scotland National Service Standards.

**Public benefit**

The charity is a Public Benefit entity.

**Border Women's Aid Ltd**  
**Report of the Trustees**  
**for the Year Ended 31 March 2025**

**ACHIEVEMENTS AND PERFORMANCE**

**Charitable activities**

**The House**

We continued to provide vital refuge accommodation for women with two spaces that currently meet our needs and will continue to do so for the foreseeable future. The arrangements are regularly reviewed in collaboration with women using the service and our partners, to ensure they align with our 'whole woman' approach.

We were pleased to receive a successful House of Multiple Occupation (HMO) inspection.

**The Office**

Our dedicated office space at West Port, Hawick, remains exclusively for the use of Border Women's Aid. It offers a safe and welcoming environment for our team and the women we support. It also enables group sessions to take place comfortably and securely.

**Outreach**

Now in its fifth year, our Outreach service continues to grow. Referrals increased 20% compared to the previous year with an increasing number of referrals from partner agencies. The service provides long term emotional and recovery support delivered across the Scottish Borders, and where appropriate, we provided telephone, email and text support.

**Own My Life**

Funded by the National Lottery Community Fund, the Own My Life programme has become a core part of our Outreach Service. Initially piloted in 2022, it now runs with in-person and online sessions taking place across the Borders. Its success is reflected in the fact that 30% of participants were referred by partner agencies.

**Escape the Trap**

We successfully piloted Escape the TRAP (Teenage Relationship Abuse Programme), a programme focused on educating young people about domestic abuse and healthy relationships, in Berwickshire and Hawick High Schools. This initiative is a key part of our preventative work with young people.

**Our Team**

BWA undertook an internal review of the Support Worker Role and Salary structure and implemented these changes. We have also engaged a freelance communications expert on a part time basis to develop BWA's fundraising capacity. We had 0 resignations and 0 appointments.

**Training**

Our team regularly participated in training to deepen expertise in areas such as mental health, suicide prevention, understanding the impact of trauma and trauma informed practice. Line managers attended training on Mentally Healthy Workplaces, Vicarious Trauma training and OSCR regulatory changes.

**Joint Working**

We maintained a strong presence in the Violence Against Women Partnership (VAWP) and strengthened our partnership engagement at both a local and national level. This included engagement with NHS, Police Scotland, homelessness, housing and educational services, and mental health organisations. We have worked closely with local mother-and-toddler groups, schools, and colleges. Nationally we contributed to Scottish Women's Aid's consultation on Prisoner Early Release.

**Fundraising activities**

We continued to receive core funding from the National Lottery Communities Fund, supporting the delivery of our successful Own My Life Programme. Funding for our team leader post from the Scottish Government's Delivering Equally Safe was extended to 2026. The Scottish Government's Waiting List Prevention Funding helped sustain our outreach provision.

Our refuge provision remained secure through the SBC Housing Support Grant, also extended to 2026. We were also awarded new, unrestricted grants from CORRA/Henry Duncan and The Robertson Trust.

We are deeply grateful for all of our supporters and for all the generous donations from local businesses and individuals, which not only supports our work financially but also raises awareness of Border Women's Aid, our mission and the work we do.

**Border Women's Aid Ltd**  
**Report of the Trustees**  
**for the Year Ended 31 March 2025**

**ACHIEVEMENTS AND PERFORMANCE**

**Communications**

We developed a comprehensive Communications Policy and Procedure, reinforcing the importance of clear professional communications.

**FINANCIAL REVIEW**

**Financial position**

The organisation has finished the year with a surplus of £64,674 (2024 -deficit £17,569).

To update

The Housing Benefit review has now concluded. Based on occupancy levels, we anticipate receiving sufficient funds to cover expenditure related to the two housing units available through our refuge service going forward. Appropriate budgeting has been considered within the planning for 2024-2025.

**Reserves policy**

The charity aims to hold reserves to cover the following costs:

1. A minimum of 6 months maintenance and running costs of the service
2. Potential for staff redundancies
3. Possible shortfalls in future funding

The amount held to cover costs of this is £134,600. The board of trustees have agreed to allocate unrestricted funds for this purpose. At the year end, available reserves were £ 242,870.

**FUTURE PLANS**

Our team and Trustees will continue to review and update our Strategic Plan ensuring our long-term goals reflect the evolving needs of women. This includes incorporating insights from Scottish Women's Aid RISE report and adapting our resources and language used to better engage young women.

We will also continue to develop our preventative education work in secondary schools across the Scottish Borders.

Our Vision, Mission, Values remain central to what we do:

Vision: A community where all women and children can be safe and strong.

Mission: Women supporting women to live empowered lives free from domestic abuse in all its forms.

Values: Equality, Respect, Commitment & Trust.

We have updated our Service Risk Assessment throughout the period.

**STRUCTURE, GOVERNANCE AND MANAGEMENT**

**Governing document**

Constitution

Border Women's Aid is a registered charity (SC013951) and a company limited by guarantee as defined by the Companies Act 2006 (SC412169) incorporated on 28 November 2011 and trading since 1st January 2012. The charity is governed by its Memorandum and Articles of Association.

**Recruitment and appointment of new trustees**

Membership is open to any woman who supports the organisations aims. The Board of Trustees, elected annually at the AGM, is responsible for the administration and strategic direction of the charity.

**Risk management**

The trustees are committed to identifying and managing risks. The Board meets regularly to review current and emerging risks and to ensure appropriate controls are in place to safeguard the charity's assets and operations.

**REFERENCE AND ADMINISTRATIVE DETAILS**

**Registered Company number**

SC412169 (Scotland)

**Border Women's Aid Ltd**

**Report of the Trustees  
for the Year Ended 31 March 2025**

**Registered Charity number**

013951

**Registered office**

Border Women's Aid Ltd West Port  
Hawick  
Roxburghshire  
TD9 0BG

**Trustees**

E McHugh  
S Thomas  
F Minnis  
J Bennett  
A C Nicol

**Independent Examiner**

Gall Robertson CA  
Tweedside Park  
Tweedbank  
Galashiels  
Selkirkshire  
TD1 3TE

**COMMENCEMENT OF ACTIVITIES**

**Incorporation**

The charitable company was incorporated on 28th November 2011 and commenced trading on 1st January 2012.

Approved by order of the board of trustees on .....<sup>20/11/2025</sup> and signed on its behalf by:



.....  
S Thomas - Trustee

**Independent Examiner's Report to the Trustees of  
Border Women's Aid Ltd**

I report on the accounts for the year ended 31 March 2025 set out on pages six to sixteen.

**Respective responsibilities of trustees and examiner**

The charity's trustees 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 (as amended). The charity's trustees consider that the audit requirement of Regulation 10(1)(a) to (c) of the Accounts Regulations does not apply. It is my responsibility to examine the accounts as required under Section 44(1)(c) of the Act and to state whether particular matters have come to my attention.

**Basis of the independent examiner's report**

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

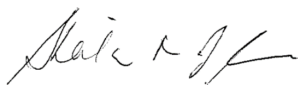
**Independent examiner's statement**

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 to 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.



Sheila Robertson CA  
The Institute of Chartered Accountants of Scotland

Gall Robertson CA  
Tweedside Park  
Tweedbank  
Galashiels  
Selkirkshire  
TD1 3TE

20/11/2025  
Date: .....

**Border Women's Aid Ltd**

**Statement of Financial Activities  
for the Year Ended 31 March 2025**

		Unrestricted funds £	Restricted funds £	31.3.25 Total funds £	31.3.24 Total funds £
	Notes				
<b>INCOME AND ENDOWMENTS FROM</b>					
Donations and legacies	2	10,897	500	11,397	9,930
<b>Charitable activities</b>					
General support work		41,000	167,565	208,565	198,269
General unrestricted		70,633	-	70,633	-
Investment income	3	1,363	2	1,365	947
<b>Total</b>		<u>123,893</u>	<u>168,067</u>	<u>291,960</u>	<u>209,146</u>
<b>EXPENDITURE ON</b>					
<b>Charitable activities</b>					
General support work		<u>52,607</u>	<u>174,680</u>	<u>227,287</u>	<u>226,715</u>
<b>NET INCOME/(EXPENDITURE)</b>					
Transfers between funds	14	<u>71,286</u> <u>(11,671)</u>	<u>(6,613)</u> <u>11,671</u>	<u>64,673</u> <u>-</u>	<u>(17,569)</u> <u>-</u>
<b>Net movement in funds</b>		59,615	5,058	64,673	(17,569)
<b>RECONCILIATION OF FUNDS</b>					
Total funds brought forward		<u>183,255</u>	<u>9,973</u>	<u>193,228</u>	<u>210,797</u>
<b>TOTAL FUNDS CARRIED FORWARD</b>		<u><u>242,870</u></u>	<u><u>15,031</u></u>	<u><u>257,901</u></u>	<u><u>193,228</u></u>

The notes form part of these financial statements



# **Border Women's Aid Ltd**

## **Balance Sheet** **31 March 2025**

	Notes	Unrestricted funds £	Restricted funds £	31.3.25 Total funds £	31.3.24 Total funds £
<b>FIXED ASSETS</b>					
Intangible assets	9	1,952	-	1,952	2,652
Tangible assets	10	1,131	1,576	2,707	3,898
		<u>3,083</u>	<u>1,576</u>	<u>4,659</u>	<u>6,550</u>
<b>CURRENT ASSETS</b>					
Debtors	11	1,313	1,969	3,282	3,178
Cash at bank and in hand		241,787	13,841	255,628	187,948
		<u>243,100</u>	<u>15,810</u>	<u>258,910</u>	<u>191,126</u>
<b>CREDITORS</b>					
Amounts falling due within one year	12	(3,311)	(2,357)	(5,668)	(4,448)
<b>NET CURRENT ASSETS</b>		<u>239,789</u>	<u>13,453</u>	<u>253,242</u>	<u>186,678</u>
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>		<u>242,872</u>	<u>15,029</u>	<u>257,901</u>	<u>193,228</u>
<b>NET ASSETS</b>		<u>242,872</u>	<u>15,029</u>	<u>257,901</u>	<u>193,228</u>
<b>FUNDS</b>	14				
Unrestricted funds				242,872	183,255
Restricted funds				15,029	9,973
<b>TOTAL FUNDS</b>				<u>257,901</u>	<u>193,228</u>

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 March 2025.

The members have not required the company to obtain an audit of its financial statements for the year ended 31 March 2025 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for

- ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and
- preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

**Border Women's Aid Ltd**

**Balance Sheet - continued**  
**31 March 2025**

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

The financial statements were approved by the Board of Trustees and authorised for issue on  
20/11/2025  
..... and were signed on its behalf by:



.....  
S Thomas - Trustee

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

**1. ACCOUNTING POLICIES**

**Basis of preparing the financial statements**

The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

**Going Concern**

The directors have assessed a period of 12 months from the date of approval of the financial statements and consider that no material uncertainties exist that cast significant doubt about the ability of the company to continue as a going concern. Thus the directors adopt the going concern basis of accounting in preparing the financial statements.

**Income**

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

**Expenditure**

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

**Tangible fixed assets**

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Improvements to property	- 10% on reducing balance
Plant and machinery	- 20% on reducing balance
Fixtures and fittings	- 20% on cost
Computer equipment	- 20% on cost

Tangible assets are initially recorded at cost, and are 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. If there is an indication that there has been a significant change in depreciation rate, useful life or residual value of tangible assets, the depreciation is revised prospectively to reflect the new estimates.

An increase in the carrying amount of an asset as a result of a revaluation, is recognised in other comprehensive income and accumulated in capital and reserves, except to the extent it reverses a revaluation decrease of the same asset previously recognised in profit or loss. A decrease in the carrying amount of an asset as result of revaluation is recognised in other comprehensive income to the extent of any previously recognised revaluation increase accumulated in capital and reserves in respect of that asset. Where a revaluation decrease exceeds the accumulated revaluation gains accumulated in capital and reserves in respect of that asset, the excess shall be recognised in profit or loss.

**Impairment**

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.

## Border Women's Aid Ltd

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

#### 1. ACCOUNTING POLICIES - continued

##### **Tangible fixed assets**

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 are largely independent of the cash inflows from other assets or groups of assets.

##### **Taxation**

The charity is exempt from corporation tax on its charitable activities.

##### **Fund accounting**

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

##### **Pension costs and other post-retirement benefits**

The charitable company operates a defined contribution pension scheme. Contributions payable to the charitable company's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

##### **Provisions**

Provisions are recognised when the entity has an obligation at the reporting date as a result of a past event; it is probable that the entity will be required to transfer economic benefits in settlement and the amount of the obligation can be estimated reliably. Provisions are recognised as a liability in the statement of financial position and the amount of the provision as an expense.

Provisions are initially measured at the best estimate of the amount required to settle the obligation at the reporting date and subsequently reviewed at each reporting date and adjusted to reflect the current best estimate of the amount that would be required to settle the obligation. Any adjustments to the amounts previously recognised are recognised in profit or loss unless the provision was originally recognised as part of the cost of an asset. When a provision is measured at the present value of the amount expected to be required to settle the obligation, the unwinding of the discount is recognised in finance costs in profit or loss in the period it arises.

#### 2. DONATIONS AND LEGACIES

	31.3.25	31.3.24
	£	£
Donations	11,397	9,930

#### 3. INVESTMENT INCOME

	31.3.25	31.3.24
	£	£
Deposit account interest	1,365	947

# Border Women's Aid Ltd

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

### 4. NET INCOME/(EXPENDITURE)

Net income/(expenditure) is stated after charging/(crediting):

	31.3.25	31.3.24
	£	£
Depreciation - owned assets	1,191	1,616
Website development amortisation	700	700
	<u>1,891</u>	<u>2,316</u>

### 5. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 March 2025 nor for the year ended 31 March 2024.

#### Trustees' expenses

There were no trustees' expenses paid for the year ended 31 March 2025 nor for the year ended 31 March 2024.

### 6. STAFF COSTS

	31.3.25	31.3.24
	£	£
Wages and salaries	156,900	155,327
Social security costs	8,865	8,866
Other pension costs	2,966	3,355
	<u>168,731</u>	<u>167,548</u>

The average monthly number of employees during the year was as follows:

	31.3.25	31.3.24
Staff	<u>7</u>	<u>6</u>

No employees received emoluments in excess of £60,000.

### 7. PENSION CONTRIBUTIONS

During the period the Charity contributed £2,965 (2024 - £3,355) to the scheme on behalf of eligible employees. This amount has been allocated between the restricted and unrestricted funds based on the job roles of each employee.

### 8. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted funds £	Restricted funds £	Total funds £
<b>INCOME AND ENDOWMENTS FROM</b>			
Donations and legacies	9,930	-	9,930
<b>Charitable activities</b>			
General support work	70,633	127,636	198,269
Investment income	946	1	947
<b>Total</b>	<u>81,509</u>	<u>127,637</u>	<u>209,146</u>

#### EXPENDITURE ON

**Border Women's Aid Ltd**

**Notes to the Financial Statements - continued  
for the Year Ended 31 March 2025**

**8. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES - continued**

	Unrestricted funds £	Restricted funds £	Total funds £
<b>Charitable activities</b>			
General support work	67,596	159,119	226,715
	<hr/>	<hr/>	<hr/>
<b>NET INCOME/(EXPENDITURE)</b>	13,913	(31,482)	(17,569)
<b>Transfers between funds</b>	(53,351)	53,351	-
	<hr/>	<hr/>	<hr/>
<b>Net movement in funds</b>	(39,438)	21,869	(17,569)
	<hr/>	<hr/>	<hr/>
<b>RECONCILIATION OF FUNDS</b>			
Total funds brought forward	222,693	(11,896)	210,797
	<hr/>	<hr/>	<hr/>
<b>TOTAL FUNDS CARRIED FORWARD</b>	183,255	9,973	193,228
	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>

**9. INTANGIBLE FIXED ASSETS**

	Website development £
<b>COST</b>	
At 1 April 2024 and 31 March 2025	3,500
	<hr/>
<b>AMORTISATION</b>	
At 1 April 2024	848
Charge for year	700
	<hr/>
At 31 March 2025	1,548
	<hr/>
<b>NET BOOK VALUE</b>	
At 31 March 2025	1,952
	<hr/> <hr/>
At 31 March 2024	2,652
	<hr/> <hr/>

**10. TANGIBLE FIXED ASSETS**

	Improvements to property £	Plant and machinery £	Fixtures and fittings £	Computer equipment £	Totals £
<b>COST</b>					
At 1 April 2024 and 31 March 2025	4,254	699	27,252	17,564	49,769
	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
<b>DEPRECIATION</b>					
At 1 April 2024	3,887	470	25,882	15,632	45,871
Charge for year	37	46	359	749	1,191
	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
At 31 March 2025	3,924	516	26,241	16,381	47,062
	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
<b>NET BOOK VALUE</b>					
At 31 March 2025	330	183	1,011	1,183	2,707
	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>
At 31 March 2024	367	229	1,370	1,932	3,898
	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>

**Border Women's Aid Ltd**

**Notes to the Financial Statements - continued  
for the Year Ended 31 March 2025**

**11. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR**

	31.3.25	31.3.24
	£	£
Prepayments	3,282	3,178
	<u>3,282</u>	<u>3,178</u>

**12. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR**

	31.3.25	31.3.24
	£	£
Bank loans and overdrafts (see note 13)	836	-
Trade creditors	-	62
Social security and other taxes	19	-
Other creditors	4,813	4,386
	<u>5,668</u>	<u>4,448</u>

**13. LOANS**

An analysis of the maturity of loans is given below:

	31.3.25	31.3.24
	£	£
Amounts falling due within one year on demand:		
Bank overdrafts	836	-
	<u>836</u>	<u>-</u>

**14. MOVEMENT IN FUNDS**

	At 1.4.24	Net movement in funds	Transfers between funds	At 31.3.25
	£	£	£	£
<b>Unrestricted funds</b>				
General fund	183,255	41,147	18,470	242,872
Corra Grant Unrestricted	-	8,000	(8,000)	-
Robertson Unrestricted	-	22,141	(22,141)	-
	<u>183,255</u>	<u>71,288</u>	<u>(11,671)</u>	<u>242,872</u>
<b>Restricted funds</b>				
Housing benefits	-	(11,671)	11,671	-
National Lottery	3,732	8,641	-	12,373
Delivering Equally Safe	2,633	(2,337)	-	296
Berwickshire Small Community Grant	681	(681)	-	-
Lennox Hannay Charitable Trust	2,927	(567)	-	2,360
	<u>9,973</u>	<u>(6,615)</u>	<u>11,671</u>	<u>15,029</u>
<b>TOTAL FUNDS</b>	<u>193,228</u>	<u>64,673</u>	<u>-</u>	<u>257,901</u>

**Border Women's Aid Ltd**

**Notes to the Financial Statements - continued  
for the Year Ended 31 March 2025**

**14. MOVEMENT IN FUNDS - continued**

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
<b>Unrestricted funds</b>			
General fund	82,893	(41,746)	41,147
Corra Grant Unrestricted	8,000	-	8,000
Robertson Unrestricted	33,000	(10,859)	22,141
	<hr/>	<hr/>	<hr/>
	123,893	(52,605)	71,288
<b>Restricted funds</b>			
Housing benefits	54,751	(66,422)	(11,671)
National Lottery	44,361	(35,720)	8,641
Delivering Equally Safe	33,476	(35,813)	(2,337)
Waiting List Prevention	34,981	(34,981)	-
Berwickshire Small Community Grant	-	(681)	(681)
Lennox Hannay Charitable Trust	-	(567)	(567)
Grants for Women	498	(498)	-
	<hr/>	<hr/>	<hr/>
	168,067	(174,682)	(6,615)
<b>TOTAL FUNDS</b>	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>
	291,960	(227,287)	64,673

**Comparatives for movement in funds**

	At 1.4.23 £	Net movement in funds £	Transfers between funds £	At 31.3.24 £
<b>Unrestricted funds</b>				
General fund	222,693	13,913	(53,351)	183,255
<b>Restricted funds</b>				
Housing benefits	(43,765)	(9,586)	53,351	-
National Lottery	20,064	(16,332)	-	3,732
Robertson Trust Fund	1,877	(1,877)	-	-
Delivering Equally Safe	4,223	(1,590)	-	2,633
Waiting List Prevention	774	(774)	-	-
Berwickshire Small Community Grant	941	(260)	-	681
Lennox Hannay Charitable Trust	3,990	(1,063)	-	2,927
	<hr/>	<hr/>	<hr/>	<hr/>
	(11,896)	(31,482)	53,351	9,973
<b>TOTAL FUNDS</b>	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>
	210,797	(17,569)	-	193,228



# **Border Women's Aid Ltd**

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

### **14. MOVEMENT IN FUNDS - continued**

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
<b>Unrestricted funds</b>			
General fund	81,509	(67,596)	13,913
<b>Restricted funds</b>			
Housing benefits	21,748	(31,334)	(9,586)
National Lottery	41,282	(57,614)	(16,332)
Robertson Trust Fund	-	(1,877)	(1,877)
Delivering Equally Safe	33,475	(35,065)	(1,590)
Waiting List Prevention	30,686	(31,460)	(774)
Berwickshire Small Community Grant	1	(261)	(260)
Lennox Hannay Charitable Trust	-	(1,063)	(1,063)
Borders Children's Charity	445	(445)	-
	<u>127,637</u>	<u>(159,119)</u>	<u>(31,482)</u>
<b>TOTAL FUNDS</b>	<u>209,146</u>	<u>(226,715)</u>	<u>(17,569)</u>

We note that there two identified restricted funds have balances being carried forward. The Lennox Hannay Charitable Trust (£2,927) which is retained for prevention work with young people and this is currently in development. The Berwickshire Community Fund (£681) which is retained for spending on materials for use by women's groups in Berwickshire only. We continue to allocate expenditure accordingly.

### **Transfers between funds**

Due to a delay in the Housing Benefit review- our Housing Benefit negative balance has continued to increase in 23-24 (£9,586), in response to this we have increased allocation of the General Fund to cover these costs and clear the historic deficit (£53,351). The Housing Benefit review has now taken place and we will be receiving sufficient funds to cover expenditure related to the two housing units available through our refuge service going forward.

### **15. RELATED PARTY DISCLOSURES**

There were no related party transactions for the year ended 31 March 2025.

### **16. FEES PAID TO INDEPENDENT EXAMINER**

During the year the amount paid to Gall Robertson CA for the independent examination of the accounts was £2,366 (2024 - £3,785), £1,040 for bookkeeping services (2024 - £217) and £1,010 (2024 - £1,183) for payroll and other services.

**Border Women's Aid Ltd**

**Notes to the Financial Statements - continued  
for the Year Ended 31 March 2025**

**17. GOING CONCERN**

The Trustees have no material uncertainties regarding the Charity's ability to continue.

**18. PUBLIC BENEFIT**

The Charity is a Public Benefit Entity.