

**REGISTERED COMPANY NUMBER: SC412169 (Scotland)**  
**REGISTERED CHARITY NUMBER: SC013951**

**Report of the Trustees and**  
**Financial Statements for the Year Ended 31 March 2024**  
**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 2024**

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**Border Women's Aid Ltd**  
**Report of the Trustees**  
**for the Year Ended 31 March 2024**

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 2024. 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 is 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, the police, the social services and any other statutory or 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 July 2019 provided the following feedback:

Quality of care and support - 5 Very Good

Quality of staffing - 5 Very Good

Quality of management and leadership was not assessed.

We achieved the standards set out in Scottish Women's Aid in Scotland National Service Standards in August 2021.

**Public benefit**

The charity is a Public Benefit entity.

## **Border Women's Aid Ltd**

### **Report of the Trustees for the Year Ended 31 March 2024**

#### **ACHIEVEMENT AND PERFORMANCE**

##### **Charitable activities**

###### The House

Replacement windows and fire-retardant letter boxes have been fitted in both houses by our landlord as well as replacement of the gas boiler that services both properties. Border Women's Aid carried out decorating and had new flooring laid. A review of Housing Benefit was carried out thus securing funds to enable BWA accommodation to be kept to a high standard.

A joint protocol is now in place between SBC Homelessness Services and Border Women's Aid to enable Border Women's Aid to provide support where, due to the location and design of our accommodation renders it unsuitable.

###### The Office

Having outgrown our current office space, Border Women's Aid worked with Scottish Borders Housing Association to lease office space at West Port, Hawick. This provides additional office space for our growing staff team as well as additional meeting rooms and space to run group sessions. The new premises are used solely by Border Women's Aid providing a safe and confidential space for women.

###### Outreach

Border Women's Aid Outreach support continues to be a busy service providing longer term emotional and recovery support for women. Support was provided in person in various locations throughout the Scottish Borders including from the new office. Where suitable for women we provided telephone, email and text support.

###### Own My Life

Own My Life group support is fully funded by the National Lottery Community Fund. Accepting referrals from external agencies has resulted in an increase in the number of sessions offered across the Borders throughout the year.

###### Staffing

We had resignations from 2 support workers. We recruited a replacement who had her Independent Domestic Abuse Advocacy qualification and experience of working in a domestic abuse service and a Social Work student who had undertaken her placement with Border Women's Aid.

###### Training

Our team undertook a 2-day in person trauma training course with NHS Borders. The team leader achieved her Independent Domestic Abuse Advocacy qualification, further professionalising the service.

###### Joint Working

Border Women's Aid continued to work successfully in partnership with Domestic Abuse Advocacy Service, receiving referrals for long term recovery support, likewise with Police Scotland. We have developed a close working relationship with Scottish Borders Council Homelessness Team providing quarterly reports to senior staff.

We continue to refer in to and attend monthly Multi Agency Risk Assessment Conference offering risk management actions where appropriate.

We have continued our affiliation with Scottish Women's Aid and Youth Borders, and remain registered with The Care Inspectorate.

##### **Fundraising activities**

We continued with our funding from the National Lottery Communities Fund, giving financial security to the successful Own My Life sessions. Funding for our team leader post from the Scottish Government's Delivering Equally Safe was extended for a further year, awaiting the outcome and implementation of the Scottish Government Strategic Funding Review. Our 100 days emergency funding was also extended for the reporting period, funding support worker hours and a small amount of management costs.

We are grateful for the continued support from the Tennant family and the regular repeat donations from supporters of the charity. Our connection with local businesses and individuals adds to our donations and also raises awareness of Border Women's Aid and the work we do.

**Border Women's Aid Ltd**  
**Report of the Trustees**  
**for the Year Ended 31 March 2024**

**ACHIEVEMENT AND PERFORMANCE**

**Communications**

We have developed a high-level Communications Policy and Procedure capturing the need to communicate professionally and effectively, highlighting comms is the responsibility of everyone in the organisation.

We continue to work towards our strategic objectives in Border Women's Aid strategic plan including a review session with our team and board at a session in October 2023.

**FINANCIAL REVIEW**

**Financial position**

The organisation has finished the year with a deficit of £17,569 (2023 -surplus £37,955). This was largely due to allocation of expenditure (£16,332) against restricted income held from our previous NHL grant award which was accounted for as income in 2023.

There was an increase in the negative balance in the Housing Benefit Fund (£9,586). This was due to a delay in the Housing Benefit review. Changes were made to allocation of costs to reduce the spend in Housing Benefit. These changes resulted in increased allocation from general fund of £53,351 to clear the historic deficit..

The Housing Benefit review has now concluded, and we expect to receive 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 £125,958. The board of trustees have agreed to allocate unrestricted funds for this purpose. At the year end, available reserves were £ 176,705.

**Funds in deficit**

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 of £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.

**FUTURE PLANS**

BWA Staff and Trustees will continue to review, view and update the Strategic Plan ensuring the long term aims of Border Womens Aid are considered and reflected using findings from Scottish Women's Aid RISE report, develop resources and language used to include young women.

We will also continue to develop our role in prevention work within secondary schools in the Scottish Borders.

Our Vision, Mission, Values remain and detailed below:

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.

**Border Women's Aid Ltd**

**Report of the Trustees  
for the Year Ended 31 March 2024**

**STRUCTURE, GOVERNANCE AND MANAGEMENT**

**Governing document**

**Constitution**

The organisation is a recognised charity, number SC013951. It was incorporated as a company limited by guarantee as defined by the Companies Act 2006 on 28th November 2011, number SC412169 and started trading on 1st January 2012. The governing documents are the memorandum and articles of association.

**Recruitment and appointment of new trustees**

Membership is open to any woman sympathetic to the objectives of the committee. Administration of the Association's business is carried out by the Board which is elected at the AGM each year.

**Risk management**

The trustees have a duty to identify and review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error. The board meets regularly to ensure that current and potential risks are adequately identified and controlled.

**REFERENCE AND ADMINISTRATIVE DETAILS**

**Registered Company number**

SC412169 (Scotland)

**Registered Charity number**

SC013951

**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 (appointed 24.5.23)  
S Oakes (resigned 1.11.23)

**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 11 December 24 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 2024 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.



Carron McEwen FCCA  
The Association of Chartered Certified Accountants

Gall Robertson CA  
Tweedside Park  
Tweedbank  
Galashiels  
Selkirkshire  
TD1 3TE

Date: .....11/12/24.....

**Border Women's Aid Ltd**

**Statement of Financial Activities  
for the Year Ended 31 March 2024**

	Notes	Unrestricted fund £	Restricted funds £	31.3.24 Total funds £	31.3.23 Total funds £
<b>INCOME AND ENDOWMENTS FROM</b>					
Donations and legacies	2	9,930	-	9,930	39,721
<b>Charitable activities</b>					
General support work		70,633	127,636	198,269	210,138
General unrestricted		-	-	-	-
Investment income	3	946	1	947	75
<b>Total</b>		<u>81,509</u>	<u>127,637</u>	<u>209,146</u>	<u>249,934</u>
 <b>EXPENDITURE ON</b>					
<b>Charitable activities</b>					
General support work		<u>67,596</u>	<u>159,119</u>	<u>226,715</u>	<u>211,979</u>
 <b>NET INCOME/(EXPENDITURE)</b>					
Transfers between funds	14	<u>13,913</u> <u>(53,351)</u>	<u>(31,482)</u> <u>53,351</u>	<u>(17,569)</u> <u>-</u>	<u>37,955</u> <u>-</u>
<b>Net movement in funds</b>		<u>(39,438)</u>	<u>21,869</u>	<u>(17,569)</u>	<u>37,955</u>
 <b>RECONCILIATION OF FUNDS</b>					
Total funds brought forward		<u>222,693</u>	<u>(11,896)</u>	<u>210,797</u>	<u>172,842</u>
<b>TOTAL FUNDS CARRIED FORWARD</b>		<u><u>183,255</u></u>	<u><u>9,973</u></u>	<u><u>193,228</u></u>	<u><u>210,797</u></u>

The notes form part of these financial statements

**Border Women's Aid Ltd**

**Balance Sheet  
31 March 2024**

	Notes	Unrestricted fund £	Restricted funds £	31.3.24 Total funds £	31.3.23 Total funds £
<b>FIXED ASSETS</b>					
Intangible assets	9	2,652	-	2,652	3,352
Tangible assets	10	1,650	2,248	3,898	4,553
		<u>4,302</u>	<u>2,248</u>	<u>6,550</u>	<u>7,905</u>
<b>CURRENT ASSETS</b>					
Debtors	11	1,232	1,946	3,178	3,306
Cash at bank and in hand		180,565	7,383	187,948	248,500
		<u>181,797</u>	<u>9,329</u>	<u>191,126</u>	<u>251,806</u>
<b>CREDITORS</b>					
Amounts falling due within one year	12	(2,844)	(1,604)	(4,448)	(48,914)
		<u>178,953</u>	<u>7,725</u>	<u>186,678</u>	<u>202,892</u>
<b>NET CURRENT ASSETS</b>					
		<u>183,255</u>	<u>9,973</u>	<u>193,228</u>	<u>210,797</u>
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>					
		<u>183,255</u>	<u>9,973</u>	<u>193,228</u>	<u>210,797</u>
<b>NET ASSETS</b>					
		<u>183,255</u>	<u>9,973</u>	<u>193,228</u>	<u>210,797</u>
<b>FUNDS</b>					
	14			183,255	222,693
Unrestricted funds				9,973	(11,896)
Restricted funds				<u>193,228</u>	<u>210,797</u>
<b>TOTAL FUNDS</b>					
				<u>193,228</u>	<u>210,797</u>

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 March 2024.

The members have not required the company to obtain an audit of its financial statements for the year ended 31 March 2024 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for

- (a) ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and
- (b) 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 2024**

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 ..... and were signed on its behalf by:



.....  
S Thomas - Trustee

## Border Women's Aid Ltd

### Notes to the Financial Statements for the Year Ended 31 March 2024

#### 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 2024**

**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**

	31.3.24	31.3.23
	£	£
Donations	9,930	39,721
	<u>          </u>	<u>          </u>

**3. INVESTMENT INCOME**

	31.3.24	31.3.23
	£	£
Deposit account interest	947	75
	<u>          </u>	<u>          </u>

**Border Women's Aid Ltd**

**Notes to the Financial Statements - continued  
for the Year Ended 31 March 2024**

**4. NET INCOME/(EXPENDITURE)**

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

	31.3.24	31.3.23
	£	£
Depreciation - owned assets	1,616	1,684
Website development amortisation	700	148
	<u>          </u>	<u>          </u>

**5. TRUSTEES' REMUNERATION AND BENEFITS**

There were no trustees' remuneration or other benefits for the year ended 31 March 2024 nor for the year ended 31 March 2023.

**Trustees' expenses**

There were no trustees' expenses paid for the year ended 31 March 2024 nor for the year ended 31 March 2023.

**6. STAFF COSTS**

	31.3.24	31.3.23
	£	£
Wages and salaries	155,327	144,010
Social security costs	8,866	8,274
Other pension costs	3,355	3,238
	<u>          </u>	<u>          </u>
	<u>167,548</u>	<u>155,522</u>

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

	31.3.24	31.3.23
Staff	6	6
	<u>          </u>	<u>          </u>

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

**7. PENSION CONTRIBUTIONS**

During the period the Charity contributed £3,355 (2023 - £3,238) 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 fund £	Restricted funds £	Total funds £
<b>INCOME AND ENDOWMENTS FROM</b>			
Donations and legacies	39,721	-	39,721
<b>Charitable activities</b>			
General support work	70,633	139,505	210,138
General unrestricted	-	-	-
Investment income	70	5	75
	<u>          </u>	<u>          </u>	<u>          </u>
<b>Total</b>	<u>110,424</u>	<u>139,510</u>	<u>249,934</u>

**Border Women's Aid Ltd**

**Notes to the Financial Statements - continued  
for the Year Ended 31 March 2024**

8. <b>COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES - continued</b>	Unrestricted fund £	Restricted funds £	Total funds £
<b>EXPENDITURE ON</b>			
<b>Charitable activities</b>			
General support work	69,715	142,264	211,979
	<hr/>	<hr/>	<hr/>
<b>NET INCOME/(EXPENDITURE)</b>	40,709	(2,754)	37,955
<b>Transfers between funds</b>	4,216	(4,216)	-
	<hr/>	<hr/>	<hr/>
<b>Net movement in funds</b>	44,925	(6,970)	37,955
	<hr/>	<hr/>	<hr/>
<b>RECONCILIATION OF FUNDS</b>			
Total funds brought forward	177,764	(4,922)	172,842
	<hr/>	<hr/>	<hr/>
<b>TOTAL FUNDS CARRIED FORWARD</b>	<u>222,689</u>	<u>(11,892)</u>	<u>210,797</u>

9. **INTANGIBLE FIXED ASSETS**

	Website development £
<b>COST</b>	
At 1 April 2023 and 31 March 2024	3,500
	<hr/>
<b>AMORTISATION</b>	
At 1 April 2023	148
Charge for year	700
	<hr/>
At 31 March 2024	848
	<hr/>
<b>NET BOOK VALUE</b>	
At 31 March 2024	2,652
	<hr/>
At 31 March 2023	3,352
	<hr/>

**Border Women's Aid Ltd**

**Notes to the Financial Statements - continued  
for the Year Ended 31 March 2024**

**10. TANGIBLE FIXED ASSETS**

	Improvements to property £	Plant and machinery £	Fixtures and fittings £	Computer equipment £	Totals £
<b>COST</b>					
At 1 April 2023	4,254	699	26,829	17,026	48,808
Additions	-	-	423	538	961
At 31 March 2024	<u>4,254</u>	<u>699</u>	<u>27,252</u>	<u>17,564</u>	<u>49,769</u>
<b>DEPRECIATION</b>					
At 1 April 2023	3,846	413	25,600	14,396	44,255
Charge for year	41	57	282	1,236	1,616
At 31 March 2024	<u>3,887</u>	<u>470</u>	<u>25,882</u>	<u>15,632</u>	<u>45,871</u>
<b>NET BOOK VALUE</b>					
At 31 March 2024	<u>367</u>	<u>229</u>	<u>1,370</u>	<u>1,932</u>	<u>3,898</u>
At 31 March 2023	<u>408</u>	<u>286</u>	<u>1,229</u>	<u>2,630</u>	<u>4,553</u>

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

	31.3.24	31.3.23
	£	£
Prepayments	<u>3,178</u>	<u>3,306</u>

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

	31.3.24	31.3.23
	£	£
Bank loans and overdrafts (see note 13)	-	43,516
Trade creditors	62	870
Other creditors	4,386	4,528
	<u>4,448</u>	<u>48,914</u>

**13. LOANS**

An analysis of the maturity of loans is given below:

	31.3.24	31.3.23
	£	£
Amounts falling due within one year on demand:		
Bank overdrafts	<u>-</u>	<u>43,516</u>

**Border Women's Aid Ltd**

**Notes to the Financial Statements - continued  
for the Year Ended 31 March 2024**

**14. 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
	<u>(11,896)</u>	<u>(31,482)</u>	<u>53,351</u>	<u>9,973</u>
<b>TOTAL FUNDS</b>	<u>210,797</u>	<u>(17,569)</u>	<u>-</u>	<u>193,228</u>

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>

Border Women's Aid Ltd

Notes to the Financial Statements - continued  
for the Year Ended 31 March 2024

14. MOVEMENT IN FUNDS - continued

Comparatives for movement in funds

	At 1.4.22 £	Net movement in funds £	Transfers between funds £	At 31.3.23 £
<b>Unrestricted funds</b>				
General fund	177,764	40,713	4,216	222,693
<b>Restricted funds</b>				
Housing benefits	(42,166)	(1,599)	-	(43,765)
Scottish Womens Aid grant 2	1,130	(273)	(857)	-
National Lottery	24,660	(4,596)	-	20,064
Robertson Trust Fund	2,088	(211)	-	1,877
Delivering Equally Safe	5,182	(959)	-	4,223
Website	4,292	(933)	(3,359)	-
Waiting List Prevention	(108)	882	-	774
Berwickshire Small Community Grant	-	941	-	941
Lennox Hannay Charitable Trust	-	3,990	-	3,990
	<u>(4,922)</u>	<u>(2,758)</u>	<u>(4,216)</u>	<u>(11,896)</u>
<b>TOTAL FUNDS</b>	<u>172,842</u>	<u>37,955</u>	<u>-</u>	<u>210,797</u>

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	110,424	(69,711)	40,713
<b>Restricted funds</b>			
Housing benefits	25,239	(26,838)	(1,599)
Scottish Womens Aid grant 2	-	(273)	(273)
National Lottery	30,305	(34,901)	(4,596)
Robertson Trust Fund	12,000	(12,211)	(211)
Delivering Equally Safe	34,300	(35,259)	(959)
Website	-	(933)	(933)
Waiting List Prevention	30,686	(29,804)	882
Berwickshire Small Community Grant	1,080	(139)	941
Lennox Hannay Charitable Trust	5,000	(1,010)	3,990
Workforce Wellbeing Fund	900	(900)	-
	<u>139,510</u>	<u>(142,268)</u>	<u>(2,758)</u>
<b>TOTAL FUNDS</b>	<u>249,934</u>	<u>(211,979)</u>	<u>37,955</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.

**Border Women's Aid Ltd**

**Notes to the Financial Statements - continued  
for the Year Ended 31 March 2024**

**14. MOVEMENT IN FUNDS - continued**

**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 2024.

**16. FEES PAID TO INDEPENDENT EXAMINER**

During the year the amount paid to Gall Robertson CA for the independent examination of the accounts was £3,785 (2023 - £2,906), £365 for bookkeeping services (2023 - £1,284 and £1,171 (2023 - £1,125) for payroll and other services.

**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.