



**SCOTTISH WOMEN'S BUDGET GROUP**  
(a Scottish Charitable Incorporated Organisation)

**Annual Report and Accounts**  
**For the year ended 31 March 2024**

**Registered Charity – SC050221**

# SCOTTISH WOMEN'S BUDGET GROUP

## Annual Report and Accounts For the year ended 31 March 2024

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## **SCOTTISH WOMEN'S BUDGET GROUP**

### **Charity Information**

**Charity name** Scottish Women's Budget Group  
(also known as SWBG)

**Charity number** SC050221

**Principal address** C/O The Poverty Alliance 3rd Floor  
94 Hope Street  
Glasgow  
G2 6PH

**Website Address** [www.swbg.org.uk](http://www.swbg.org.uk)

**Current Trustees** Zarina Ahmad  
Kirsty Connell-Skinner - Treasurer  
Wendy Davies - Secretary  
Clementine Hill-O'Connor  
Zara Kitson  
Rachel Statham - Vice-Chair  
*The following Trustees were appointed on 2 Dec 2023*  
Susan Anderson Stein  
Laura Tomson  
Elisabeth Loose  
Olivia Hamilton

*The following Trustees resigned on 2 Dec 2023*  
Katie Gallogly-Swan - Chair  
Emanuella Christensen  
Angela O'Hagan

**Bankers** Co-op Bank Online  
1 Balloon Street  
Manchester  
M60 4EP

**Independent Examiner** Elaine Alsop  
EA Independent Ltd  
5 South Charlotte Street  
Edinburgh  
EH2 4AN

## **SCOTTISH WOMEN'S BUDGET GROUP**

### **Trustees' Report**

**For the year ended 31 March 2024**

The trustees present their report and receipts and payments accounts of the charity for the year ended 31 March 2024.

### **Structure, governance and management**

#### **Governing Document**

Scottish Women's Budget Group (SWBG) is a Scottish Charitable Incorporated Organisation (SCIO) governed by its constitution effective from 17th June 2020.

#### **Appointment of Trustees**

All trustees on 31st March 2024 were elected at the AGM held on 2 December 2023.

SWBG would like to thank Angela O'Hagan, Katie Gallogly-Swan and Emanuella Christensen for their support, service, and dedication to the organisation.

#### **Organisational Structure**

The Board, which is responsible for the management of SWBG, met six times during this period to address the wide range of issues and work that SWBG pursues. Alongside the Board, SWBG operates two sub-groups: Fundraising and the Policy and Advocacy groups. There is designated responsibility to one Board Member for organisational policy oversight, following Board sign-off.

The Board delegates day-to-day activity of SWBG to the Coordinator, the Training Lead and the Engagement and Public Affairs Officer who have regular contact with the Board.

All formal Board meetings took place online. A Board development day took place in-person in Edinburgh in February 2023.

#### **Objectives and activities**

SWBG has the following purposes:

- The advancement of education
- The promotion of equality and diversity

The charity is an intersectional feminist organisation and aims to carry out these objects through:

#### **Capacity Building**

Working with women, communities, statutory and voluntary agencies, and other partners - including government - to build capacity of understanding of gender budgeting and increase engagement in the budget process.

#### **Training**

Developing training in gender budget analysis to show how public spending can be made more effective and responsive to the lives of women in Scotland, and delivering training and awareness raising of gender budget analysis methods and how they might be applied in local and national government budget processes.

## **SCOTTISH WOMEN'S BUDGET GROUP**

### **Trustees' Report**

**For the year ended 31 March 2024**

#### **Engagement**

Advocating for greater equality for women and men in Scotland by engaging with the Scottish Parliament and the Scottish Government to make decisions about how public money is spent fairer and more equitably.

#### **Research**

Supporting and disseminating research on the impact of gender budget analysis to enable its understanding and application.

#### **Funding Streams**

Throughout this financial year SWBG entered its third year delivering on the Equality and Human Rights funded project which focuses on training for women's groups and Local Authorities, as well as feeding engagement with these groups into Scottish Government Consultation Processes.

Alongside the Wales Women's Budget Group and the Northern Ireland Women's Budget Group SWBG entered its second year of funding from the Esmee Fairbairn Foundation. This funding supports advocacy, training, and engagement work on gender budgeting.

Alongside this SWBG has received project funding from Oxfam Scotland.

#### **Achievements and performance**

Between 1 April 2023 and 31 March 2024, Scottish Women's Budget Group (SWBG) progressed the following activities to achieve its purposes.

All activity – unless stated otherwise – was free to access.

#### **Capacity Building**

SWBG operates a free membership model, through which it engages with women and communities, in addition to building partnerships with organisations and community groups to build capacity of understanding of gender budgeting and increase engagement in the budget process.

SWBG works with women's groups through the Equality and Human Rights Fund project to support them to use gender budgeting theory and tools to campaign for change that matters to them. In the 2023/24 financial year this has included continued work with Glasgow Disability Alliance Women's Group and Fa'side Women and Girls Group and engaging new groups of women connected to AMINA Muslim Women's Resource Centre, Sikh Sanjong, MECOPP and the Young Women's Movement. This work involves delivery of workshops with groups and ongoing support to develop materials, use data locally, advocate with local government or other public bodies. In work with Sikh Sanjong and MECOPP it has included applying a research lens to further build understanding of gendered impact of budget allocations in relation to women working with these organisations.

## SCOTTISH WOMEN'S BUDGET GROUP

### Trustees' Report

For the year ended 31 March 2024

Outwith SWBG's training programme, detailed below, SWBG also hosted events to aid understanding and awareness of gender budgeting.

These included:

- Women's inequality and cost of living webinar;
- The UK Budget its impact in Scotland and on women which analysed the consequences of the UK Budget for women (reserved matters), the economic implications of the Chancellor's decisions for Scotland, the role of the Scottish Budget, and finally, how gender budgeting could inform the Scottish Budget – supported by the Esme Fairbairn Foundation.
- "*What's wrong with childcare in Scotland? Perspectives ahead of the Scottish Budget 2024/2025*", looked at specific issues in relation to the cost of childcare in Scotland and the impact this is having on women's finances and careers amidst the cost-of-living crisis supported by Oxfam Scotland.

We also spoke at events arranged by a range of other organisations as part of our aim to raise awareness and build understanding on gender budgeting. This included speaking at events with; the National Advisory Council of Women and Girls, the Scottish Women's Convention, the Cross-Party Group on Poverty, and the East Lothian Network for Change Poverty Conference. We also participated in the Active Travel and Gender Panel Reception event organised by Women in Travel, where we shared our knowledge about how a gender budgeting approach can increase gender equality in active travel,

This year SWBG increased parliamentary engagement. We issued three briefings ahead of key debates happening at the Scottish Parliament:

- [Investing in Scotland's Green Economy](#);
- [National Care Service \(Scotland\) Bill –stage 1 debate](#);
- [Addressing Child Poverty through Parental Employment](#).

Communicating with our membership seeks to build engagement and capacity on issues of gender budgeting and gender analysis of the economy in Scotland. We send emails to 236 active members/supporters. Members now have the option to tell us what level of engagement they can give to support SWBG so we have on record which members would be willing to join workshops and/or comment on draft policy.

### Training

In October 2021, SWBG received a three-year grant of £220,827 from the Inspiring Scotland Equality and Human Rights Fund, funded by the Scottish Government to support the greater use of gender budgeting tools in local decision making in Scotland to reduce inequalities. The *Gender Budgeting from Theory to Action* project is doing this through two routes: supporting capacity building and awareness raising within local authorities; and directly working with women and civil society organisations.

## **SCOTTISH WOMEN'S BUDGET GROUP**

### **Trustees' Report**

**For the year ended 31 March 2024**

SWBG's aim over the course of this project is to work with five local authorities to embed intersectional gender budget analysis within decision making processes through a series of bespoke training and mentoring support to reduce inequalities in local areas. This project has been developed by learning from best practice examples across the UK and internationally.

Between 2021 and 2024, SWBG will work with women, women's rights organisations, and others in civil society to use gender budget analysis tools to support local and national campaigning efforts that seek to reduce inequalities. SWBG will offer a range of participatory training and workshops tailored to fit the group's needs, facilitating spaces for groups to come together and share knowledge and develop campaigns.

In 2023/24 financial year, SWBG:

- Delivered 16 training sessions with public bodies, engaging 146 Councillors in training and 115 Council Officers;
- Delivered 14 workshops with civil society partners, engaging 174 women many on multiple workshop sessions to explore the themes.

SWBG continued to work with North Lanarkshire Council which was the pilot area from year 1 of the project, in year 2 (Oct 2022 – Sept 2023) Edinburgh and Glasgow City Councils passed a motion that included a commitment to gender budgeting and SWBG began engagement with these local authorities. In year 3 (Oct 2023 – Sept 2024) SWBG engaged with East Lothian Council specifically around the development of their anti-poverty strategy, and delivered sessions with Fife as well as open training sessions for Councillors.

Alongside work with specific Council areas, SWBG responded to requests for training from small groups of Councillors and worked with smaller groups of staff or Councillors from Councils interested in future engagement.

As well as the dedicated Gender Budgeting: From Theory to Action training detailed above, SWBG delivered further training sessions on Equality Impact Assessments and Gender Budgeting.

In addition, we have worked with organisations who have requested bespoke training. In 2023/2024 this included running workshops Sustrans Scotland based staff on gender budgeting and active travel and two 'gender budgeting' training sessions to Bowls Scotland.

### **Engagement**

Significant parliamentary and local government engagement was undertaken by SWBG during this year. The engagement was informed by the SWBG Women's Survey 2023.

As an organisation SWBG also made submissions to the Scottish Parliament Equalities, Human Rights and Civil Justice Committee and Finance and Public Administration Committee's pre-budget scrutiny consultation as well as appearing in-person in front of the Health, Social Care and Sport Committee and the Equality, Human Rights and Civil Justice Committee as part of their draft-Budget Scrutiny as part of wider parliamentary engagement on budget scrutiny.

## **SCOTTISH WOMEN'S BUDGET GROUP**

### **Trustees' Report**

**For the year ended 31 March 2024**

In addition, ahead of the draft Budget in December 2023 we sent a pre-budget briefing to all MSPs calling for a gender transformative budget in response to the impact of rising prices on women.

Separate to budget scrutiny processes we responded to consultation on the National Outcomes and Scotland's National Performance Framework and the Human Rights Bill.

SWBG continues to be an independent member of the Scottish Government convened Equalities and Human Rights Budget Advisory Group. As members since the inception of the group, SWBG continues to hold an influential presence within the group and the outputs made by it, including supporting the process of equality analysis within policy processes and developing recommendations for the Government on how to embed this within decision-making processes for the budget.

Following on from our engagement, SWBG gathered increasing media attention. As a result of 'The UK Autumn Budget: potential opportunities and implications for Scotland', SWBG provided live commentary to the BBC Scotland Politics show responding to the Autumn Statement and its impact on women.

Our work on childcare has also seen us getting more press coverage. The organisation made it to the front page of The Sunday Times on 10th March as part of an article about the need to increase childcare provision in Scotland.

Alongside our own engagement we joined several joint calls and campaign actions:

- Steering group member of the Scotland that cares campaign, which aims at creating a dedicated National Outcome on Care as part of the reviewed Scottish National Performance Framework Double Scottish Child Payment;
- TimeToTax with Oxfam Scotland, IPPR Scotland, One Parent Families Scotland, Poverty Alliance, Child Poverty Action Group and Stop Climate Chaos Scotland;
- Joined Stop Climate Chaos Scotland

### **Research**

In 2023-24 SWBG concentrated on engagement related to research in the previous financial year.

On top of this SWBG published three reports from the findings of the Women's Survey focusing on the cost of living crisis, housing and transport.



**SCOTTISH WOMEN’S BUDGET GROUP**

**Trustees’ Report  
For the year ended 31 March 2024**

**Financial review**

**Overview**

During 2023-24, the income for the charity was £137,299 (2022-23: £132,469) with the main income for the charity being through grant payments of £74,383 from the Equality and Human Rights Fund and £48,100 from the Esmee Fairbairn Foundation. The expenditure for the year was £119,198 (2022-23: £147,155). The main expenditure was staff and freelance staff costs (85%). The total funds of the charity at 31 March 2024 were £69,703 (2023: £51,602), of which £30,622 were restricted to use.

**Reserves Policy**

At 31 March 2024, the charity’s unrestricted reserves stood at £39,081 (31 March 2023: £41,805). The operational work of the Scottish Women’s Group in 2024-25 is anticipated to cost £10,600 per month, and the Trustees consider that 3 months of unrestricted reserves is an appropriate level to allow the operational work of the Charity to continue without disruption. The Trustees have set this level at the period end.

**Future plans**

The charity plans to continue to deliver to its objectives with its continuing secured funding to support work over the next year while taking on additional projects in thematic areas of interest such as the childcare seminar series.

Trustees anticipate some use of its reserves in 2023-24 to support enhanced maternity pay and maternity cover for staff.

**Approved by the Trustees and signed on their behalf**



**Zara Kitson  
Chair  
12 December 2024**

## **SCOTTISH WOMEN'S BUDGET GROUP**

### **Independent Examiner's report For the year ended 31 March 2024**

I report on the accounts of the charity for the year ended 31 March 2024, which are set out on pages 9 and 10 and the related notes on pages 11 to 13.

#### **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 2006 Regulations"). The charity's Trustees consider that the audit requirement of Regulation 10(1) (d) of the 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 statement**

My examination is carried out in accordance with Regulation 11 of the 2006 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 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 the course of 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 Regulations
  - to prepare accounts which accord with the accounting records and comply with Regulation 9 of the 2006 Accounts Regulationshave 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.

*E Alsop.*

**Elaine Alsop ACA DChA FCIE  
EA Independent Ltd  
5 South Charlotte Street  
Edinburgh, EH2 4AN  
11 December 2024**

## SCOTTISH WOMEN'S BUDGET GROUP

### Receipts and Payments Account For the year ended 31 March 2024

	Notes	Unrestricted 2024 £	Restricted 2024 £	Total 2024 £	Total 2023 £
<b>Receipts</b>					
Grants and donations	2	2,850	134,449	<b>137,299</b>	132,258
Fundraising activities		-	-	-	211
		<u>2,850</u>	<u>134,449</u>	<u><b>137,299</b></u>	<u>132,469</u>
<b>Payments</b>					
Charitable activities	3	4,974	112,124	<b>117,098</b>	121,383
Grants	4	-	1,500	<b>1,500</b>	22,690
Purchase of equipment		-	-	-	1,371
Governance costs	5	600	-	<b>600</b>	1,711
Total payments		<u>5,574</u>	<u>113,624</u>	<u><b>119,198</b></u>	<u>147,155</u>
<b>Net receipts/(payments) before transfers</b>		(2,724)	20,825	<b>18,101</b>	(14,686)
<b>Transfers</b>		-	-	-	-
<b>Net receipts/(payments) for the year</b>		<u>(2,724)</u>	<u>20,825</u>	<u><b>18,101</b></u>	<u>(14,686)</u>
<b>Opening funds at 1 April</b>		<u>41,805</u>	<u>9,797</u>	<u><b>51,602</b></u>	<u>66,288</u>
<b>Closing funds at 31 March</b>		<u><u>39,081</u></u>	<u><u>30,622</u></u>	<u><u><b>69,703</b></u></u>	<u><u>51,602</u></u>

The notes on pages 11 to 13 form part of these accounts

## SCOTTISH WOMEN'S BUDGET GROUP

### Statement of Balances As at 31 March 2024

	Notes	Unrestricted 2024 £	Restricted 2024 £	Total 2024 £	Total 2023 £
<b>Cash and bank balances</b>					
Opening balance at 1 April		41,805	9,797	<b>51,602</b>	66,288
Net receipts/(payments) for the year		(2,724)	20,825	<b>18,101</b>	(14,686)
Closing balance at 31 March	7	<u>39,081</u>	<u>30,622</u>	<b><u>69,703</u></b>	<u>51,602</u>
Represented by charity funds		<u>39,081</u>	<u>30,622</u>	<b><u>69,703</u></b>	<u>51,602</u>
<b>Fixed assets</b>					
				£	£
Equipment (cost)				<b><u>2,023</u></b>	<u>2,023</u>
Equipment (NBV)				<b><u>1,206</u></b>	<u>1,610</u>
<b>Creditors</b>					
				£	£
Payroll creditors and freelance fees				<b>5,160</b>	-
Other invoices				<b>7,807</b>	200
Independent examination				<b>600</b>	600
				<b><u>13,567</u></b>	<u>800</u>

Approved by the Trustees on 11 December 2024 and signed on their behalf by:



**Zara Kitson**  
Chair

The notes on pages 11 to 13 form part of these accounts

# SCOTTISH WOMEN'S BUDGET GROUP

## Notes to the Accounts For the year ended 31 March 2024

### 1. Accounting policies

#### *Basis of accounting*

The accounts have been prepared on a Receipts and Payments basis in accordance with the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended).

#### *VAT*

The charity is not registered for VAT and, accordingly, expenditure includes VAT where appropriate.

#### *Resources expended*

Expenditure incurred has been classified on a basis appropriate to the charity's circumstances. All expenditure relates to the charitable activities.

### 2. Receipts from grants and donations

	Unrestricted 2024 £	Restricted 2024 £	Total 2024 £	Total 2023 £
Inspiring Scotland EHR	-	74,383	<b>74,383</b>	73,158
Esmee Fairbairn	-	48,100	<b>48,100</b>	37,000
Voices from the Frontline /Rosa	-	7,000	<b>7,000</b>	-
Oxfam	-	4,966	<b>4,966</b>	9,000
ABRDN Foundation	-	-	-	11,790
Sustrans	2,850	-	<b>2,850</b>	1,250
Donations	-	-	-	60
	<hr/> 2,850	<hr/> 134,449	<hr/> <b>137,299</b>	<hr/> 132,258

### 3. Payments on charitable activities

	£	£	£	£
Wages of employees	-	72,114	<b>72,114</b>	47,117
Training freelance fees	2,200	26,610	<b>28,810</b>	24,625
Freelance coordinator	-	-	-	2,500
Staff expenses	134	2,377	<b>2,511</b>	1,706
Volunteer expenses	35	221	<b>256</b>	95
Staff training	-	800	<b>800</b>	2,120
Training expenses	-	-	-	1,672
Events & venues	211	1,511	<b>1,722</b>	8,612
Research	-	2,565	<b>2,565</b>	17,500
Mentors	-	200	<b>200</b>	750
Design & PR	-	2,414	<b>2,414</b>	10,484
IT & web	881	1,321	<b>2,202</b>	1,567
Administration	1,513	1,991	<b>3,504</b>	2,636
	<hr/> 4,974	<hr/> 112,124	<hr/> <b>117,098</b>	<hr/> 121,383

## SCOTTISH WOMEN'S BUDGET GROUP

### Notes to the Accounts For the year ended 31 March 2024

#### 4. Grants paid

	Unrestricted 2024 £	Restricted 2024 £	Total 2024 £	Total 2023 £
The Open University	-	1,500	<b>1,500</b>	-
The Poverty Alliance	-	-	-	19,690
Amina MWRC	-	-	-	3,000
	<u>-</u>	<u>1,500</u>	<u><b>1,500</b></u>	<u>22,690</u>

#### 5. Governance costs

	£	£	£	£
Accountancy and independent examination	600	-	<b>600</b>	1,074
Legal fees	-	-	-	637
	<u>600</u>	<u>-</u>	<u><b>600</b></u>	<u>1,711</u>

The fee for the 2024 independent examination is £600 (2023: £600) and is included in the statement of balances.

#### 6. Payments to Trustees and Related Parties

No remuneration was paid to trustees during the year (2023: £Nil). Travel expenses of £88 were paid to trustees in relation to the development day (2023: £Nil).

#### 7. Funds

	Balance at 1 April 2023 £	Receipts £	Payments £	Transfers £	Balance at 31 March 2024 £
<b>Unrestricted Funds</b>					
General fund	41,805	2,850	(5,574)	-	<b>39,081</b>
<b>Restricted Funds</b>					
Inspiring Scotland EHR	8,483	74,383	(73,284)	-	<b>9,582</b>
Esmee Fairbairn	(129)	48,100	(40,211)	-	<b>7,760</b>
Voices from the Frontline /Rosa	-	7,000	-	-	<b>7,000</b>
Oxfam	1,444	4,966	(130)	-	<b>6,280</b>
	<u>9,757</u>	<u>134,449</u>	<u>(113,624)</u>	<u>-</u>	<u><b>30,622</b></u>
<b>Total Funds</b>	<u><b>51,602</b></u>	<u><b>137,299</b></u>	<u><b>(119,198)</b></u>	<u><b>-</b></u>	<u><b>69,703</b></u>

## SCOTTISH WOMEN'S BUDGET GROUP

### Notes to the Accounts For the year ended 31 March 2024

#### *Restricted funds:*

**Inspiring Scotland EHR** – funding received to work with civil society groups and local authorities to help raise awareness of, and build capacity in, Gender Budgeting. Through training, the development of a toolkit and the provision of mentoring support we will help embed the use of gender budgeting approaches, improving the quality of equality impact assessments helping to ensure that decision makers take into account the differential impact of budget decisions on women and men thereby reducing levels of gender inequality.

**Esmee Fairbairn** – funding received towards project costs to enable the Women's Budget Groups of the devolved nations of the UK to strengthen and develop independent and collaborative methods of tackling gender inequality. The programme continued with a new funding award in April 2023, which covered the small deficit on the fund at 31 March 2023.

**Voices from the Frontline /Rosa** – funding received activity taking place in 2024-25.

**Oxfam** –funding received for SWBG's Childcare seminar series.

**There were no transfers between funds.**