



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

Annual Report and Accounts
For the year ended 31 March 2025

Registered Charity – SC050221

SCOTTISH WOMEN'S BUDGET GROUP

Annual Report and Accounts For the year ended 31 March 2025

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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

Current Trustees Clementine Hill-O'Connor Chair
Susan Anderson Stein Treasurer
Elisabeth Loose Secretary
Zara Kitson
Laura Tomson
Olivia Hamilton

The following Trustees resigned on 11 December 2024

Zarina Ahmad
Kirsty Connell-Skinner
Wendy Davies

Rachel Statham resigned on 12 July 2024

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 2025

The trustees present their report and receipts and payments accounts of the charity for the year ended 31 March 2025.

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 2025 were re-elected at the AGM held on 11 December 2024.

SWBG would like to thank Zarina Ahmad, Kirsty Connell-Skinner, Wendy Davies and Rachel Statham for their support, service, and dedication to the organisation.

Organisational Structure

The Board, which is responsible for the management of SWBG, met five times during this period to address the wide range of issues and work that SWBG pursues. Alongside the Board, SWBG operates three sub-groups: Fundraising, the Policy and Advocacy groups and a Governance and People sub-group established at the end of the 2024-25 financial year. 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 Director, the Training Lead and the Policy and Engagement Lead who have regular contact with the Board.

The majority of Board meetings took place online with one extended face to face Board meeting taking place in Glasgow on 1 March including a strategy development session.

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. Supporting women's groups to use these skills to campaign locally and nationally.

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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.

Engagement

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

Research

Conducting research in areas central to building equality in budget and economic policy making, including an annual women's survey, and supporting and disseminating research on the impact of gender budget analysis to enable its understanding and application.

Funding Streams

During this financial year, SWBG entered its fourth year delivering the *Equality and Human Rights* funded project, which focuses on training and capacity building for women's groups and local authorities.

Alongside the Wales Women's Budget Group and the Northern Ireland Women's Budget Group, SWBG continued into its third year of support from the *Esmée Fairbairn Foundation*. This funding enables advocacy, training, and engagement work on gender budgeting. Additional funding from *Percy Thirty* was received via the UK Women's Budget Group to support engagement with women on issues related to taxation.

SWBG also received unrestricted funding from the *People's Postcode Trust*, to be used for organisational development by March 2026. This funding will focus on amplifying women's voices.

In addition, SWBG carried forward project funding from *Oxfam Scotland* and the *Rosa Foundation* for delivery in 2024–25.

This year also marked an expansion of commissioned work. SWBG was engaged by *Aberdeen City Council* to consult with local women on poverty and inequality, and by the *A Scotland That Cares* campaign to deliver a dedicated research project. These commissions have further diversified the organisation's income streams.

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Achievements and performance

Between 1 April 2024 and 31 March 2025, the Scottish Women's Budget Group (SWBG) continued to strengthen its impact through a combination of funded projects, commissioned work, and capacity-building initiatives. Our activities this year focused on empowering women to engage with local and national budget processes, influencing policy, and building the evidence base for a more equitable economy.

Capacity Building

As part of our Annual General Meeting in December 2024, SWBG staff recorded learning discussions with several partner organisations, local authority staff, and a Councillor. These conversations offered valuable reflections on collaboration and learning throughout the year. Videos of these discussions can be accessed here: [Video 1](#), [video 2](#), and [video 3](#).

SWBG works with women's groups to support them to use gender budgeting theory and tools to campaign for change that matters to them.

SWBG works with women's groups through the Equality and Human Rights Fund project to support them. In the 2024/25 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 the Young Women's Movement to explore the impact of the cost-of-living crisis on young women and MECOPP (Minority Ethnic Carers and Older People's Project) gypsy/traveller projects to conduct a gender budget analysis of some gypsy/traveller sites in Scotland. This work involved delivering workshops, providing tailored support, and helping groups use local data, develop materials, and advocate effectively with local government and other public bodies. It also resulted in the following publications:

- [Young women's experiences of the cost-of-living crisis in Scotland](#);
- [A gender budgeting analysis of Scottish Gypsy/Traveller sites](#).

In summer 2024, SWBG partnered with the University of Glasgow and Glasgow Caledonian University to pilot a Women's Economic Empowerment project. The initiative brought together women with lived experience of low income to explore ways of engaging in national budget and economic policy processes. Participants visited the Scottish Parliament, met with MSPs, and contributed to pre-budget scrutiny through written submissions and evidence sessions.

This capacity building work seeks to support women, particularly women with additional protected characteristics or who face further marginalisation due to socio-economic experience, ethnicity, migration status or disability, to gain the skills to raise their voices on issues that matter to them in relation to local and national budget setting and economic policy. A participant shared - *"your work is giving a voice to people who feel they can't be heard"*.

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More broadly, SWBG operates a free membership model to engage women and communities and build partnerships with organisations across Scotland. Our 263 active members help shape our priorities, ensuring our work reflects the lived experiences of women. Members choose their level of engagement, from joining workshops to reviewing draft policy, strengthening understanding and participation in gender budgeting across Scotland.

Training

SWBG has a well-developed training and support programme that is delivered to local authorities through the Gender Budgeting from Theory to Action project. The aim is to support the greater use of gender budgeting tools in local decision making in Scotland to reduce inequalities.

Through this project SWBG works with both council staff and elected members to increase understanding and use of gender budgeting to tackle inequality in Scotland. SWBG's aim over the course of this project is to embed intersectional gender budget analysis within decision making processes through a series of bespoke training and ongoing support to reduce inequalities in local areas. This project has been developed by learning from best practice examples across the UK and internationally, as well as growing experience in Scotland.

In 2024/25 financial year, SWBG:

- Delivered 18 training sessions with public bodies, engaging 200 council officers and Councillors;
- Delivered 18 workshops with civil society partners, engaging 316 to explore the themes and outcomes of the projects.

SWBG has worked in detail with 12 local authorities since the project started in 2021. 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 women and transport.

In addition, we have worked with organisations who have requested bespoke training. In 2024/2025 this included running workshops Sustrans Scotland based staff on gender budgeting and active travel and two 'gender budgeting' training sessions to Bowls Scotland.

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

These included:

- GDA event October 2024 considering how gender budgeting supports campaign for disabled women;

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- 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.
- Gender budgeting and local budgets event sharing learning and recommendations from our review of local budgets to support council staff in considering the future.

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; National Advisory Council on Women and Girls, Transport Scotland, Women in Transport and the Scottish Left Review.

Engagement

SWBG undertakes two forms of engagement: engagement with national and local government and engagement with women to raise their issues at the national and local level.

Engagement with government

Significant parliamentary and local government engagement was undertaken by SWBG during this year. The engagement was informed by the SWBG Women's Survey 2024 and work with women's groups, including the women's economic empowerment project.

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

In addition, ahead of the draft Budget in December 2024 we sent a pre-budget briefing to all MSPs calling for targeted investment in areas that could tackle women's inequality and support delivery of the government's priorities.

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.

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

- [Scottish Government Priorities Eradicating Child Poverty;](#)
- [Investing in Scotland's Public Services.](#)

Following on from our engagement, SWBG gathered increasing media attention. Contributing to BBC Scotland coverage ahead of the UK and Scottish budgets.

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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;
- Steering group member of Tax Justice Scotland;
- Stop Climate Chaos Scotland;
- End child poverty coalition

Engagement with women

Commissioned by Aberdeen City Council SWBG has undertaken a significant engagement project with women in Aberdeen. Engaging 229 women through focus groups and community events and 262 women through an online survey. This project was developed with the support of a steering group of 9 local women who shared their experiences and expertise to develop a locally rooted participatory project. The [report](#) published in June 2025 outlines the level of engagement work undertaken and the recommendations generated for Aberdeen City Council.

Research

In 2024-25 SWBG started new research projects that were published further into 2025. These included a participatory research project with social care workers, analysis of Scotland's care policy and research into the impact of non-residential social care charges.

On top of this SWBG the findings of the [Women's Survey 2024 – Navigating increasing costs and debt](#).

Financial review

Overview

During 2024-25, the income for the charity was £201,117 (2023-24: £137,299) with the main income for the charity being through grant payments of £74,383 from the Equality and Human Rights Fund and £37,000 from the Esmée Fairbairn Foundation. The expenditure for the year was £164,181 (2023-24: £119,198). The main expenditure was staff and freelance staff costs (78%). The total funds of the charity at 31 March 2025 were £106,639 (2024: £69,703), of which £38,416 were restricted to use.

Reserves Policy

At 31 March 2025, the charity's unrestricted funds stood at £68,223, this includes £25,000 received from the Peoples' Postcode Trust to be spent by March 2026. This is designated funding and does not form part of the charity's reserves. The charity held £43,223 free reserves at 31 March 2025 (2024: £39,081). The operational work of the Scottish Women's Group in 2025-26 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 exceeded this level at the period end.

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Trustees' Report For the year ended 31 March 2025

Future plans

SWBG has reached a new phase in its development. In 2025 the staff and Trustees will agree a new strategy for the next five years.

The opportunities to continue to diversify funding streams with new funders and additional commissioned work will deepen. Giving SWBG more sustained opportunity to work with women to create change for the better.

Approved by the Trustees and signed on their behalf

A black rectangular redaction box covering the signature of the Chair.

**Clementine Hill-O'Connor
Chair
4 December 2025**

SCOTTISH WOMEN'S BUDGET GROUP

Independent Examiner's report For the year ended 31 March 2025

I report on the accounts of the charity for the year ended 31 March 2025, which are set out on pages 10 and 11 and the related notes on pages 12 to 14.

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.



**Elaine Alsop ACA DChA FCIE
EA Independent Ltd
5 South Charlotte Street
Edinburgh, EH2 4AN
4 December 2025**

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Receipts and Payments Account For the year ended 31 March 2025

	Notes	Unrestricted 2025 £	Restricted 2025 £	Total 2025 £	Total 2024 £
Receipts					
Grants and donations	2	25,500	121,383	146,883	137,299
Fundraising activities		5,127	49,107	54,234	-
		<u>30,627</u>	<u>170,490</u>	<u>201,117</u>	<u>137,299</u>
Payments					
Charitable activities	3	1,485	162,096	163,581	117,098
Grants	4	-	-	-	1,500
Governance costs	5	-	600	600	600
Total payments		<u>1,485</u>	<u>162,696</u>	<u>164,181</u>	<u>119,198</u>
Net receipts/(payments) before transfers		29,142	7,794	36,936	18,101
Transfers		-	-	-	-
Net receipts/(payments) for the year		<u>29,142</u>	<u>7,794</u>	<u>36,936</u>	<u>18,101</u>
Opening funds at 1 April		<u>39,081</u>	<u>30,622</u>	<u>69,703</u>	<u>51,602</u>
Closing funds at 31 March		<u><u>68,223</u></u>	<u><u>38,416</u></u>	<u><u>106,639</u></u>	<u><u>69,703</u></u>

The notes on pages 12 to 14 form part of these accounts

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Statement of Balances As at 31 March 2025

	Notes	Unrestricted 2025 £	Restricted 2025 £	Total 2025 £	Total 2024 £
Cash and bank balances					
Opening balance at 1 April		39,081	30,622	69,703	51,602
Net receipts/(payments) for the year		29,142	7,794	36,936	18,101
Closing balance at 31 March	7	<u>68,223</u>	<u>38,416</u>	<u>106,639</u>	<u>69,703</u>
Represented by charity funds		<u>68,223</u>	<u>38,416</u>	<u>106,639</u>	<u>69,703</u>
Fixed assets				£	£
Equipment (cost)				<u>2,023</u>	<u>2,023</u>
Equipment (NBV)				<u>801</u>	<u>1,206</u>
Creditors				£	£
Payroll creditors and freelance fees				1,304	5,160
Other invoices				5,339	7,807
Independent examination				600	600
				<u>7,243</u>	<u>13,567</u>

Approved by the Trustees on 4 December 2025 and signed on their behalf by:



Clementine Hill-O'Connor
Chair

The notes on pages 12 to 14 form part of these account

SCOTTISH WOMEN'S BUDGET GROUP

Notes to the Accounts

For the year ended 31 March 2025

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 2025 £	Restricted 2025 £	Total 2025 £	Total 2024 £
Inspiring Scotland EHR	-	74,383	74,383	74,383
Esmee Fairbairn	-	37,000	37,000	48,100
Peoples Postcode Trust	25,000	-	25,000	-
Women's Budget Group - Thirty Percy	-	10,000	10,000	-
Voices from the Frontline /Rosa	-	-	-	7,000
Oxfam	-	-	-	4,966
Sustrans	-	-	-	2,850
Donations	500	-	500	-
	<u>25,500</u>	<u>121,383</u>	<u>146,883</u>	<u>137,299</u>

3. Payments on charitable activities

	£	£	£	£
Wages and freelance fees	973	127,798	128,771	100,924
Staff expenses	29	6,243	6,272	2,511
Volunteer expenses	-	173	173	256
Trustee expenses	-	40	40	-
Participation expenses	-	2,635	2,635	-
Partnerships	-	3,472	3,472	-
Staff training	-	-	-	800
Events & venues	-	4,369	4,369	1,722
Research	-	-	-	2,565
Mentors	-	-	-	200
Design & PR	-	-	-	2,414
IT & communications	-	7,752	7,752	2,202
Administration	483	9,614	10,097	3,504
	<u>1,485</u>	<u>162,096</u>	<u>163,581</u>	<u>121,383</u>

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4. Grants paid

	Unrestricted 2025 £	Restricted 2025 £	Total 2025 £	Total 2024 £
The Open University	-	-	-	1,500

5. Governance costs

	£	£	£	£
Accountancy and independent examination	-	600	600	600

The fee for the 2025 independent examination is £600 (2024: £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 (2024: £Nil). Travel expenses of £40 were paid to one trustee (2024: £88).

7. Funds

	Balance at 1 April 2024 £	Receipts £	Payments £	Transfers £	Balance at 31 March 2025 £
Unrestricted Funds					
General fund	39,081	30,627	(1,485)	(25,000)	43,223
Peoples' Postcode Trust	-	-	-	25,000	25,000
	<u>39,081</u>	<u>30,627</u>	<u>(1,485)</u>	<u>-</u>	<u>68,223</u>
Restricted Funds					
Inspiring Scotland HER	9,582	74,383	(82,012)	-	1,953
Esmee Fairbairn	7,760	37,000	(40,876)	1,500	5,384
Voices from the Frontline /Rosa	7,000	-	(3,716)	-	3,284
Oxfam	6,280	-	(3,725)	(1,500)	1,055
Aberdeen	-	32,532	(27,482)	-	5,050
MMR	-	3,325	(1,940)	-	1,385
ASCT	-	13,250	(635)	-	12,615
Thirty Percy	-	10,000	(2,310)	-	7,690
	<u>30,622</u>	<u>170,490</u>	<u>(162,696)</u>	<u>-</u>	<u>38,416</u>
Total Funds	<u>69,703</u>	<u>201,117</u>	<u>(164,181)</u>	<u>-</u>	<u>106,639</u>

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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..

Voices from the Frontline /Rosa – funding received in 2023-24 for activity taking place in 2024-25.

Oxfam – funding received for SWBG's Childcare seminar series, funding received in 2023-24.

Aberdeen – Aberdeen City Council commissioned SWBG to undertake a project 'Aberdeen - Gender, inequality and poverty' which will run until December 2025.

MRR – Making Rights Real has commissioned SWBG to undertake specific participatory work with a women's group throughout 2024-25 and into financial year 2025-26.

ASTC – funds have been received from Oxfam, The Carers Trust, Scottish Care and One Parent Family Scotland to commission work for the A Scotland that Cares (ASTC) campaign. This work is due to be completed by December 2025.

Thirty Percy – funds received to undertake work with women in relation to tax throughout 2025.

Unrestricted funds

PPT – the People's Postcode Trust has granted SWBG unrestricted funds to support charitable activities up until March 2026, all funds must be spent by this stage.

Transfers between funds

A transfer of £1,500 was made from the Oxfam fund to Esmee Fairbairn fund to correct an error in the previous accounting period where an amount of expenditure was allocated incorrectly.