

**Women on Wheels (SCIO)**

**Trustees' Report and Financial Statements**

**For the Period Ended 31 March 2025**



**Women on Wheels (SCIO)**  
**Report and Accounts for the Year Ended 31 March 2025**

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**Women on Wheels (SCIO)**  
**Report and Accounts for the Year Ended 31 March 2025**

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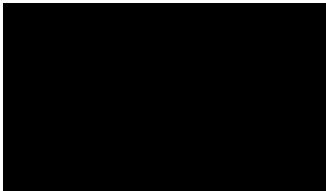
**Reference and Administration Details**

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**Charity Name** Women on Wheels (SCIO)

**Charity Number** SC051577

**Principal Address**



**Trustees**




*Chair*  
*Vice Chair*  
*Secretary* (Resigned on 31 March 2025)  
  
(Resigned 31 March 2025)  
(Appointed on 6 February 2025)  
(Appointed on 20 February 2025)

**Bankers**

Unity Trust Bank  
PO Box 7193  
Planetary Road  
Willenhall,  
WV1 9DG

Cashplus Bank  
Cottons Centre  
Cottons Lane  
London  
SE1 2QG

**Independent Examiner**

  
Brett Nicholls Associates  
Herbert House  
24 Herbert Street  
Glasgow  
G20 6NB

## **Trustees' Annual Report**

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The trustees present their Report and Accounts for the year ended 31 March 2025.

### **Structure, Governance and Management**

#### *Structure, governance and management*

Women on Wheels was established as a charity on 09 February 2022 and is registered with the Office of the Scottish Regulator Charity No SC051577. The charity is a Scottish Charitable Incorporated Organisation (SCIO) and is governed by its constitution.

#### *Key Management Remuneration*

The trustees consider the key management personnel of the charity to be the [REDACTED]. The total costs to the charity for this post in the year was £20,113 (2024 - £35,739). They have authority and responsibility for planning, directing and controlling the activities of the charity.

### **Objectives and Activities**

Women on Wheels is a community cycle hub for women run and led by women.

Our charity's objectives are:

- To promote the advancement of public participation in cycling by women and girls.
- Provide recreational facilities, organise recreational facilities by establishing a community cycling hub for women (particularly but not limited to women from a BAME background).

We deliver a range of cycle activities to get women on a bike or back on a bike, including cycle lessons, led rides, maintenance classes, taster sessions and lots of social events.

We currently work with women and girls of all ages and boys 12 and under.

### **Achievements and Performance**

Women on Wheels has now been operating for three whole years but considering our ever-growing list of achievements and successes, one could be forgiven for thinking it has been much longer.

Every year we reflect not only on everything we have been able to do but also the individuals, groups and community partners we have been privileged enough to work with. We are especially proud of the growing numbers of women, girls and families we have enabled to get into the saddle to experience the sheer joy of cycling. An important aspect of this experience has been the joy of cycling together; whether that has been cycling as a family or cycle-touring, mountain biking and BMX-ing with diverse groups of women.

We believe that enabling these experiences has created some lasting memories, friendships and a strong sense of community within WoW. This has been especially evident in our growing numbers of volunteers who dedicate their time and passion for cycling so that they can encourage others on this journey too. A number of our service users have come to WoW to learn how to cycle or improve their skills and have gone on to volunteer, train as Ride Leaders and/or Cycle Trainers, become sessional staff members and have even gone on to join our Board.

We want to see this journey from WoW service user all the way to the WoW team repeated over and over again. This sense of involvement and ownership along with the hard work of our dedicated staff team and Board will help WoW to continue in its mission to get more and more women and girls cycling.

**Trustees' Annual Report**

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**Achievements and Performance - continued**

*Women's Programme :*

- We have continued with our weekly cycling sessions supporting more women to get cycling, improve confidence and cycle further (Learn to cycle 498 women, led rides 440 women and Bike buddies 28 women)
- We have continued our popular weekly maintenance classes (197 women) and have expanded this to offer an intermediate bike maintenance class where women can learn how to build a bike from scratch. Last year we ran 4 of these courses (12 participants)
- We have expanded our fleet of bikes to include more hybrid bikes, 6 mountain bikes, 4 BMX bikes and a gravel bike. This allows us to run more activities independently and expand the variety of bikes we can offer in our bike loan library (30 women used our loan library last year)
- We used money funded from Cycling UK to gift 10 bikes to individuals that couldn't afford to buy their own bike, and we have been continuing to work with them to increase their confidence and use of these bikes.
- We have used funding from Cycling UK to do up donated bikes and pass them on to individuals that cannot afford to buy their own bikes.
- We have jumped on the success of our first Women and Nonbinary BMX night at the Loading Bay and run another 3 nights with between 60-100 people in attendance at each.
- We have continued to run our beginner mountain bike sessions every other month at LifeCycle Trust and ran a very successful trip to Glentress last summer with 14 women in attendance. Our Mountain biking has been so popular that we have also trialled a 3-week beginners mountain bike course which sold out in one day and we have run some more local sessions in Falkirk, Pollok and Caithkin Braes.
- Our cycle touring programme continued to be a big success with a beginner's trip to Falkirk last year and an intermediate cycle tour completing the 5 ferries route.
- We ran 2 big led ride events- one to Millport and one to Loch Lomond. Both had roughly 20+ women/families in attendance and were successful days out.
- We have worked with community groups to support more women to try cycling - we ran a 6-week cycle block with Sharpen Her (Women's African Network) and a block with Urban Roots - Women in the woods. We have also worked closely with Woodlands community Trust, Govan community project, Civic, AWAZ, Glasgow University, Glasgow Afghan United, Amina and Glendale Women's Project to run cycling sessions, maintenance sessions and taster sessions last year.
- We have run some very successful events including Film Screenings, inspiration nights and informative talks. Some highlights included a Special screening of Kendal Mountain Film Festival; Menopause talk and cycle touring inspiration nights.

*Families Programme:*

We have continued to support families with our weekly Family Cycling Sessions, running 108 lessons throughout the year to support families to cycle together.

- Our Balance Bike group continues to be popular, and we have run 46 weekly sessions throughout the year, with 170 participants. This continues to be a good way to engage with our local community and families often then sign up for Family Cycling Sessions or get in touch for continued support.
- We ran special family rides throughout the Easter, Summer, October and Half Term holidays, including nature hunt rides and hot chocolate breaks in the woods.
- We ran 3 monthly Family Maintenance classes throughout winter, helping kids and their adults to look after their bikes
- We've supported 10 families with bespoke bike buddy support, helping them try out trailers, bike seats and routes to nursery and school.
- Bikes & equipment library, we've loaned out 7 kid's bikes, 2 x trailers, 1 x bike seat
- Secured RUAR funding to buy bikes & equipment for 10 kids who had come through our Families Programme. The kids took part in a 4-week block of cycling activities before being gifted the bikes.

**Trustees' Annual Report**

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**Achievements and Performance - continued**

- Cycling UK funding to buy 5 women from our Families Programme bikes and equipment such as trailers so that they can continue cycling with their families.
- Ran our first pilot Ride Bright event, where 108 women & non-binary folks cycled through the city and campaigned for safer streets. Plans are afoot for another ride in November.
- Ran our first Families Cycle Tour workshop, 6 families attended and have been attending family rides and accessing support as we lead up to the first tour in the summer.
- Delivered two blocks of 6 week after school cycling activities to Ibrox Primary School - these family lessons helped kids and their adults to learn to pedal, gain confidence and learn bike maintenance.
- We worked together with the eco-committee at Shawlands Primary School to empower the kids to become cycling ambassadors at the school
- We've taken in children's bike donations thanks to Cycling UKs Recycle grant - these bikes have been serviced and fixed and donated on to our Families Programme participants and children at Ibrox Primary.
- We've attended as speakers and talked at events and workshops in our local Govanhill community including with Crossreach, Cuthbertson Primary School, Homestart and further afield with Parents for Future Scotland, Glasgow Feminist Transport Forum and East Renfrewshire Council.
- Supported local bike buses, including Merrylee, Ibrox and Shawlands - our fantastic volunteers have lent a hand as extra adult helper.

**Teen Programme :**

- Facilitated a focus group with 8 girls from Bellahouston Academy to discuss the barriers facing young girls which may prevent them from choosing to cycle.
- 10 week cycling programme working with a total of 11 girls from Bellahouston Academy. The sessions included led rides to Malls Mire, Queen's Park, Glasgow Green, Pollok Park, Tramway & Hidden Gardens. A coached BMX session with Michah from the Loading Bay and a visit to Billy Bilsland bike shop on High Street.
- Between January and March, we successfully recruited and inducted 7 new volunteers."

Trustees' Annual Report

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Financial Review

*Reserves Policy*

It is the policy of the Charity to maintain unrestricted funds, which are free reserves of the Charity, at a level equivalent to three month's expenditure. The Trustees consider that reserves at this level will ensure that, in the event of a significant drop in funding, they will be able to continue the organisation's current activities while consideration is given to ways in which additional funds may be raised.


Based on the accounts for the period ended 31 March 2023, ordinary expenditure for 3 months amounts to £53,060 (2024 - £41,883). At 31 March 2025, the charity held unrestricted free reserves of £54,116 (2024: £18,372). The trustees are therefore satisfied that the reserves policy is being met, and any funds in excess will be applied towards achieving the charity's objectives.

*Financial Review*

The charity generated a surplus of £12,083 for the period ended 31 March 2025 (2024 - deficit of £8,679).

At 31 March 2025 reserves stood at £78,354 (2024 - £66,271), with £54,116 (2024 - £18,372) of these being unrestricted.

The trustees declare that they have approved the report above.



Date: 02.09.2025.

**Independent Examiner's Report**

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<b>Report to the trustees/members of</b>	Women on Wheels (SCIO)
<b>Registered charity number</b>	SC051577
<b>Accounts of the charity for the year</b>	1 April 2024 to 31 March 2025
<b>Set out on pages</b>	9 - 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) 2005 Act and the Charities Accounts (Scotland) Regulations 2006. The charity trustees consider that the audit requirement of Regulation 10(1) (d) 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 Independent Examiner's statement:**

My examination is 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 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 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 Accounts Regulations, and
- prepare accounts which accord with the accounting records and comply with Regulation 9 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.

Date:

Fellow of the Association of Chartered Certified Accountants  
Brett Nicholls Associates  
Herbert House, 24 Herbert Street, Glasgow, G20 6NB



**Women on Wheels (SCIO)**  
**Report and Accounts for the Year Ended 31 March 2025**

**Receipts and Payments Account**

		<i>Unrestricted Funds</i>	<i>Restricted Funds</i>	<i>Total Funds</i>	<i>2024 Total</i>
<b>Receipts</b>	<i>Notes</i>	<i>£</i>	<i>£</i>	<i>£</i>	<i>£</i>
Grants	3	-	185,752	185,752	130,616
Donations	4	961	-	961	715
Trading Income	5	32,609	-	32,609	22,521
Other Income	6	5,000	-	5,000	5,000
		<u>38,570</u>	<u>185,752</u>	<u>224,322</u>	<u>158,852</u>
<b>Payments</b>					
Charitable Activities Costs	7	2,826	208,573	211,399	166,691
Support Costs	8	-	840	840	840
		<u>2,826</u>	<u>209,413</u>	<u>212,239</u>	<u>167,531</u>
<b>Net Receipts/-Payments</b>		<u><b>35,744</b></u>	<u><b>(23,661)</b></u>	<u><b>12,083</b></u>	<u><b>(8,679)</b></u>
<i>Funds Brought Forward</i>		18,372	47,899	66,271	74,950
<b>Funds Carried Forward</b>	10	<u><b>£54,116</b></u>	<u><b>£24,238</b></u>	<u><b>£78,354</b></u>	<u><b>£66,271</b></u>

All income and expenditure derive from continuing activities in both years.

The notes on pages 10 to 14 form an integral part of these accounts.

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**Statement of Balances**

	<i>Unrestricted Funds</i>	<i>Restricted Funds</i>	<i>Total Funds</i>	<i>2024 Total</i>
	<i>£</i>	<i>£</i>	<i>£</i>	<i>£</i>
Opening Cash and Bank Balances	18,372	47,899	66,271	74,950
<i>Surplus/-Deficit for the year</i>	35,744	(23,661)	12,083	(8,679)
Closing Cash and Bank Balances	54,116	24,238	78,354	66,271

Signed on behalf of the trustees:



Date:

2/9/25

## Notes to the Accounts

### 1. General Information

Women on Wheels (SCIO) ("the charity") is a Scottish Charitable Incorporated Organisation governed by its constitution. It was registered as a charity in Scotland (registered number SC051577) on 9 February 2022. Its registered address is [REDACTED]

### 2. Basis of Preparation

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

<b>3. Grants</b>	<i>Unrestricted Funds £</i>	<i>Restricted Funds £</i>	<i>Total Funds £</i>	<i>2024 Total £</i>
GC Mental Health & Wellbeing Fund	-	-	-	10,000
Scottish Cycling Rock Up and Ride	-	-	-	1,500
Glasgow Life Legacy fund	-	-	-	3,000
Community Cycle Fund	-	-	-	2,787
Community, Capacity and Resilience Fund	-	-	-	8,000
Cycling Scotland	-	5,325	5,325	14,615
Glasgow City Council - SCSP	-	15,348	15,348	25,152
Go Cycle Fund	-	-	-	4,910
Coop	-	-	-	1,591
Paths for All - SCSP	-	66,157	66,157	58,061
University of Glasgow	-	-	-	1,000
EMEN	-	4,615	4,615	-
Ethnic Minority Development Fund	-	14,950	14,950	-
National Lottery Awards for All	-	20,000	20,000	-
Cycling UK Access & Recycle Fund	-	11,857	11,857	-
Integrated Transport	-	2,000	2,000	-
Thriving Places Govanhill	-	855	855	-
SPT People and Places Programme	-	40,357	40,357	-
GCC Area Partnership	-	4,288	4,288	-
	-	185,752	185,752	130,616
<b>4. Donations</b>				
	<i>Unrestricted Funds £</i>	<i>Restricted Funds £</i>	<i>Total Funds £</i>	<i>2024 Total £</i>
Donations	961	-	961	715

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**Notes to the Accounts**

<b>5. Trading Income</b>	<i>Unrestricted Funds £</i>	<i>Restricted Funds £</i>	<i>Total Funds £</i>	<b>2024 Total £</b>
Provision of Services - Individuals	18,469	-	18,469	14,006
Provision of Services - Organisations	14,140	-	14,140	8,515
	<u>32,609</u>	<u>-</u>	<u>32,609</u>	<u>22,521</u>
<b>6. Other Income</b>	<i>Unrestricted Funds £</i>	<i>Restricted Funds £</i>	<i>Total Funds £</i>	<b>2024 Total £</b>
Employment Allowance	<u>5,000</u>	<u>-</u>	<u>5,000</u>	<u>5,000</u>
<b>7. Charitable Activities Costs</b>	<i>Unrestricted Funds £</i>	<i>Restricted Funds £</i>	<i>Total Funds £</i>	<b>2024 Total £</b>
Salaries	-	93,384	93,384	68,288
Employers National Insurance	-	6,882	6,882	5,762
Employer Pensions Costs	-	1,429	1,429	1,484
Sessional Staff	-	39,440	39,440	38,631
Payroll Fees	-	1,071	1,071	787
Recruitment	-	20	20	230
HMRC Overpayment	-	10,801	10,801	-
Bank & PayPal Fees	-	1,312	1,312	633
Bike Accessories	-	2,231	2,231	10
Bikes (cost over £500)	-	5,195	5,195	-
Bikes (cost under £500)	-	2,752	2,752	2,300
Clothing	-	-	-	220
Equipment	-	330	330	480
Event Costs	-	2,732	2,732	6,334
General Expenses	-	2,377	2,377	160
Heat & Light	-	865	865	620
Insurance	-	669	669	545
IT Software & Subscriptions	1,430	15	1,445	1,134
Accountancy	-	730	730	-
Donations to other organisations	805	-	805	-
Maintenance Equipment	-	317	317	1,807
Marketing	-	10,868	10,868	15,225
Printing, Postage & Stationery	40	86	126	297
Rent	-	11,153	11,153	10,242
Repairs	371	623	994	2,797
Staff and Volunteer Training	40	8,290	8,330	3,856
Telephone & Internet	140	6	146	415
Transport and Travel Costs	-	3,582	3,582	1,887
Van Hire	-	1,052	1,052	1,917
Water Rates	-	361	361	630
	<u>2,826</u>	<u>208,573</u>	<u>211,399</u>	<u>166,691</u>

**Women on Wheels (SCIO)**  
**Report and Accounts for the Year Ended 31 March 2025**

**Notes to the Accounts**

<b>8. Support Costs</b>	<i>Unrestricted Funds £</i>	<i>Restricted Funds £</i>	<i>Total Funds £</i>	<i>2024 Total £</i>
Independent Examination	-	840	840	840

**9. Related Party Transactions**

During the year, trustee S Anwar received £20,113 (2024 - £35,739) for delivering the activities of the charity in the capacity of Project Manager. These payments were made on an armslength basis, of fair value, and in furtherance of the charity's objectives. There were no other related party transactions during the year.

No trustees received reimbursement for expenses during the year (2024: Nil).

<b>10. Funds Analysis</b>	<i>Opening Balance 1 April 2024</i>	<i>Receipts</i>	<i>Payments</i>	<i>Transfers</i>	<i>Closing Balance 31 March 2025</i>
<b>Unrestricted</b>					
General	18,372	38,570	2,826	-	54,116
<b>Restricted</b>					
Community Cycle Fund	1,130	-	1,130	-	-
Glasgow Community Mental Health & Wellbeing Fund	10,000	-	10,000	-	-
Scottish Cycling Rock Up and Ride	851	-	851	-	-
Glasgow Life Legacy Fund	3,000	-	3,000	-	-
Community, Capacity and Resilience Fund	16,000	-	16,000	-	-
Cycling Scotland	10,080	5,325	15,405	-	-
Coop	1,591	-	1,591	-	-
UofG	726	-	726	-	-
Go Cycle Fund	4,243	-	4,243	-	-
EMEN	-	4,615	4,615	-	-
EMDF	-	14,950	14,950	-	-
National Lottery Awards for All	-	20,000	5,255	-	14,745
Cycling UK Access & Recycle Fund	-	11,857	8,930	-	2,927
Integrated Transport	-	2,000	-	-	2,000
Thriving Places Govanhill	-	855	855	-	-
Sport Scotland (Jane Damer)	278	-	-	-	278
SPT People and Places Programme	-	40,357	40,357	-	-
GCC Area Partnership	-	4,288	-	-	4,288
Glasgow City Council - SCSP	-	15,348	15,348	-	-
Paths for All - SCSP	-	66,157	66,157	-	-
	47,899	185,752	209,413	-	24,238
<b>Grand Total</b>	<b>66,271</b>	<b>224,322</b>	<b>212,239</b>	<b>-</b>	<b>78,354</b>

## **Notes to the Accounts**

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### **Purposes of Funds**

General Fund	- there is only one unrestricted fund, the General fund to be used at the discretion of the trustees in furtherance of the objects of the charity. The trustees maintain a single unrestricted fund for the day-to-day operation of the charity.
GC Mental Health & Wellbeing Fund	- sessional staff costs to deliver the women's programme
Scottish Cycling Rock Up and Ride	- for family sessions
Glasgow Life Legacy Fund	- for the Women on Wheels Festival
Community Cycle Fund	- to deliver cycle festivals in Queens Park in run up to UCI Cycling Championships
Community, Capacity and Resilience Fund	- for sessional staff costs to aid delivery of cycle programme
Cycling Scotland	- purchase of bikes, bike accessories, maintenance equipment, trailer, child seat, clothing, marketing and sessional staff costs.
Glasgow City Council - SCSP	- towards staff salaries
Go Cycle Fund	- to deliver bespoke cycling activities for women's groups
Coop	- staff training
Paths for All - SCSP	- to deliver the overall women's programme, salaries, overheads, sessional staff costs, marketing and event costs.
Sport Scotland	- 10 week block of cycling activities in Pollok Park
University of Glasgow	- towards showcasing womens cycling with photos and videos
EMEN	- for staff and volunteer training costs
EMDF	- for womens programme to get more ethnic minority women cycling
National Lottery Awards for All	- towards the delivery of the teen programme
Cycling UK Access & Recycle Fund	- bike give away to people who could otherwise not afford to purchase one themselves.
Integrated Transport	- towards the cost of bus fares for new scots
Thriving Places Govanhill	- general running of Women on Wheels
SPT People and Places Programme	- for the women and families programme
GCC Area Partnership	- sessional staff costs for the teen programme