

Form AR27

Trade Union and Labour Relations (Consolidation) Act 1992

Annual Return for an Employers' Association

Name of Employers' Association:	Employers in Voluntary Housing			
Year ended:	31 December 2025			
List No:	5035E			
Head or Main Office:	137 Sauchiehall Street			
	5th Floor			
	Glasgow			
Postcode	G2 3EW			
Website address (if available)	www.evh.org.uk			
Has the address changed during the year to which the return relates?	Yes	☐	No ☒	('X' in appropriate box)
General Secretary:	Paul McMahon			
Contact name for queries regarding the completion of this return:	Lorraine Cassidy			
Telephone Number:	0141 352 7435			
E-mail:	Contactus@evh.org.uk			

Please follow the guidance notes in the completion of this return

Any difficulties or problems in the completion of this return should be directed to the Certification Office as below or by telephone to: 0330 1093602

You should send the annual return to the following address stating the name of the union in subject:

returns@certoffice.org

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Return of Members

(see note 9)

Number of members at the end of the year				
Great Britain	Northern Ireland	Irish Republic	Elsewhere Abroad (Including Channel Islands)	Totals
130				130

Change of Officers

Please complete the following to record any changes of officers during the twelve months covered by this return.

Position held	Name of Officer ceasing to hold office	Name of Officer appointed	Date of Change
Director	Ian Johnstone		16 April 2025
Director	Robert McLeary		04 February 2025
Director	Malcolm Richards		10 January 2025
Director		Amanda J Bryan	16 May 2025
Director		Sandra A Loney	16 May 2025

Officers in post

(see note 10)

Please complete list of all officers in post at the end of the year to which this form relates.

[illegible]

Revenue Account / General Fund

(see notes 11 to 16)

Previous Year			£	£
	Income			
584,615	From Members	Subscriptions, levies, etc	594,300	594,300
	Investment income	Interest and dividends (gross)		
8,959		Bank interest (gross)	4,692	4,692
		Other (specify)		
40,720		Gain on revaluation of assets	38,768	38,768
49,679		Total Investment Income	43,460	43,460
	Other Income	Rents received	758	758
		Insurance commission		
162,533		Consultancy fees	121,974	121,974
453,146		Publications/Seminars	429,980	429,980
		Miscellaneous receipts (specify)		
		Total of other income		552,712
		Total income		1,190,472
	Interfund Transfers IN			
	Expenditure			
572,718	Administrative expenses	Remuneration and expenses of staff	653,403	653,403
83,969		Occupancy costs	94,017	94,017
11,929		Printing, Stationery, Post	7,888	7,888
2,958		Telephones	7,954	7,954
87,611		Legal and Professional fees	95,153	95,153
		Miscellaneous (specify)		
6,224		Committee costs	4,435	4,435
22,633		publication and advertising	16,341	16,341
1,690		JNC costs	2,151	2,151
		Member protect costs		
		Total of Admin expenses		881,342
	Other Charges	Bank charges	618	618
436		Depreciation	25,896	25,896
29,153		Sums written off		
		Affiliation fees	5,972	5,972
4,929		Donations	4,000	4,000
4,048		Conference and meeting fees	137,750	137,750
127,800		Expenses	20,204	20,204
15,959		Miscellaneous (specify)		
		Irrecoverable VAT	68,188	68,188
-189,796		bank interest and similar charges	10,000	10,000
9,320		Pension re-measurement	-43,000	-43,000
25,000		Room hire	204	204
300		Total of other charges		229,832
		Taxation	25,625	25,625
12,315		Total expenditure		1,136,799
	Interfund Transfers OUT			
	Surplus/Deficit for year			53,673
	Amount of fund at beginning of year			1,598,788
	Amount of fund at end of year			1,652,461

(see notes 17 to 18)

[illegible]

(see notes 17 to 18)

Account 5		Fund Account	
Name of account:		£	£
Income			
	From members		
	Investment income		
	Other income (specify)		
		Total Income	
	Interfund Transfers IN		
Expenditure			
	Administrative expenses		
	Other expenditure (specify)		
		Total Expenditure	
	Interfund Transfers OUT		
		Surplus (Deficit) for the year	
		Amount of fund at beginning of year	
		Amount of fund at the end of year (as Balance Sheet)	

(see notes 17 to 18)

[illegible][illegible]

Balance Sheet as at []

(see notes 19 and 20)

Previous Year		£	£
386,595	Fixed Assets (as at Page 8)	370,495	370,495
	Investments (as per analysis on page 9)		
803,027	Quoted (Market value £) as at Page 9		
	Unquoted (Market value £) as at Page 9		841,795
	Total Investments	841,795	841,795
	Other Assets		
65,800	Sundry debtors	44,034	44,034
1,032,378	Cash at bank and in hand	715,414	715,414
	Stocks of goods		
	Others (specify)		
	Total of other assets	759,448	759,448
	Total Assets		1,971,738
1,598,788	Revenue Account/ General Fund	1,652,461	
	Revaluation Reserve		
	Liabilities		
10,460	Trade creditors	4,049	
4,710	Corporation tax	5,747	
13,837	Social security and other taxes	14,384	
81,411	Other creditors	101,518	
206,000	Pension provision	173,707	
372,594	VAT	19,872	
	Deferred tax		
	Total Liabilities		319,277
	Total Assets		1,971,738

Fixed Assets account

(see note 21)

	Land and Buildings	Fixtures & Fittings	Motor Vehicles & Equipment	Total £
Cost or Valuation				
At start of period	520,376	157,225		677,601
Additions during period		9,886		9,886
Less: Disposals				
Less: Depreciation	-166,528	-150,464		-316,992
Total to end of period	353,848	16,647		370,495
Book Amount at end of period	353,848	16,647		370,495
Freehold				
Leasehold (50 or more years unexpired)				
Leasehold (less than 50 years unexpired)				
Total of Fixed Assets	353,848	16,647		370,495

Analysis of Investments

(see note 22)

Quoted		Other Funds
	British Government & British Government Guaranteed Securities	
	British Municipal and County Securities	
	Other quoted securities (to be specified)	
	Total Quoted (as Balance Sheet)	
	Market Value of Quoted Investments	
Unquoted	British Government Securities	
	British Municipal and County Securities	
	Mortgages	
	Other unquoted investments (to be specified)	
	Prudential investment bond	832,555
	Community Investment Bond	
	Pollock Credit Union deposit	9,240
	Total Unquoted (as Balance Sheet)	841,795
	Market Value of Unquoted Investments	

* Market value of investments to be stated where these are different from the figures quoted in the balance sheet

Analysis of investment income (Controlling interests)

(see note 23)

Does the association, or any constituent part of the association, have a controlling interest in any limited company?

Yes

No

X

If Yes name the relevant companies:

Company name

Company registration number (if not registered in England & Wales, state where registered)

Incorporated Employers' Associations

Are the shares which are controlled by the association registered in the association's name

Yes

No

If NO, please state the names of the persons in whom the shares controlled by the association are registered.

Company name

Names of shareholders

Unincorporated Employers' Associations

Are the shares which are controlled by the association registered in the names of the association's trustees?

Yes

No

If NO, state the names of the persons in whom the shares controlled by the association are registered.

Company name

Names of shareholders

Summary Sheet

(see notes 24 to 33)

	All Funds	Total Funds
		£
Income		
From Members	594,300	594,300
From Investments	43,460	43,460
Other Income (including increases by revaluation of assets)	552,712	552,712
Total Income	1,190,472	1,190,472
Expenditure (including decreases by revaluation of assets)		
Total Expenditure	1,136,799	1,136,799
Funds at beginning of year (including reserves)	1,598,788	1,598,788
Funds at end of year (including reserves)	1,652,461	1,652,461
ASSETS		
Fixed Assets		370,495
Investment Assets		841,795
Other Assets		759,448
Total Assets		1,971,738
Liabilities		
Total Liabilities		319,277
Net Assets (Total Assets less Total Liabilities)		1,652,461

Summary Sheet

(see notes 24 to 33)

		All Funds	Total Funds
		£	£
Income			
From Members			
From Investments			
Other Income (including increases by revaluation of assets)			
	Total Income		
Expenditure			
(including decreases by revaluation of assets)			
	Total Expenditure		
Funds at beginning of year			
(including reserves)			
Funds at end of year			
(including reserves)			
ASSETS			
	Fixed Assets		
	Investment Assets		
	Other Assets		
	Total Assets		
Liabilities			
	Total Liabilities		
Net Assets (Total Assets less Total Liabilities)			

Notes to the accounts

(see note 34)

All notes to the accounts must be entered on or attached to this part of the return.

Employers in Voluntary Housing Limited

(Registration Number SC184547)

Financial Statements for the year ended 31 December 2025

Notes to the Financial Statements

1. Summary of significant accounting policies

1.1 General information and basis of preparation

Employers in Voluntary Housing Limited is a company limited by guarantee, registered in Scotland. The address of the registered office and registration number is given in the company information on page 2 of these financial statements.

These financial statements have been prepared in accordance with FRS 102 the Financial Reporting Standard applicable in the United Kingdom and the Republic of Ireland as adapted by Section 1A of FRS 102 and the Companies Act 2006.

The financial statements have been prepared on the historical cost basis, as modified by the revaluation of certain financial assets and liabilities and investment properties measured at fair value through profit or loss.

The financial statements are prepared in sterling (£) which is the functional currency of the company and rounded to the nearest £.

1.2 Going concern

The financial statements have been prepared on a going concern basis. The directors have assessed the Company's ability to continue as a going concern and have reasonable expectation that the Company has adequate resources to continue operational existence for the foreseeable future. Thus they continue to adopt the going concern basis of accounting in preparing these financial statements.

1.3 Turnover and other income

The turnover shown in the Income and Expenditure Account represents amounts earned during the year, exclusive of Value Added Tax.

1.4 Tax

The taxation expense represents the aggregate amount of current and deferred tax recognised in the reporting period. Tax is recognised in profit or loss, except to the extent that it relates to items recognised in other comprehensive income or directly in equity. In this case, tax is recognised in other comprehensive income or directly in equity, respectively.

Current tax is recognised on taxable profit for the current and past periods. Current tax is measured at the amounts of tax expected to pay or recover using the tax rates and laws that have been enacted or substantively enacted at the reporting date.

Deferred tax is recognised in respect of all timing differences at the reporting date. Unrelieved tax losses and other deferred tax assets are recognised to the extent that it is probable that they will be recovered against the reversal of deferred tax liabilities or other future taxable profits. Deferred tax is measured using the tax rates and laws that have been enacted or substantively enacted by the reporting date that are expected to apply to the reversal of the timing difference.

1.5 Operating leases

Lease payments are recognised as an expense over the lease term on a straight-line basis. The aggregate benefit of lease incentives is recognised as a reduction to expense over the lease term, on a straight-line basis.

Employers in Voluntary Housing Limited

(Registration Number SC184547)

Financial Statements for the year ended 31 December 2025

Notes to the Financial Statements

Summary of significant accounting policies continued...

1.6 Tangible fixed assets

Tangible assets are initially recorded at cost, and 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.

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

Depreciation is provided on all tangible fixed assets, at rates calculated to write off the cost, less estimated residual value, of each asset on a systematic basis over its expected useful life as follows:

Asset class	Useful life / depreciation rate
Heritable Property	2% straight line
Office Improvements	20% - 33.3% straight line
Furniture & Fittings	33% straight line
Computers & Printers	33% straight line

1.7 Investments

Fixed asset investments are initially recorded at cost, and subsequently stated at cost less any accumulated impairment losses.

Listed investments are measured at fair value with changes in fair value being recognised in profit or loss.

1.8 Investments in associates

Investments in associates accounted for in accordance with the cost model are recorded at cost less any accumulated impairment losses.

Investments in associates accounted for in accordance with the fair value model are initially recorded at the transaction price. At each reporting date, the investments are measured at fair value, with changes in fair value recognised in other comprehensive income/profit or loss. Where it is impracticable to measure fair value reliably without undue cost or effort, the cost model will be adopted.

Dividends and other distributions received from the investment are recognised as income without regard to whether the distributions are from accumulated profits of the associate arising before or after the date of acquisition.

1.9 Investments in joint ventures

Investments in jointly controlled entities accounted for in accordance with the cost model are recorded at cost less any accumulated impairment losses.

Employers in Voluntary Housing Limited

(Registration Number SC184547)

Financial Statements for the year ended 31 December 2025

Notes to the Financial Statements

Summary of significant accounting policies continued...

Investments in jointly controlled entities accounted for in accordance with the fair value model are initially recorded at the transaction price. At each reporting date, the investments are measured at fair value, with changes in fair value recognised in other comprehensive income/profit or loss. Where it is impracticable to measure fair value reliably without undue cost or effort, the cost model will be adopted.

Dividends and other distributions received from the investment are recognised as income without regard to whether the distributions are from accumulated profits of the joint venture arising before or after the date of acquisition.

1.10 Impairment of fixed assets

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.

For the purposes of impairment testing, 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 largely independent of the cash inflows from other assets or groups of assets.

1.11 Financial instruments

Basic financial instruments are classified and accounted for, according to the substance of the contractual arrangement, as either financial assets, financial liabilities or equity instruments. An equity instrument is any contract that evidences a residual interest in the assets of the company after deducting all of its liabilities.

Financial instruments are classified and accounted for, according to the substance of the contractual arrangement, as either financial assets, financial liabilities or equity instruments. An equity instrument is any contract that evidences a residual interest in the assets of the company after deducting all of its liabilities.

1.12 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 as a finance cost in profit or loss in the period it arises.

Employers in Voluntary Housing Limited

(Registration Number SC184547)

Financial Statements for the year ended 31 December 2025

Notes to the Financial Statements

Summary of significant accounting policies continued...

1.13 Defined benefit plans

The company recognises a defined net benefit pension asset or liability in the statement of financial position as the net total of the present value of its obligations and the fair value of plan assets out of which the obligations are to be settled. The defined benefit liability is measured on a discounted present value basis using a rate determined by reference to market yields at the reporting date on high quality corporate bonds. Defined benefit obligations and the related expenses are measured using the projected unit credit method. Plan surpluses are recognised as a defined benefit asset only to the extent that the surplus is recoverable either through reduced contributions in the future or through refunds from the plan.

Changes in the net defined benefit asset or liability arising from employee service are recognised in profit or loss as a current service cost where it relates to services in the current period and as a past service cost where it relates to services in prior periods. Costs relating to plan introductions, benefit changes, curtailments and settlements are recognised in profit or loss in the period in which they occur.

Net interest is determined by multiplying the net defined benefit liability by the discount rate, both as determined at the start of the reporting period, taking account of any changes in the net defined benefit liability during the period as a result of contribution and benefit payments. Net interest is recognised in profit or loss.

1.14 Defined contribution plans

Contributions to defined contribution plans are recognised as an expense in the period in which the related service is provided. Prepaid contributions are recognised as an asset to the extent that the prepayment will lead to a reduction in future payments or a cash refund.

When contributions are not expected to be settled wholly within 12 months of the end of the reporting date in which the employees render the related service, the liability is measured on a discounted present value basis. The unwinding of the discount is recognised as a finance cost in profit or loss in the period in which it arises.

2. Company limited by guarantee

The company is limited by guarantee and does not have a share capital. As such no director has a beneficial interest in the company. The liability of the members is limited to one pound sterling each.

3. Operating profit

Operating profit is stated after charging / (crediting):

	2025	2024
	£	£
Depreciation of tangible fixed assets	25,986	29,153
Profit on revaluation of investments	(38,768)	(40,720)

4. Employees

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

	2025	2024
Employees	11	11

Employers in Voluntary Housing Limited

(Registration Number SC184547)

Financial Statements for the year ended 31 December 2025

Notes to the Financial Statements

5. Tangible assets

Balances at year end and movements for the year

	Heritable Property £	Office Improvements £	Furniture & Fittings £	Computers & Printers £	Total £
Cost					
At 01 January 2025	520,376	97,882	7,023	52,320	677,601
Additions	-	-	8,000	1,886	9,886
At 31 December 2025	520,376	97,882	15,023	54,206	687,487
Depreciation					
At 01 January 2025	(156,120)	(83,217)	(7,023)	(44,646)	(291,006)
Charge for the year	(10,408)	(8,432)	(222)	(6,924)	(25,986)
At 31 December 2025	(166,528)	(91,649)	(7,245)	(51,570)	(316,992)
Net book value					
At 01 January 2025	364,256	14,665	-	7,674	386,595
At 31 December 2025	353,848	6,233	7,778	2,636	370,495

6. Investments

Movement in investments

	Unlisted investments £
Cost or valuation	
At 01 January 2025	803,027
Revaluations	38,768
At 31 December 2025	841,795
Carrying amount	
At 31 December 2024	803,027
At 31 December 2025	841,795

7. Debtors

Debtors comprise:

	2025 £	2024 £
Amounts falling due within one year		
Trade debtors	24,246	32,525
Other debtors	19,788	33,275
	44,034	65,800

Employers in Voluntary Housing Limited

(Registration Number SC184547)

Financial Statements for the year ended 31 December 2025

Notes to the Financial Statements

8. Creditors: amounts falling due within one year

Creditors: amounts falling due within one year comprise:

	2025 £	2024 £
Trade creditors	4,049	10,460
Other creditors	101,518	81,411
Corporation tax	5,747	4,710
Social security and other taxes	14,384	13,837
	125,698	110,418

9. Deferred tax

	2025 £	2024 £
Deferred tax on investment gain	(19,872)	-

10. Employee benefits

Defined contributions plans

The amount recognised in profit or loss as an expense in relation to defined contribution plans was £52,183 (2024: £45,273).

Defined benefit plans

The Company participates in the Scottish Housing Association Pension Scheme (the Scheme), a multi-employer scheme which provides benefits to some 150 non-associated employers. The Scheme is a defined benefit scheme in the UK.

The Scheme is subject to the funding legislation outlined in the Pensions Act 2004 which came into force on 30 December 2005. This, together with documents issued by the Pensions Regulator and Technical Actuarial Standards issued by the Financial Reporting Council, set out the framework for funding defined benefit occupational pension schemes in the UK.

The last triennial valuation of the scheme for funding purposes was carried out as at 30 September 2021. This valuation revealed a deficit of £27m. The Recovery Plan put in place to eliminate the deficit following the previous triennial valuation was ceased with effect from 30 September 2022.

The Scheme is classified as a 'last-man standing arrangement'. Therefore, the Association is potentially liable for other participating employers' obligations if those employers are unable to meet their share of the scheme deficit following withdrawal from the scheme. Participating employers are legally required to meet their share of the scheme deficit on annuity purchase basis on withdrawal from the Scheme. As at 30 September 2020, the potential debt on withdrawal from the scheme was £1,593,978.

For financial years ending on or before 28 February 2019, it has not been possible for the Association to obtain sufficient information to enable it to account for the Scheme as a defined benefit scheme, therefore the Company has previously accounted for the Scheme as a defined contribution scheme. For financial years ending on or after 31 March 2019, it is possible to obtain sufficient information to enable the Company to account for the Scheme as a defined benefit scheme.

For accounting purposes, two actuarial valuations for the Scheme were carried out with effective dates of 30 November 2019 and 30 November 2020. The liability figures from each valuation are rolled forward to the relevant accounting dates, if applicable, and are used in conjunction with the Company's fair share of the Scheme's total assets to calculate the Company's net deficit or surplus at the accounting period start and end dates.

Employers in Voluntary Housing Limited

(Registration Number SC184547)

Financial Statements for the year ended 31 December 2025

Notes to the Financial Statements

Employee benefits continued...

The statement of financial position net defined benefit liability is determined as follows:

	2025 £	2024 £
Present values of defined benefit obligations	(1,458,000)	(1,579,000)
Fair value of plan assets	1,285,000	1,373,000
	<u>(173,000)</u>	<u>(206,000)</u>

Changes in the present value of the defined benefit obligations are as follows:

	2025 £
At 01 January 2025	1,579,000
Interest expense	80,000
Benefits paid	(55,000)
Other changes in liabilities	2,000
Remeasurements:	
Actuarial gains and losses	<u>(148,000)</u>
At 31 December 2025	<u>1,458,000</u>

Changes in the fair value of plan assets are as follows:

	2025 £
At 01 January 2025	1,373,000
Interest income	70,000
Benefits paid	(55,000)
Contributions by employer	2,000
Remeasurements:	-
Actuarial gains and losses	<u>(105,000)</u>
At 31 December 2025	<u>1,285,000</u>

The total costs for the year in relation to defined benefit plans are as follows:

	2025 £	2024 £
Recognised in profit or loss:		
Net interest expense	10,000	7,000
Other costs in profit or loss	-	2,000
	<u>10,000</u>	<u>9,000</u>

Recognised in other comprehensive income:

Remeasurement of the liability:		
Actuarial (gains) and losses	<u>(43,000)</u>	<u>25,000</u>

The return on plan assets are as follows:

	2025 £	2024 £
Return on assets of benefit plan	<u>(35,000)</u>	<u>86,000</u>

Employers in Voluntary Housing Limited

(Registration Number SC184547)

Financial Statements for the year ended 31 December 2025

Notes to the Financial Statements

Employee benefits continued...

The principal actuarial assumptions as at the statement of financial position date were:

	2025 %	2024 %
Discount rate	5.65	5.17
Expected rate of salary increase	3.58	3.79
Inflation assumptions (RPI)	2.82	3.10
Inflation assumptions (CPI)	2.58	2.79

11. Operating leases

The total future minimum lease payments under non-cancellable operating leases are as follows:

	2025 £	2024 £
Not later than 1 year	1,364	1,364
Later than 1 year and not later than 5 years	3,864	5,342
	5,228	6,706

12. Financial instruments

The carrying amount for each category of financial instruments is as follows:

Fair value measured at fair value through profit or loss	2025 £	2024 £
Unlisted investments	841,795	803,027

13. Related party transactions

The directors of the company are also Board Members of member Housing Associations with which the company transacts. All transactions with the Housing Associations are made on a commercial basis.

Accounting policies

(see notes 35 & 36)

Please see "EVH Notes for 2025 Return.pdf" attached for details of accounting policies.

Signatures to the annual return

(see notes 37 and 38)

Including the accounts and balance sheet contained in the return.

Please copy and paste your electronic signature here

Secretary's Signature:		Chairman's Signature:	
			(or other official whose position should be stated)
Name:	Paul McMahon	Name:	Nickie Finlayson
Date:	20 May 2026	Date:	10 April 2026

Checklist

(see note 39)

(please enter 'X' as appropriate)

Is the return of officers attached? (see Page 2)	Yes	X	No	
Has the list of officers been completed? (see Page 2A)	Yes	X	No	
Has the return been signed? (see Note 37)	Yes	X	No	
Has the auditor's report been completed? (see Note 41)	Yes	X	No	
Is the rule book enclosed? (see Note 39)	Yes	X	No	
Has the summary sheet been completed? (see Notes 6 and 24 to 33)	Yes	X	No	

Checklist for auditor's report

(see notes 41 to 44)

The checklist below is for guidance. A report is still required either set out overleaf or by way of an attached auditor's report that covers the 1992 Act requirements.

1. In the opinion of the auditors or auditor do the accounts they have audited and which are contained in this return give a true and fair view of the matters to which they relate? (See section 36(1) and (2) of the 1992 Act and notes 43 and 44)

Please explain in your report overleaf or attached.

2. Are the auditors or auditor of the opinion that the union has complied with section 28 of the 1992 Act and has:

- a. kept proper accounting records with respect to its transactions and its assets and liabilities; and
- b. established and maintained a satisfactory system of control of its accounting records, its cash holding and all its receipts and remittances.

(See section 36(4) of the 1992 Act set out in note 43)

Please explain in your report overleaf or attached.

3. Your auditors or auditor must include in their report the following wording:

In our opinion the financial statements:

- **give a true and fair view of the matters to which they relate to.**
- **have been prepared in accordance with the requirements of the sections 28, 32 and 36 of the Trade Union and Labour Relations (consolidation) Act 1992.**

Auditor's report (continued)

Opinion

We have audited the financial statements of Employers in Voluntary Housing Limited (the 'company') which comprise the statement of financial position as at 31 December 2025, and the statement of comprehensive income, the statement of changes in equity for the year then ended, and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including FRS102 The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the company's affairs as at 31 December 2025 and of its profit for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been properly prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the financial statements section of our report. We are independent of the company in accordance with the ethical requirements that are relevant to our audit of the financial

Signature(s) of auditor or auditors:

Steven Smillie

Name(s):

Steven Smillie

Profession(s) or Calling(s):

Chartered Accountant

Address(es)

61 Dublin Street, Edinburgh, EH3
6NL

Date:

02 April 2026

Contact name for enquiries and telephone number:

Steven Smillie 0131 376 4210

N.B. When notes to the accounts are referred to in the auditor's report a copy of those notes must accompany this return.