Company No: SC280868

HOME-START EAST LOTHIAN

REPORT AND FINANCIAL STATEMENTS

For the year ended 31 March 2026

Scottish Charity No: SC030943

WHITELAW WELLS
Chartered Accountants

EDINBURGH **NORTH BERWICK**

HOME-START EAST LOTHIAN

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Report of the Trustees for the year ended 31 March 2026

The Trustees are pleased to present their annual Trustees' report together with the financial statements of the charity for the year ending 31 March 2026 which are also prepared to meet the requirements for a directors' report and accounts for Companies Act purposes.

The financial statements comply with the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 (as amended), the Companies Act 2006, the Memorandum and Articles of Association, and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) as amended on 2 February 2016 (effective 1 January 2019).

OBJECTIVES AND ACTIVITIES

The charity recruits, trains and supports volunteers, who are usually parents themselves, to visit families at home who have at least one child under five to offer informal, friendly and confidential support. Families may be referred by Health Visitors, Social Workers, or other agencies working with young families in the community, or they refer themselves. To help give children the best possible start in life, Home–Start East Lothian supports these families as they grow in confidence, strengthen their relationships with their children and widen their links with the local community. These objects and activities are consistent with the Memorandum and Articles of Association of the company.

ACHIEVEMENTS AND PERFORMANCE

During the year ended 31 March 2026, Home-Start East Lothian supported 164 families with 241 children, supported by 45 volunteers and Family Support Workers. Our groups have supported an additional 186 families.

In that period, the charity had a deficit of £62,379 compared with a surplus of £14,747 the year before.

FINANCIAL REVIEW

The financial statements show a net deficit in the year of £62,379 (2025: a net surplus of £14,747) this is made up of

- a deficit of £32,182 relating to the Unrestricted fund, made up mainly from higher payroll costs due to increased staff hours and increased National Insurance Contributions cost. As per 2024/25 accounts the trustees planned to use some unrestricted reserves to fund some project work in 2025/26 (2025: £24,746 surplus) and
- a deficit of £30,197 relating to Restricted funds, due to timings of grants (2025: £9,999 deficit).

At the balance sheet date, the Unrestricted reserves were £122,666 (2025: £154,848) and the Restricted funds were £7,957 (2025: £38,154).

Reserves policy

It is the policy of Home-Start East Lothian to maintain unrestricted funds, which are the free reserves of the charity, at an appropriate level. The Board of Trustees believe this should equate to between 5-6 months running costs to enable the organisation to run for that period should funding be withdrawn. The board review the level of reserves annually.

At the end of the reporting period the total funds held by Home-Start East Lothian were £130,623 (2025: £193,002) of which £7,957 (2025: £38,154) were restricted and £122,666 (2025: £154,848) were unrestricted reserves, an appropriate level, meeting the reserves policy.

FUTURE PLANS

In the current climate it is vital to focus on financial stability for the charity which in turn offers continuity to all the families, volunteers and staff. Despite securing multi-year grants the budget still requires further stability via other funding. The Manager and Financial Administrator work hard to identify relevant grants and will continue to do so over the next year. Stable funding is essential in order to allow us to adapt and consider expanding in line with the changing needs of our local communities.

Principal funding sources

The principle funding source for the Charity is an annual grant from East Lothian Council. Other funds are obtained through other grants, donations and fundraising activities.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing documents

Home-Start East Lothian is a charitable company limited by guarantee that was incorporated on 1 March 2005 and is governed by the Memorandum and Articles of Association.

Appointment of Trustees

Trustees are elected by the members at annual general meetings. No external body has any right to appoint Trustees. The Board may co-opt additional members to fill specialist roles. Any member so appointed will hold office until the following AGM and shall then be eligible for re-election.

Trustees' induction and training

New Trustees are provided with an induction pack and are offered training on the roles and responsibilities of Board Members via Home-Start UK and local opportunities. Refresher and other training opportunities are offered and Board members also undergo Child Protection training.

Organisational structure

The Trustees are responsible for both the strategic decision making of the charity and delegate day to day administration and operation to the Manager. The Board has two sub–committees, Finance and Funding and Personnel, Learning and Development.

Risk Management

The Board places a high priority on effective risk management to ensure that the charity operates within its financial capabilities and makes prudent financial decisions. In addition to financial risk management, the Trustees also place a high priority on minimising exposure to risk to service users, staff and visitors. Policies and procedures are in place covering service practice and provision, health and safety matters, fire, administrative arrangement etc. Detailed risk assessments are in place and reviewed regularly to protect the health, safety and welfare of the children, families, volunteers and staff.

Related parties and volunteers

The charity is affiliated to Home–Start UK, itself a charitable company established to regulate and support individual Home–Start organisations across the United Kingdom.

The Board is assisted by representatives of statutory bodies, and of other voluntary bodies who have a direct interest in the work of the organisation.

REFERENCE AND ADMINISTRATIVE INFORMATION

Company number:	SC280868	
Charity number:	SC030943	
Trustees:	Elaine Johnston	
	Mary Rodger	resigned (22/09/25)
	Alexandra Mackay	
	Jill Jeans	resigned (01/12/25)
	Lynne Porteous	resigned (22/06/26)
	Penny Morris	
	Melissa Friel	
	Alison Brown	
	Imogen Young	appointed (30/06/25)
	Lyn Marshall	appointed (01/04/26)
	James Reith	appointed (01/04/26)
	Fiona Smith	appointed (18/09/25)
Secretary:	Katharine Pollock	
Registered office:	Early Years' Centre Sandersons Wynd Tranent EH33 1DA	
Independent examiner:	Louise Presslie CA Whitelaw Wells Chartered Accountants The Lighthouse, Heugh Road, North Berwick EH39 5PX	
Banker:	CAF Bank Limited 25 Kings Hill West Malling Kent ME19 4JQ The United Trust Bank Ltd 1 Ropemaker Street London EC2Y 9AW	

Trustees' responsibilities in relation to the financial statements

The charity trustees (who are also the directors of Home-Start East Lothian for the purposes of company law) are responsible for preparing a Trustees' annual report and financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the charity trustees to prepare financial statements for each year which give a true and fair view of the state of affairs of the charitable company and the group and of the incoming resources and application of resources, including the income and expenditure, of the charitable group for that period. In preparing the financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable UK accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The Trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charity and the group and hence taking reasonable steps for the prevention and detection of fraud and other irregularities.

The Trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Approved by the Trustees on 8 September 2026 and signed on their behalf:

Alexandra Mackay

Alexandra Mackay (Trustee)

HOME-START EAST LOTHIAN

INDEPENDENT EXAMINER'S REPORT TO THE MEMBERS OF HOME-START EAST LOTHIAN

YEAR ENDED 31 MARCH 2026

I report on the accounts of the charity for the year ended 31 March 2026 set out on pages 7 to 17.

Responsibilities of the charity's committee and independent examiner

The charity's Trustees are responsible for the preparation of the accounts in accordance with the terms of the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended). The charity's Trustees consider that the audit requirement of Regulation 10(1) (a) to (c) of the Charities Accounts (Scotland) Regulations (as amended) 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 Report

My examination is carried out in accordance with Regulation 11 of the Charities Accounts (Scotland) Regulations 2006 (as amended). An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from the Directors 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 Charities and Trustee Investment (Scotland) Act 2005 and Regulation 4 of the 2006 Accounts regulations and Section 381 and 382 of the Companies Act 2006; and
- prepare accounts which accord with the accounting records and comply with Regulation 8 of the Charities Accounts (Scotland) Regulations 2006 (as amended).

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.

Louise Presslie

Louise Presslie CA
Whitelaw Wells
Chartered Accountant
The Lighthouse,
Heugh Road,
North Berwick
EH39 5PX

8 September 2026

HOME-START EAST LOTHIAN

STATEMENT OF FINANCIAL ACTIVITIES INCORPORATING THE INCOME AND EXPENDITURE ACCOUNT

for the year ended 31 March 2026

		Unrestricted Funds £	Restricted Fund £	Total Funds 2026 £	Total Funds 2025 £
INCOME AND ENDOWMENTS FROM:					
Donations and legacies	2	4,720	2,950	7,670	4,328
Charitable activities	3	128,590	67,805	196,395	249,051
Other trading activities	4	4,661	600	5,261	7,890
Investments	5	6,441	-	6,441	4,858
Total income		144,412	71,355	215,767	266,127
EXPENDITURE ON:					
Raising funds	6	2,166	-	2,166	2,053
Charitable activities	6	174,428	101,552	275,980	249,327
Total expenditure		176,594	101,552	278,146	251,380
NET (EXPENDITURE) / INCOME		(32,182)	(30,197)	(62,379)	14,747
Transfers between funds	14	-	-	-	-
NET MOVEMENT IN FUNDS		(32,182)	(30,197)	(62,379)	14,747
RECONCILIATION OF FUNDS:					
Balances brought forward		154,848	38,154	193,002	178,255
Balances carried forward	14	122,666	7,957	130,623	193,002

The Charity has no recognised gains or losses other than the results for the period as set out above.
All activities of the Charity are classed as continuing in both the current and prior year.
The notes on pages 9 to 17 are an integral part of this statement of financial activities.

HOME-START EAST LOTHIAN
SC280868
BALANCE SHEET
As at 31 March 2026

		2026		2025	
		£	£	£	£
CURRENT ASSETS					
Debtors	11	2,260		1,216	
Cash at bank		143,895		200,294	
		146,155		201,510	
CREDITORS: Amounts falling due within one year	12	(15,532)		(8,508)	
NET CURRENT ASSETS			130,623		193,002
TOTAL ASSETS LESS CURRENT LIABILITIES			130,623		193,002
RESERVES	14				
Unrestricted			122,666		154,848
Restricted			7,957		38,154
			130,623		193,002

For the year ended 31 March 2026 the company was entitled to exemption from the requirement to have an audit under section 477 of the Companies Act 2006. No members have required an audit of its accounts for the year in question in accordance with section 476. The directors acknowledge their responsibility for:

a) ensuring that the company keeps accounting records which comply with Sections 386 and 387 of the Companies Act 2006; and

b) preparing financial statements which give a true and fair view of the state of affairs of the company as at the end of the financial year and of its profit or loss for each financial year in accordance with the requirement of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the company.

These accounts have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies and with the Financial Reporting Standards (FRS 102).

Approved by the Board on 8 September 2026 and are signed on their behalf by:

Alexandra Mackay

Alexandra Mackay (Trustee)

The notes on pages 9 to 17 are an integral part of these accounts.

1. Accounting Policies

The principal accounting policies adopted, judgements and key sources of estimation uncertainty in the preparation of the financial statements are as follows:

a) Basis of preparation

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) (effective 1 January 2019) – Charities SORP (FRS 102), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

The charity has taken advantage of the exemption from the requirement to prepare a Statement of Cash Flows as permitted under FRS 102 and the Charities FRS 102 SORP.

Home-Start East Lothian meets the definition of a public benefit entity under FRS102. Assets and liabilities are initially recorded at historical cost or transaction value unless otherwise stated in the relevant accounting policy note(s).

The Trustees consider there are no material uncertainties about the charitable company's ability to continue as a going concern. The Trustees going concern assessment covers a period of at least 12 months from the date of signing of these financial statements. Accordingly, the financial statements have been prepared on a going concern basis.

b) Funds

Unrestricted funds are funds which are available for use at the discretion of the Trustees in furtherance of the general objectives of the Charity.

Restricted funds are subject to specific conditions by donors as to how they may be used.

c) Income

All incoming resources are included in the Statement of Financial Activities when the charity is entitled to the income and the amount can be quantified with reasonable accuracy. The following specific policies are applied to particular categories of income:

- Donations are included in full in the Statement of Financial Activities when receivable.
- Income from other trading activities is recognised as earned.
- Investment income is included when receivable.
- Grants, where entitlement is not conditional on the delivery of a specific performance by the charity, are recognised when the charity becomes unconditionally entitled to the grant.

1. **Accounting Policies (cont.)**

d) Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that settlement will be required and the amount of the obligation can be measured reliably.

Expenditure is recognised on an accruals basis. All expenses including support costs and governance cost are allocated or apportioned to the applicable expenditure headings. Expenditure includes any VAT which cannot be fully recovered, and is reported as part of expenditure to which it relates:

- Raising funds comprise the costs of fundraising.
- Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Irrecoverable VAT is charged as a cost against the activity for which the expenditure was incurred.

e) Tangible fixed assets and depreciation

Tangible fixed assets costing more than £1,000 are capitalised including any incidental expenses of acquisition. Depreciation is provided on tangible fixed assets at rates calculated to write off the cost or valuation, less estimated residual value, of each asset evenly over its expected useful life, as follows:

- Office equipment 20% Straight Line

f) Allocation of support costs

Support costs are those functions that assist the work of the charity but do not directly undertake charitable activities. Support costs include governance costs which support the charity's programmes and activities.

g) Taxation

No provision for corporation tax is necessary as the company has charitable status.

h) Financial instruments

The charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value since these are repayable on demand.

i) Critical Judgements and Estimates

In preparing the financial statements Trustees make estimates and assumptions which affect reported results, financial position and disclosure of contingencies. Use of available information and application of judgement are inherent in the formation of the estimates, together with past experience and expectations of future events that are believed to be reasonable under the circumstances. Actual results in the future could differ from such

1. Accounting Policies (cont.)

i) Critical Judgements and Estimates (cont.)

estimates. However, in the opinion of the Trustees there are no critical judgements which need to be brought to the attention of the reader for a proper understanding of the accounts other than as noted above.

j) Provisions

Provisions are recognised when the charity has a present obligation as a result of a past event, it is probable that a transfer of economic benefit will be required to settle the obligations and a reliable estimate can be made of the amount of the obligation.

2. Income from Donations and Legacies

	Unrestricted	Restricted	2026	2025
	£	£	£	£
General Donations	4,720	2,950	7,670	4,328
	4,720	2,950	7,670	4,328

Income from donations and legacies was £7,670 (2025: £4,328) of which £4,720 (2025: £1,850) was unrestricted and £2,950 (2025: £2,478) was restricted.

3. Income from charitable activities

	Unrestricted 2026	Restricted 2026	Total 2026	Total 2025
	£	£	£	£
East Lothian Council	98,590	-	98,590	80,000
LENS Breastfeeding	-	25,155	25,155	18,846
Robertson Trust	30,000	-	30,000	30,000
Bank of Scotland REACH Grant	-	-	-	20,190
Volunteering Support Fund	-	6,000	6,000	10,000
PIMH Small Grants	-	-	-	4,000
BBC Children In Need	-	-	-	5,790
BBC Children In Need Food Poverty	-	5,000	5,000	5,000
Other Grants	-	7,650	7,650	6,225
The National Lottery Improving Lives	-	-	-	45,000
Social Isolation and Loneliness	-	24,000	24,000	24,000
	128,590	67,805	196,395	249,051

Income from charitable activities was £196,395 (2025: £249,051) of which £128,395 (2025: £115,000) was unrestricted and £67,805 (2025: £134,051) was restricted.

4. Other trading activities

	2026	2025
	£	£
Fundraising events	4,661	7,290
Other income	600	600
	5,261	7,890

Income from other trading activities was £5,261 (2025: £7,890) of which £4,661 (2025: £7,890) was unrestricted and £600 (2025: £Nil) was restricted.

5. Investment income

	2026	2025
	£	£
Bank interest	6,441	4,858

Income from investments was £6,441 (2025: £4,858) of which £6,441 (2025: £4,858) was unrestricted and £Nil (2025: £Nil) was restricted.

6. Analysis of Expenses

	2026	2025
	£	£
Raising funds:		
Fundraising	2,166	2,053
Charitable activities:		
Salaries (note 7)	202,234	175,177
Other staff costs	605	1,378
Publicity (including for volunteer recruitment)	1,094	375
Volunteer training	1,478	934
Family visiting	26,969	29,814
LENS Breastfeeding costs	25,155	18,846
Period Poverty costs	-	309
Support Costs:		
Board and governance expenses	3,475	3,453
Management fees and insurances	5,744	5,865
Office running costs	9,225	13,176
	278,146	251,380

Expenditure was £278,146 (2025: £251,380) of which £176,594 (2025: £104,852) was unrestricted and £101,552 (2025: £146,528) was restricted.

7. Staff Costs and Numbers

	2026	2025
	£	£
Salaries	176,023	157,131
Social Security costs	12,921	7,844
Pension costs	13,290	10,202
	227,389	175,177

The charity considers its key management personnel comprise the trustees and the coordinators. The total employment benefits including employer pension contributions of the key management personnel were £45,745 (2025: £43,009). No employee had emoluments of more than £60,000.

The average number of employees during the year, calculated on the basis of head count, was as follows:-

	2026	2025
	Number	Number
Administration	2.0	2.0
Project workers	7.0	7.0
	9.0	9.0

8. Net Income

This is stated after charging:	2026	2025
	£	£
Independent examiner's remuneration	2,400	1,980

9. Related party transactions and Trustees' Remuneration

No one individual had control of the charity during the year.

During the year three (2025: two) directors were paid a total of £172 (2025: £40) in relation to travel expenses in connection with attendance at meetings and events.

10. Taxation

The charitable company is exempt from corporation tax on its charitable activities.

11. Debtors

	2026	2025
	£	£
Other debtors	2,260	1,216
	2,260	1,216

12. Creditors: amounts falling due within one year

	2026	2025
	£	£
Trade creditors	1,094	3,524
Accruals and other creditors	14,438	4,984
	15,532	8,508

13. Company Limited by Guarantee

The organisation is a charitable company limited by guarantee and has no share capital. In the event of the company being wound up members are required to contribute an amount not exceeding £1.

14. Reserves

	At 1 April 2025 £	Income £	Exp £	Fund Transfers £	At 31 March 2026 £
General Fund	154,848	144,412	(176,594)	-	122,666
Total unrestricted funds	154,848	144,412	(176,594)	-	122,666
Restricted Fund					
Bank of Scotland REACH grant	20,190	-	(20,190)	-	-
Volunteer support fund	-	6,000	(6,000)	-	-
BBC Children in Need food poverty grant	1,750	5,000	(4,250)	-	2,500
The National Lottery Improving Lives	15,000	-	(15,000)	-	-
Social Isolation and Loneliness Fund	-	24,000	(24,000)	-	-
Other small grants	1,214	375	(1,589)	-	-
LENS	-	25,755	(25,755)	-	-
Blackrock	-	7,275	(1,818)	-	5,457
Donations	-	2,950	(2,950)	-	-
Total restricted funds	38,154	71,355	(101,552)	-	7,957

Unrestricted funds:
The general funds represents income received and expenditure incurred in respect of the day to day running of the charity.

Unrestricted funds also include:

- **East Lothian Council** annual grant funding (core funding)
- **Robertson Trust** a 3 year grant to March 2027 (core funding)

Restricted Funds:
Such funds may only be used for the purposes for which the funds were granted or donated.

- **Bank of Scotland Reach Grant** an additional years funding for a family support worker for the year 2025/26.
- The **Volunteering Support Fund** 17 months funding from November 2025 to March 2026 to help fund the recruitment, training and retention of volunteers.
- **BBC Children in Need Food Poverty** second of two-year grant to help families with early years food insecurity, to August 2026.
- **National Lottery Improving Lives** two years funding August 2023 – July 2025.
- **Scottish Government Social Isolation & Loneliness Fund** three years funding from April 2023 – July 2026 (now extended to March 2027).
- **Other small grants** represent small grants received for specific events or projects
- **LENS** Breastfeeding income to fund a Breastfeeding Peer Support Facilitator.

14 Reserves (Continued)

- **Blackrock** one year funding to December 2026 to help fund the local groups run by HSEL
- **Period Poverty grant** was awarded to help fund purchases for period products.
- **People Postcode Trust** funding for a family support worker for a year to July 2024.
- **Volunteer Centre East Lothian** Communities Mental Health & Wellbeing Fund Programme to contribute to the costs of running 6 local group costs until March 2025.
- **Perinatal and Infant Mental Health** funding to cover 50% of the costs of running 6 local groups until September 2024.
- **Champ Trust** three years funding contributing to training new befriending volunteers to June 2024.
- **BBC Children in Need** Small Grant for 3 years 2022-2025 to organise and run a Summer day out, summer activity days and a Christmas party for all supported families each year.

	At 1 April 2024	Income	Exp	Fund Transfers	At 31 March 2025
	£	£	£	£	£
General Fund	130,102	129,598	(104,852)	-	154,848
Total unrestricted funds	130,102	129,598	(104,852)	-	154,848
Restricted Fund					
Period Poverty	309	-	(309)	-	-
People Postcode Trust	7,896	-	(7,896)	-	-
VCEL Mental Health & Well being	8,700	-	(8,700)	-	-
Volunteering Support Fund	-	10,000	(10,000)	-	-
Perinatal Mental Health Small Grants	4,000	4,000	(8,000)	-	-
Bank of Scotland REACH Grant	8,412	20,190	(8,412)	-	20,190
Champ Trust	1,650	-	(1,650)	-	-
LENS Breastfeeding income	-	18,846	(18,846)	-	-
BBC Children In Need	-	5,790	(5,790)	-	-
BBC Children In Need Food Poverty	-	5,000	(3,250)	-	1,750
National Lottery Improving Lives	15,000	45,000	(45,000)	-	15,000
Social Isolation & Loneliness Fund	-	24,000	(24,000)	-	-
Other small grants	2,186	1,225	(2,197)	-	1,214
Donations	-	2,478	(2,478)	-	-
Total restricted funds	48,153	136,529	(146,528)	-	38,154

15. Analysis of net assets between funds

	Unrestricted General Funds £	Restricted Funds £	Total Funds £
Net current assets	122,666	7,957	130,623
Net assets as at 31 March 2026	122,666	7,957	130,623

	Unrestricted General Funds £	Restricted Funds £	Total Funds £
Net current assets	154,848	38,154	193,002
Net assets as at 31 March 2025	154,848	38,154	193,002

16. Pension costs

The company operates a defined contribution scheme for all employees. The pension cost charge has been charged to the income and expenditure account and represents the contributions payable by the company to the scheme of £13,290 (2025: 10,202). Contributions outstanding at the year-end amounted to £NIL (2025: £281 payable to Home-Start East Lothian). The assets of the scheme are held separately from those of the company in an independently administered fund.