

Charity registration number SC048861 (Scotland)

DRIVEWISE BORDERS
ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2025

DRIVEWISE BORDERS

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DRIVEWISE BORDERS

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees

John Cleland
Jeanette McDiarmid
John Wright
Andrew Mclean

Charity number (Scotland)

SC048861

Company number

CS003716

Independent examiner

Vivien Hogg
Riverside House
Ladhope Vale
Galashiels
TD1 1BT

DRIVEWISE BORDERS

TRUSTEES REPORT

FOR THE YEAR ENDED 31 DECEMBER 2025

The trustees present their annual report and financial statements for the year ended 31 December 2025.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charity's constitution, the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 (as amended) 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) (effective 1 January 2019)".

Objectives and activities

The charity's objects are:

To save lives by reducing the number of serious and fatal road accidents through early intervention and education, and

Through education of target groups, to contribute to an overall reduction in the number of accidents and incidents across the Scottish Borders involving a road vehicle.

The policies adopted in furtherance of these objects are to liaise with local schools and other interested parties to identify candidates for training and there has been no change in these during the year.

Grant making policy

The charity reimburses individuals their fees to IAM Roadsmart when they successfully complete the Drivewise Young and Senior Drivers or Motorcyclists Programmes, 29 candidates were able to complete it this year.

Achievements and performance

Significant activities and achievements against objectives

During the period to 31 December 2025 the charity was unable to hold any events.

Significant factors

The Trustees intend to continue to provide training, however after the coronavirus pandemic minimal training has been delivered in recent years. The delivery of the training has, however, increased again this year.

Financial review

The charity received income of £nil (2024 - £5,750). After all costs, it had reserves of £14,652 at 31 December 2025.

Reserves policy

It is the policy of the charity that unrestricted funds which have not been designated for a specific use should be maintained at a level equivalent to between three and six month's expenditure. The trustees considers that reserves at this level will ensure that, in the event of a significant drop in funding, they will be able to continue the charity's current activities while consideration is given to ways in which additional funds may be raised.

Major risks

The trustees have assessed the major risks to which the charity is exposed, and are satisfied that systems are in place to mitigate exposure to the major risks.

Structure, governance and management

The charity is a Scottish Charitable Incorporated Organisation.

DRIVEWISE BORDERS

TRUSTEES REPORT (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2025

The trustees who served during the year and up to the date of signature of the financial statements were:

John Cleland
Jeanette McDiarmid
John Wright
Andrew Mclean

Recruitment and appointment of trustees

The trustees were appointed on the basis of their knowledge on the objectives and activities of the charity. Where there is a requirement for new trustees, these would be identified and appointed by existing trustees. None of the trustees has any beneficial interest in the charity. All of the trustees are members of the charity and have no liability to pay any sums in the event of a winding up.

Organisational structure

The structure of the organisation consists of:-

- The members who have the right to attend member's meetings and have important powers under the constitution; in particular the members appoint people to serve on the board and take decisions on changes to the constitution.
- The board who hold regular meetings, and generally control the activities of the charity.

The people serving on the board are referred to as the charity trustees.

The trustees report was approved by the Board of Trustees.

John Cleland
Trustee

30 March 2026

DRIVEWISE BORDERS

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF DRIVEWISE BORDERS

I report on the financial statements of the charity for the year ended 31 December 2025, which are set out on pages 4 to 9.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the financial statements in accordance with the terms of the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006. The charity trustees consider that the audit requirement of Regulation 10(1)(a)-(c) of the Charities Accounts (Scotland) Regulations 2006 does not apply.

It is my responsibility to examine the financial statements as required under section 44(1)(c) of the Charities and Trustee Investment (Scotland) Act 2005 and to state whether particular matters have come to my attention.

Basis of independent examiner's statement

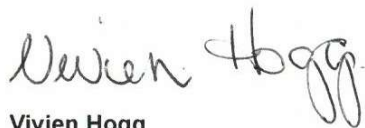
My examination is carried out in accordance with Regulation 11 of the 2006 Accounts Regulations. An examination includes a review of the accounting records kept by the charity and a comparison of the financial statements presented with those records. It also includes consideration of any unusual items or disclosures in the financial statements, 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 financial statements.

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 Charities Accounts (Scotland) Regulations 2006, and
 - to prepare financial statements which accord with the accounting records and comply with Regulation 8 of the Charities Accounts (Scotland) Regulations 2006have not been met, or

2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the financial statements to be reached.



Vivien Hogg

The Institute of Chartered Accountants of Scotland
Riverside House
Ladhope Vale
Galashiels
TD1 1BT
30 March 2026

DRIVEWISE BORDERS

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 DECEMBER 2025

	Notes	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Income from:			
Donations and legacies	2	-	5,750
Total income		-	5,750
Expenditure on:			
Charitable activities	3	3,694	3,025
Total expenditure		3,694	3,025
Net income/(expenditure) and movement in funds		(3,694)	2,725
Reconciliation of funds:			
Fund balances at 1 January 2025		18,346	15,621
Fund balances at 31 December 2025		14,652	18,346

The statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities.

DRIVEWISE BORDERS

BALANCE SHEET

AS AT 31 DECEMBER 2025

	Notes	£	2025 £	2024 £	£
Current assets					
Debtors	7	-		525	
Cash at bank and in hand		15,092		18,061	
		<u>15,092</u>		<u>18,586</u>	
Creditors: amounts falling due within one year	8	(440)		(240)	
		<u></u>		<u></u>	
Net current assets			14,652		18,346
			<u></u>		<u></u>
Income funds					
Unrestricted funds			14,652		18,346
			<u>14,652</u>		<u>18,346</u>
			<u></u>		<u></u>

The financial statements were approved by the Trustees on 30 March 2026

John Cleland
Trustee

DRIVEWISE BORDERS

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

1 Accounting policies

Charity information

Drivewise Borders is a Scottish Charitable Incorporated Organisation. The registered office is c/o Clelands, Melrose Road, Galashiels, Scottish Borders, TD1 2UH.

1.1 Basis of preparation

The financial statements have been prepared in accordance with the charity's constitution, the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 (as amended) 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) (effective 1 January 2019)". The charity is a Public Benefit Entity as defined by FRS 102.

The charity has taken advantage of the provisions in the SORP for charities applying FRS 102 Update Bulletin 1 not to prepare a Statement of Cash Flows.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives. All funds are treated as unrestricted funds.

Restricted funds are subject to specific conditions by donors as to how they may be used. There are no restricted funds.

Endowment funds are subject to specific conditions by donors that the capital must be maintained by the charity. The charity has no endowment funds.

1.4 Income

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Legacies are recognised on receipt or otherwise if the charity has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

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NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2025

1 Accounting policies

(Continued)

1.5 Expenditure

Liabilities are recognised as resources expended as soon as there is a legal or constructive obligation committing the charity to the expenditure. All expenditure is accounted for on an accruals basis. Irrecoverable value added tax is charged against the category of resources expended for which it is incurred.

Management and administrative costs are included in charitable activity costs.

Governance costs comprise all costs involving the public accountability of the charity and its compliance with regulation and good practice. These costs relate to statutory examination and accounting fees. There is no apportionment of overhead costs. These costs are also included in the charitable activity costs.

1.6 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

1.7 Financial instruments

The charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

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NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2025

2 Donations and legacies

	Unrestricted funds	Unrestricted funds
	2025	2024
	£	£
Donations and gifts	-	500
Grants	-	5,250
	<u>-</u>	<u>5,750</u>
	<u>-</u>	<u>5,750</u>

3 Expenditure on charitable activities

	Unrestricted funds	Unrestricted funds
	2025	2024
	£	£
Direct costs		
Secretarial work	500	-
IAM Roadsmart refunds	2,337	1,549
Advertising and promotions	-	849
Bank charges	103	183
Other charitable expenditure	754	444
	<u>3,694</u>	<u>3,025</u>
	<u>3,694</u>	<u>3,025</u>
Analysis by fund		
Unrestricted funds	<u>3,694</u>	<u>3,025</u>
	<u>3,694</u>	<u>3,025</u>

Other charitable expenditure includes the independent examination fee of £360 (2024 - £360) and IT costs of £394 (2024 - £84).

4 Trustees

None of the trustees (or any persons connected with them) received any remuneration or benefits from the charity during the year.

5 Employees

The average monthly number of employees during the year was:

	2025 Number	2024 Number
Total	<u>-</u>	<u>-</u>
	<u>-</u>	<u>-</u>

There were no employees whose annual remuneration was more than £60,000.

DRIVEWISE BORDERS

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2025

6 Taxation

The charity is exempt from taxation on its activities because all its income is applied for charitable purposes.

7 Debtors

	2025	2024
	£	£
Amounts falling due within one year:		
Other debtors	-	525

8 Creditors: amounts falling due within one year

	2025	2024
	£	£
Trade creditors	200	-
Accruals and deferred income	240	240
	440	240

9 Unrestricted funds

The unrestricted funds of the charity comprise the unexpended balances of donations and grants which are not subject to specific conditions by donors and grantors as to how they may be used. These include designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes.

	At 1 January 2025	Incoming resources	Resources expended	At 31 December 2025
	£	£	£	£
General funds	18,346	-	(3,694)	14,652
Previous year:	At 1 January 2024	Incoming resources	Resources expended	At 31 December 2024
	£	£	£	£
General funds	15,621	5,750	(3,025)	18,346

10 Related party transactions

There were no disclosable related party transactions during the year. The charity reimbursed Clelands of the Borders Ltd, a company in which the trustee John Cleland is a director, for amounts paid on its behalf in the amount of £174.

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