Charity registration number SC020213 (Scotland)

Company registration number SC165487

CARERS FORUM STIRLING AREA

ANNUAL REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2026

CARERS FORUM STIRLING AREA

CONTENTS

	Page
Trustees' report	1 - 7
Independent auditor's report	8 - 10
Statement of financial activities	11 - 12
Balance sheet	13
Statement of cash flows	14
Notes to the financial statements	15 - 30

CARERS FORUM STIRLING AREA

TRUSTEES' REPORT

FOR THE YEAR ENDED 31 MARCH 2026

The trustees present their annual report and financial statements for the year ended 31 March 2026.

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 governing document, the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 (as amended), the Companies Act 2006 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

Our vision at Stirling Carers Centre (SCC) is that Unpaid Carers throughout the Stirling area are empowered and supported in their caring roles. We believe that Carers' voices should shape both the services they receive and the policies that affect their lives.

During 2025–26, SCC completed the final year of its 2020–2025 Business Plan while undertaking extensive strategic planning for the future. This process culminated in the development of a new Business Plan for 2026–2029, reaffirming our commitment to placing Carers at the centre of everything we do and recognising the growing challenges faced by Carers, including financial hardship, increasing caring responsibilities and pressures on health and social care services.

The new Business Plan identifies seven key areas of focus:

- Championing and supporting unpaid Carers.
- Adopting a whole family approach through collaborative working.
- Building long term financial resilience.
- Providing accessible information, advice and training.
- Strengthening and formalising partnerships.
- Harnessing data, digital tools and emerging technologies to improve service delivery.
- Enhancing engagement, awareness and influence so that Carers' voices are heard locally and nationally.

As the only organisation dedicated solely to supporting unpaid Carers across Stirling, SCC remains committed to delivering high quality services, developing innovative approaches, supporting our staff and volunteers, and ensuring the organisation remains sustainable and responsive to the changing needs of Carers

Our Values These are at the heart of everything that SCC sets out to achieve to advance the everyday quality of life for Carers living and working across Stirling.

Empowering

SCC believes in supporting Carers to fulfil their caring roles effectively, improve their wellbeing and everyday quality of life. We will support Carers to know their rights and achieve equality within their wider communities.

Inclusive

SCC is inclusive of all Carers and we embrace diversity and equality of opportunity. We believe all Carers have a voice that must be heard and included in local and national decision-making processes, regardless of visible and invisible differences.

Accountable

Carers have the right to hold SCC accountable for the quality and delivery of our services, and to seek transparency on any process. SCC will champion the rights of Carers and hold external agencies accountable on behalf of, and at the request of, Carers.

Volunteers

The trustees are very grateful to the volunteers for their dedication and hard work. The volunteers have contributed heavily in our group activities enabling much needed respite for our carers, reducing isolation and increasing physical and mental wellbeing.

Achievements and performance

During 2025–26, Stirling Carers Centre continued to provide essential support to unpaid Carers of all ages across Stirling. Alongside delivering core contracted and funded services, the organisation undertook significant work to prepare for the next phase of strategic development.

The year saw continued investment in service quality, partnership working, digital development and organisational resilience. Particular emphasis was placed on strengthening our understanding of Carers' needs, improving how outcomes are measured and reported, and developing a strategic framework that will guide the organisation through 2026–2029

During the 2025 -2026 financial year, SCC continued to provide:

- Information, advice and advocacy to Carers.
- Emotional and practical support through 1:1 and group activities.
- Assessment and planned reviews of Adult Carers Support Plans.
- Young Carers Services (young people aged 7-18 years).
- Assessment and reviews of Young Carers Statements.
- Young Carers Education project working across all schools in Stirling Council area.
- Young Adult Carers Service (individuals aged 16-25 transitioning from Young Carers to Adult Carers Services).
- Across all services Carers Events, Groups and Training.
- Administration of Time to Live Short Breaks Grants on behalf of Shared Care Scotland.
- Partnership Working across the Clackmannanshire & Stirling Health and Social Care Partnership to raise awareness of Carers and Carers Issues and deliver workforce training to professionals.

During the financial year 2025-26, Stirling Carers Centre has achieved:

Whole Service

- 482 new Carers registered (Adult, Young Adult and Young Carers)
- 78 re-referrals or new caring situations
- 1709 1:1 support appointments delivered, either in-person, by phone or by video call
- Over 1400 physical copies of our bi-annual magazine distributed to Carers and professionals
- In excess of 16,000 copies of our monthly e-bulletin distributed, averaging 1358 recipients per issue.

Adult Carers Service

- 394 new Carer and 57 re-registrations or new caring situation registrations
- In excess of £444,400 in benefits released for Carers
- 781 support appointments completed
- 171 Adult Carer Support Plans completed and 80 reviewed
- 1,284 attendances by 221 Carers at groups and events
- 335 attendances at Carer wellbeing sessions (yoga & complementary therapies)
- 202 counselling sessions provided to 86 Carers in high stress roles
- 57 new Forth Valley Carers Cards issued and 113 re-issued

Young Adult Carer Service

- 7 new Young Adult Carers registrations and 4 re-registrations
- 46 Young Adult Carer support appointments completed
- 11 Adult Carer Support Plans completed.
- 75 attendances by 18 Young Adult Carers at groups and events.

Young Carers Service

- 81 new Young Carers registered and 17 re-registrations or new caring situations
- 74 Young Carers Statements completed and 136 reviewed
- 923 1:1 support sessions completed with 228 Young Carers
- 1,111 group attendances from 189 Young Carers
- 655 day and residential trip attendances from 150 Young Carers

Financial review

For the year ended 31 March 2026, the Statement of Financial Activities shows an overall surplus of £35,533 (2025 deficit £69,893).

The reserves policy adopted by the Board is based on the major risks facing the organisation. An estimate has been made of the policy monetary impact and risk weighting based on the likelihood of an unforeseen event occurring. This allows a monetary value to be assigned to the reserves required. The level of reserves is monitored by the Directors on a quarterly basis. As at 31 March 2026 the total unrestricted free reserves stood at £380,602 (unrestricted less designated) (2025: £419,021). The Directors aim to maintain free reserves at a level of three to six months annual expenditure, which is considered sufficient to cover staff and operating costs on a short-term basis to allow for restructuring in the event of a significant decrease in funding. The level of free reserves at 31 March 2026 was within the Board of Director's target.

SCC core funding is drawn from service contracts with Clackmannanshire and Stirling Health & Social Care Partnership and Stirling Council. To fill the deficits annually for each service, funding is raised from a range of Independent Trusts and Foundations. For our Young Carers Service, the principal funder during 2025/26 is BBC Children in Need, with additional funding provided by other independent funders including Henry Smith Charity, The Robertson Trust and the National Lottery.

For our Adult Carers Service our principal funder was the National Lottery Community Fund, alongside, Shared Care Scotland (Time to Live Grant), (Better Breaks) and (Creative Breaks). Additional funding provided by other independent funders including Global Make Some Noise, Carers Trust and Communities Mental Health & Wellbeing and Henry Smith.

SCC is committed to adopting best practice in the identification, assessment and cost effective control of all risks arising from the services provided to Unpaid Carers to ensure that risks are eliminated, reduced to an acceptable level, or managed and contained. It is accepted that in order to advance and thrive, a balance needs to be struck between stability and innovation. Therefore, good risk management will help the organisation to create and seize opportunities in a managed way. It is recognised that some level of risk will always exist and will never be eliminated.

In terms of demonstrating the above, the Board of Directors put into practice this approach when setting their reserve policy whereby they have considered the fragility of the economic landscape. Sufficient free reserves have been set aside to mitigate any potential risks around the financial stability of SCC going forward.

During the 2025–26 financial year, the wider economic environment continued to present challenges for both the third sector and the unpaid Carers we support. Ongoing pressures on household finances, increasing demand for health and social care services, and continued uncertainty within public sector funding have reinforced the importance of accessible, high-quality support for Carers.

Stirling Carers Centre has remained responsive to these challenges, adapting services where necessary and continuing to invest in approaches that improve accessibility, efficiency and outcomes for Carers. The organisation has also embraced opportunities to strengthen partnership working, enhance digital systems and improve the use of data to support both service delivery and organisational decision making.

The Centre regularly reviews both service performance and financial sustainability in the context of the wider operating environment. The CEO provides detailed operational reports to each Board meeting, while the Finance Sub Committee and Board of Directors continue to scrutinise financial performance, risks and progress against strategic objectives. We are pleased to report that the organisation remains financially resilient, with services performing strongly and staff continuing to demonstrate a high level of commitment, adaptability and professionalism.

The Board of Directors and CEO remain committed to the proactive identification, assessment and management of risk throughout the organisation. Risk management and strategic planning are embedded within the charity's governance framework and are reviewed regularly, with a formal review of organisational risks and strategic priorities undertaken annually.

During the year the Board of Directors and senior leadership team completed the development of a new three year Business Plan covering the period 2026–2029. The plan was informed by engagement with Carers, staff, trustees and key partners and establishes a clear framework for future growth and sustainability.

The Board identified several strategic priorities which will guide the organisation over the coming years:

- Adopting a whole family approach to support through increased collaboration between services and partner agencies.
- Strengthening long term financial resilience through diversification of income and increased flexible funding.
- Expanding opportunities for Carers to access information, training and support to understand and exercise their rights.
- Formalising partnership arrangements to strengthen joint working and improve outcomes for Carers.
- Improving organisational effectiveness through better use of data, digital tools and emerging technologies.
- Raising awareness of unpaid caring and ensuring Carers' voices influence service design and decision making.
- Investing in staff and volunteers to maximise skills, innovation and organisational capacity.

Looking ahead to 2026–27, Stirling Carers Centre is well positioned to implement its new Business Plan and continue developing services that respond to the evolving needs of unpaid Carers. The organisation will continue to strengthen partnerships, improve financial resilience and ensure that Carers remain at the heart of service design and delivery. Following the year end, SCC was successful in securing the contract to provide statutory carers support services within Clackmannanshire from July 2026, further strengthening support for unpaid Carers across the wider area and reflecting confidence in the quality of the organisation's services.

Structure, governance and management

The organisation is a charitable company limited by guarantee, incorporated on 29 October 1991 and registered as a charity 15 August 1996. The company was established under a Memorandum of Association that established the objects and powers. The company updated its Memorandum and Articles of Association on 23 November 2004, then again at an EGM held on 23 April 2010 and most recently reviewed and adopted revised Articles of Association by special resolution at the AGM on 13 June 2018. The company is now governed by these revised Articles of Association. In the event of the company being wound up members are required to contribute an amount not exceeding £1.

The trustees, who are also the directors for the purpose of company law, and who served during the year and up to the date of signature of the financial statements were:

D Khan
H Rawlinson
Professor A Rutherford
J Walsh
A Gee
M Woollhead
G Alexander
M Davies

The Directors of the company are also Charity Trustees for the purposes of charity law and under the company's Articles are known as members of the Board of Directors. Under the requirements of the Articles of Association at each Annual General Meeting of the company, any Director who has held office for a maximum of three years shall retire from office. A Director who retires shall be eligible for re-election. The company's Articles also allow for membership of the charity with the payment of a membership fee.

Due to the nature of caring much of the charity's work inevitably focuses upon Unpaid Carers, including Young Carers, Young Adult Carers and Adult Carers. The Board seeks to ensure that the needs of these groups are appropriately reflected through the diversity of the Board of Directors. To enhance the potential pool of Directors the charity has, through networking with its client base and other professional bodies, sought to identify potential members who have the skills and experience through both their work and personal lives to assist the Charity.

To maintain a broad skill mix, members of the Board of Directors are requested to provide a list of their skills and in the event of a particular skill being lost due to retirements; individuals are approached to offer themselves for election to the Board of Directors. All new Directors undergo induction training and are required to complete the disclosure of interest form on an annual basis.

The charity has a Board of Directors of up to 12 members who meet bi-monthly and are responsible for the strategic direction and policy of the charity.

A Scheme of Delegation is in place and the operational services of the charity rests with the CEO. The CEO is responsible for ensuring that the charity delivers the services specified and that the key targets in the Business Plan are met.

The Trustees consider the Board of Directors and CEO as comprising the key management personnel of the charity in charge of directing and controlling the charity in partnership, with the CEO operating the charity on a daily basis. All directors give of their time freely. Details of Trustee expenses and related party transactions are disclosed in the notes to the accounts.

Senior staff and key management salaries are pegged at levels comparable with other Third Sector organisations of a similar size and activity, to ensure that the remuneration set is fair and not out of line with that generally paid for similar roles. Benchmarks include comparison with local government and SJC pay scales. These are reviewed on a regular basis by the board depending on levels of funding.

CARERS FORUM STIRLING AREA

TRUSTEES' REPORT

FOR THE YEAR ENDED 31 MARCH 2026

Statement of trustees' responsibilities

The trustees, who are also the directors of Carers Forum Stirling Area for the purpose of company law, are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company Law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that year.

In preparing these 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; and

- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping adequate accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 (as amended) and the Companies Act 2006. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Auditor

In accordance with the company's articles, a resolution proposing that Thomson Cooper be reappointed as auditor of the company will be put at a General Meeting.

Disclosure of information to auditor

Each of the trustees has confirmed that there is no information of which they are aware which is relevant to the audit, but of which the auditor is unaware. They have further confirmed that they have taken appropriate steps to identify such relevant information and to establish that the auditor is aware of such information.

The trustees' report was approved by the Board of Trustees.

D Khan
Trustee

14 October 2026

CARERS FORUM STIRLING AREA

INDEPENDENT AUDITOR'S REPORT

TO THE TRUSTEES OF CARERS FORUM STIRLING AREA

Opinion

We have audited the financial statements of Carers Forum Stirling Area (the 'charity') for the year ended 31 March 2026 which comprise the statement of financial activities, the balance sheet, the statement of cash flows and notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 *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 charitable company's affairs as at 31 March 2026 and of its incoming resources and application of resources, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been 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 charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charity's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other information

The other information comprises the information included in the annual report other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information contained within the annual report. Our opinion on the financial statements does not cover the other information and we do not express any form of assurance conclusion thereon. Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit, or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Matters on which we are required to report by exception

We have nothing to report in respect of the following matters in relation to which the Charities (Accounts and Reports) Regulations 2008 requires us to report to you if, in our opinion:

- the information given in the financial statements is inconsistent in any material respect with the trustees' report; or
- sufficient accounting records have not been kept; or
- the financial statements are not in agreement with the accounting records; or
- we have not received all the information and explanations we require for our audit.

Responsibilities of trustees

As explained more fully in the statement of trustees' responsibilities, the trustees, who are also the directors of the charity for the purpose of company law, are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error. In preparing the financial statements, the trustees are responsible for assessing the charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

We have been appointed as auditor under section 144 of the Charities Act 2011 and report in accordance with the Act and relevant regulations made or having effect thereunder.

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

The extent to which our procedures are capable of detecting irregularities, including fraud, is detailed below.

Extent to which the audit was considered capable of detecting irregularities, including fraud

We considered the opportunities and incentives that may exist within the organisation for fraud and identified the greatest potential for fraud in the following areas: existence and timing of recognition of income, posting of unusual journals along with complex transactions and non-compliance with laws and regulations. We discussed these risks with management, designed audit procedures to test the timing and existence of revenue and tested a sample of journals to confirm they were appropriate. In addition, we reviewed areas of judgement for indicators of management bias to address these risks.

We identified areas of laws and regulations that could reasonably be expected to have a material effect on the financial statements from our sector experience through discussion with the officers and other management (as required by the auditing standards.

We reviewed the laws and regulations in areas that directly affect the financial statements including applicable charity and company law and considered the extent of compliance with those laws and regulations as part of our procedures on the related financial statement items.

With the exception of any known or possible non-compliance with relevant and significant laws and regulations, and as required by the auditing standards, our work in respect of these was limited to enquiry of the officers and management of the charity.

We communicated identified laws and regulations and potential fraud risks throughout our team and remained alert to any indications of non-compliance or fraud throughout the audit. However the primary responsibility for the prevention and detection of fraud rests with the trustees.

Owing to the inherent limitations of an audit, there is an unavoidable risk that we may not have detected some material misstatements in the financial statements, even though we have properly planned and performed our audit in accordance with auditing standards. We are not responsible for preventing non-compliance and cannot be expected to detect non-compliance with all laws and regulations.

These inherent limitations are particularly significant in the case of misstatement resulting from fraud as this may involve sophisticated schemes designed to avoid detection, including deliberate failure to record transactions, collusion or the provision of intentional misrepresentations.

A further description of our responsibilities is available on the Financial Reporting Council's website at: https://www.frc.org.uk/auditorsresponsibilities. This description forms part of our auditor's report.

Use of our report

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006 charity's director's, as a body, in accordance with Secion 44(1) (c) of the Charities and Trustees Investment (Scotland) Act and regulation 10 of the Charities Accounts (Scotland) Regulations 2006. Our audit work has been undertaken so that we might state to the charitable company's members those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charity and the charity's trustees as a body, for our audit work, for this report, or for the opinions we have formed.

Fiona Haro (Senior Statutory Auditor)
for and on behalf of Thomson Cooper
Statutory Auditor
Dunfermline

15 October 2026

Thomson Cooper is eligible for appointment as auditor of the charity by virtue of its eligibility for appointment as auditor of a company under section 1212 of the Companies Act 2006.

CARERS FORUM STIRLING AREA

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 MARCH 2026

Current financial year	Notes	Unrestricted funds general 2026 £	Unrestricted funds Designated 2026 £	Restricted funds 2026 £	Total 2026 £	Total 2025 £
Income from:						
Donations and legacies	**2**	13,780	-	507,230	521,010	412,405
Charitable activities	**3**	347,308	-	-	347,308	347,308
Investments	**4**	10,216	-	-	10,216	9,891
Total income		371,304	-	507,230	878,534	769,604
Expenditure on:						
Raising funds	**5**	114	-	-	114	357
Charitable activities	**6**	359,609	-	483,278	842,887	839,140
Total expenditure		359,723	-	483,278	843,001	839,497
Net income/(expenditure)		11,581	-	23,952	35,533	(69,893)
Transfers between funds		(50,000)	50,000	-	-	-
Net movement in funds		(38,419)	50,000	23,952	35,533	(69,893)
Reconciliation of funds:						
Fund balances at 1 April 2025		419,021	30,000	10,342	459,363	529,256
Fund balances at 31 March 2026		380,602	80,000	34,294	494,896	459,363

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

CARERS FORUM STIRLING AREA

STATEMENT OF FINANCIAL ACTIVITIES (CONTINUED) INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 MARCH 2026

Prior financial year	Notes	Unrestricted funds general 2025 £	Unrestricted funds Designated 2025 £	Restricted funds 2025 £	Total 2025 £
Income from:					
Donations and legacies	**2**	16,495	-	395,910	412,405
Charitable activities	**3**	347,308	-	-	347,308
Investments	**4**	9,891	-	-	9,891
Total income		373,694	-	395,910	769,604
Expenditure on:					
Raising funds	**5**	357	-	-	357
Charitable activities	**6**	349,667	-	489,473	839,140
Total expenditure		350,024	-	489,473	839,497
Net income/(expenditure)		23,670	-	(93,563)	(69,893)
Transfers between funds		(30,000)	30,000	-	-
Net movement in funds		(6,330)	30,000	(93,563)	(69,893)
Reconciliation of funds:					
Fund balances at 1 April 2024		425,351	-	103,905	529,256
Fund balances at 31 March 2025		419,021	30,000	10,342	459,363

CARERS FORUM STIRLING AREA

BALANCE SHEET

AS AT 31 MARCH 2026

	Notes	2026 £	2026 £	2025 £	2025 £
Current assets					
Debtors	**12**	4,128		3,974	
Investments	**13**	467,415		79,806	
Cash at bank and in hand		140,993		508,635	
		612,536		592,415	
Creditors: amounts falling due within one year	**14**	(117,640)		(133,052)	
Net current assets			494,896		459,363
Income funds					
Restricted funds	**17**		34,294		10,342
Unrestricted funds -	**18**		80,000		30,000
Unrestricted funds - general					
Designated funds	**19**	380,602		419,021	
			380,602		419,021
			494,896		459,363

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies regime.

The financial statements were approved by the Trustees on 14 October 2026

D Khan
Trustee

Company Registration No. SC165487

CARERS FORUM STIRLING AREA

STATEMENT OF CASH FLOWS

FOR THE YEAR ENDED 31 MARCH 2026

	Notes	2026 £	2026 £	2025 £	2025 £
Cash flows from operating activities					
Cash generated from/(absorbed by) operations	**23**		9,751		(26,724)
Investing activities					
Investment income received		10,216		9,891	
Net cash generated from investing activities			10,216		9,891
Net cash generated from financing activities			-		-
Net increase/(decrease) in cash and cash equivalents			19,967		(16,833)
Cash and cash equivalents at beginning of year			588,441		605,274
Cash and cash equivalents at end of year			608,408		588,441
Relating to:					
Cash at bank and in hand			140,993		508,635
Short term deposits included in current asset investments			467,415		79,806

1 Accounting policies

Charity information

Carers Forum Stirling Area is a private company limited by guarantee incorporated in Scotland. The registered office is Kintail House, Forthside Way, Stirling, FK8 1QZ.

1.1 Accounting convention

The financial statements have been prepared in accordance with the charity's governing document, the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 (as amended), the Companies Act 2006 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 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 £.

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 a period not less than 12 months. 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.

Designated funds comprise funds which have been set aside at the discretion of the trustees for specific purposes. The purposes and uses of the designated funds are set out in the notes to the financial statements.

Restricted funds are subject to specific conditions by donors or grantors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

1.4 Income

Income from government and other grants 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.

Other income is recognised in the period in which it is receivable and to the extent the goods have been provided or on completion of the service.

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.

1 Accounting policies **(Continued)**

1.5 Expenditure

Expenditure is recognised once there is a legal constructive obligation to transfer economic benefit to a third party and it is probable that a transfer of economic benefit will be required in settlement and the amount of the obligation can be measured reliably.

Expenditure is classified by charitable activity with the costs of each activity being made up of direct costs, shared costs and support costs involved in undertaking each activity.

Direct costs attributed to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to one activity are apportioned between those activities on a basis consistent with the use of the resources. Central staff costs are allocated on the basis of time spent and depreciation charges allocated on the portion of the assets use.

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.

1 Accounting policies **(Continued)**

1.8 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

1.9 Retirement benefits

Payments to defined contribution retirement benefit schemes are charged as an expense as they fall due.

2 Income from donations and legacies

	Unrestricted funds 2026 £	Restricted funds 2026 £	Total 2026 £	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £
Donations and gifts	9,926	2,433	12,359	9,145	-	9,145
Grants	3,854	504,797	508,651	7,350	395,910	403,260
	13,780	507,230	521,010	16,495	395,910	412,405

3 Charitable activities

	Young Carers 2026 £	Adult Services 2026 £	Total 2026 £	Young Carers 2025 £	Adult Services 2025 £	Total 2025 £
Services provided under contract	67,717	279,591	347,308	67,717	279,591	347,308

4 Income from investments

	Unrestricted funds 2026 £	Unrestricted funds 2025 £
Interest receivable	10,216	9,891

5 Raising funds

	Unrestricted funds general 2026 £	Unrestricted funds general 2025 £
Fundraising and publicity		
Other fundraising costs	114	357
Fundraising and publicity	114	357

6 Charitable activities

	Young Carers 2026	**Adult Carers 2026**	**Grant Giving 2026**	**Total 2026**	Young Carers 2025	Adult Carers 2025	Grant Giving 2025	Total 2025
	£	**£**	**£**	£	£	£	£	£
Staff costs	161,852	304,490	-	466,342	162,925	324,242	-	487,167
Motor and travel costs	4,811	1,327	-	6,138	4,044	3,692	-	7,736
Volunteers expenses	241	423	-	664	138	395	-	533
IT and development costs	6,537	10,788	-	17,325	4,104	9,936	-	14,040
Postage and stationery	1,923	3,153	-	5,076	1,667	3,416	-	5,083
Newsletter and publicity costs	2,594	4,731	-	7,325	1,624	3,822	-	5,446
Carers events	19,293	55,305	-	74,598	18,200	59,322	-	77,522
Subscriptions and memberships	2,166	3,850	-	6,016	1,810	3,829	-	5,639
Training	82	960	-	1,042	662	1,359	-	2,021
Recruitment expenses	-	-	-	-	129	250	-	379
	199,499	385,027	-	584,526	195,303	410,263	-	605,566
Grant funding of activities (see note 7)	-	-	81,826	81,826	-	5,149	71,830	76,979
Share of support costs (see note 8)	93,785	36,261	-	130,046	35,826	80,890	-	116,716
Share of governance costs (see note 8)	35,603	10,886	-	46,489	14,066	25,813	-	39,879
	328,887	432,174	81,826	842,887	245,195	522,115	71,830	839,140
Analysis by fund								
Unrestricted funds - general	102,712	256,897	-	359,609	101,811	247,856	-	349,667
Restricted funds	226,175	175,277	81,826	483,278	143,384	274,259	71,830	489,473
	328,887	432,174	81,826	842,887	245,195	522,115	71,830	839,140

7 Grants payable

	Restricted 2026	Unrestricted 2025	Restricted 2025	Total 2025
	£	£	£	£
Grants to institutions:				
Time to Live Grants	72,732	-	51,250	51,250
Scot Spirit Crant	-	-	471	471
Hardship Grant	6,392	-	800	800
Carer Recovery Grant	2,702	5,149	19,309	24,458
	81,826	5,149	71,830	76,979

Time to Live Grant - During the year 295 (2025: 188) Grants were issued.

Scot Spirit Grant - During the year nil (2025: 2) carers were awarded the Scot Spirit Grant.

Hardship Grant - During the year 21 (2025: 3) Carers received grants to help with hardship.

Carer Recovery Grant - During the year 15 (2025: 68) Grants were issued.

8 Support costs

For the year ended 31 March 2026	Support costs	Governance costs	2026	Basis of allocation
	£	£	£	
Staff costs	76,342	29,309	105,651	Based on income
Rent and rates	30,407	-	30,407	Based on income
Insurance	4,040	-	4,040	Based on income
Light and heat	7,605	-	7,605	Based on income
IT and development costs	8,310	-	8,310	Based on income
Cleaning and sundries	3,342	-	3,342	Based on income
Audit fees	-	6,240	6,240	Governance
Legal and professional	-	3,191	3,191	Governance
Accountancy fees	-	1,560	1,560	Governance
Bank charges	-	69	69	Governance
HR and Health and Safety costs	-	6,120	6,120	Governance
	130,046	46,489	176,535	

For the year ended 31 March 2025	Support costs	Governance costs	2025	Basis of allocation
	£	£	£	
Staff costs	68,893	26,169	95,062	Based on income
Rent and rates	26,779	-	26,779	Based on income
Insurance	3,829	-	3,829	Based on income
Light and heat	6,613	-	6,613	Based on income
IT and development costs	8,339	-	8,339	Based on income
Cleaning and sundries	2,264	-	2,264	Based on income
Audit fees	-	6,000	6,000	Governance
Accountancy fees	-	1,560	1,560	Governance
Bank charges	-	30	30	Governance
HR and Health and Safety costs	-	6,120	6,120	Governance
	116,717	39,879	156,596	

Governance costs includes payments to the auditors of £7,800 (2025 - £7,560) for audit fees.

9 Trustees

During the year, trustee's received reimbursement for expenses of £nil (2025 - £87).

10 Employees

The average monthly number of employees during the year was:

	2026 Number	2025 Number
Administrative Staff	17	19
Management Staff	2	2
Total	19	21

Employment costs	2026 £	2025 £
Wages and salaries	497,251	516,223
Social security costs	50,402	41,598
Other pension costs	24,340	24,408
	571,993	582,229

No employees receive remuneration greater than £60,000.

The total remuneration paid to key management personnel, comprising of the Chief Executive and the Head of Operations during the year was £87,885 (2025 - £85,925).

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

11 Taxation

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

12 Debtors

Amounts falling due within one year:	2026 £	2025 £
Prepayments and accrued income	4,128	3,974

13 Current asset investments

	2026 £	2025 £
Unlisted investments	467,415	79,806

14 Creditors: amounts falling due within one year

	Notes	2026 £	2025 £
Deferred income	**15**	101,120	113,548
Trade creditors		1,999	2,542
Accruals		14,521	16,962
		117,640	133,052

15 Deferred income

	2026 £	2025 £
Other deferred income	101,120	113,548

Deferred income is included in the financial statements as follows:

	2026 £	2025 £
Deferred income is included within:		
Current liabilities	101,120	113,548
Movements in the year:		
Deferred income at 1 April 2025	113,548	64,071
Released from previous periods	(113,548)	(64,071)
Resources deferred in the year	101,120	113,548
Deferred income at 31 March 2026	101,120	113,548

15 Deferred income **(Continued)**

Deferred Income		
Henry Smith	25,526	43,333
Creative Breaks	15,513	13,714
Community Mental Health & Wellbeing	7,500	11,250
Tesco Stronger Start	833	-
Children in Need Blue Sky	1,667	-
Hugh Fraser Foundation	2,000	-
BBC Children in Need Rural Salary	7,500	-
Stafford Trust	1,250	-
Garfield Weston	17,500	-
The Robertson Trust	3,333	3,334
Children in Need Rural Salary	-	7,500
AS Age Scotland Grant	-	10,251
Adult Fundraising for Summer 26	1,538	-
National Lottery Young Start	16,961	16,666
Volant	-	7,500
	101,120	113,548

16 Retirement benefit schemes

	2026	2025
Defined contribution schemes	**£**	**£**
Charge to profit or loss in respect of defined contribution schemes	24,340	24,408

The charity operates a defined contribution pension scheme for all qualifying employees. The assets of the scheme are held separately from those of the charity in an independently administered fund.

17 Restricted funds

The restricted funds of the charity comprise the unexpended balances of donations and grants held on trust subject to specific conditions by donors as to how they may be used.

For the year ended 31 March 2026	Movement in funds				
	Balance at 1 April 2025	Incoming resources	Resources expended	Transfers	Balance at 31 March 2026
	£	£	£	£	£
Carer Recovery Fund	2,702	-	(2,702)	-	-
The Robertson Trust	3,275	20,001	(22,253)	-	1,023
Better Breaks	929	-	(929)	-	-
Creative Breaks 2024	2,131	13,714	(15,823)	-	22
Scottish Children's Lottery	1,000	1,023	(2,023)	-	-
Tesco Stronger Start	305	542	(832)	-	15
7 Stars Foundation	-	2,500	(2,500)	-	-
Age Scotand	-	10,251	(10,251)	-	-
Better Breaks 25-26	-	24,462	(23,710)	-	752
Communities Mental Health & Wellbeing 2025	-	11,250	(11,250)	-	-
Communities Mental Health & Wellbeing 2026	-	2,500	2,500	-	-
Creative Breaks 25-26	-	15,512	(11,138)	-	4,374
National Lottery Improving Lives	-	68,860	(68,860)	-	-
Henry Smith	-	94,387	(88,929)	-	5,458
Foundation Scotland	-	10,100	(10,100)	-	-
Garfield Weston	-	12,500	(6,715)	-	5,785
Time to Live Admin 25/26	-	30,753	(30,753)	-	-
Time to Live Additional Grant	-	10,251	(6,392)	-	3,859
Time to Live Carer Grants	-	80,332	(72,732)	-	7,600
BBC Children in Need Rural Salary	-	30,000	(27,878)	-	2,122
BBC Children in Need Big Sky Programme	-	3,333	(3,333)	-	-
Carers Trust	-	1,150	(1,150)	-	-
Cash for Kids Holiday Hunger	-	3,000	(3,000)	-	-
National Lottery Community Fund Young Start	-	33,626	(32,966)	-	660
Stafford Trust	-	1,750	(1,750)	-	-
Stirling Council Food & Activity	-	5,000	(5,000)	-	-
Volant Trust	-	15,000	(15,000)	-	-
Wallace YPI	-	3,000	(2,809)	-	191
Haggis and Hoolie	-	2,433	-	-	2,433
	10,342	507,230	(483,278)	-	34,294

17 Restricted funds **(Continued)**

For the year ended 31 March 2025

	Movement in funds				
	Balance at 1 April 2024	Incoming resources	Resources expended	Transfers	Balance at 31 March 2025
	£	£	£	£	£
Carer Recovery Fund	27,159	-	(24,457)	-	2,702
BBC Children in Need	6,605	30,000	(36,605)	-	-
Christina Mary Hendrie Trust	4,231	-	(4,231)	-	-
Creative Breaks	6,304	13,377	(19,681)	-	-
The Volant Trust	-	7,500	(7,500)	-	-
Time to Live Grants	9,321	16,790	(26,111)	-	-
Additional Henry Smith	13,631	40,000	(53,631)	-	-
The Robertson Trust	2,676	20,000	(19,401)	-	3,275
Henry Smith	-	46,667	(46,667)	-	-
Julia and Hans Rausing Trust	3,128	-	(3,128)	-	-
Stirling HSCP	2,877	-	(2,877)	-	-
Big Lottery	3,774	67,112	(70,886)	-	-
Life Changes Trust	2,410	-	(2,410)	-	-
Community Mental Health & Wellbeing Fund	1,980	7,083	(9,063)	-	-
Global Make Some Noise	-	10,000	(10,000)	-	-
Scot Spirit Holiday Vouchers	471	-	(471)	-	-
Carers Trust SYCF	68	1,204	(1,272)	-	-
Coop Community Trust	4,902	-	(4,902)	-	-
Cash for Kids	-	3,000	(3,000)	-	-
Garfield Weston	8,515	-	(8,515)	-	-
Hedley Foundation	2,349	-	(2,349)	-	-
Stafford Trust	3,504	-	(3,504)	-	-
Age Scotland	-	5,705	(5,705)	-	-
Better Breaks	-	22,468	(21,539)	-	929
Carers Trust Time for Me	-	10,000	(10,000)	-	-
Community Mental Health & Wellbeing 2025	-	3,750	(3,750)	-	-
Creative Breaks 2024	-	13,714	(11,583)	-	2,131
Time to Live Carer	-	52,050	(52,050)	-	-
National Lottery Young Start	-	16,666	(16,666)	-	-
Scottish Children's Lottery	-	7,700	(6,700)	-	1,000
Tesco Stronger Start	-	1,124	(819)	-	305
	103,905	395,910	(489,473)	-	10,342

17 Restricted funds **(Continued)**

The restricted funds for both Adult carers and Young carers and young adult carers represents a variety of grants and donations from Trusts and Foundations.

Funds:

Carers Recovery Fund – Adult Carer Groups and Carer Grants

BBC Children in Need - Running costs and remote activities for young carers

Christina Mary Hendrie Trust – Adult Carer Groups/Activities

The Volant Trust - Young carers salaries and activities

Time to Live Grants - Grants received for distribution to carers

Henry Smith – Young and Adult Salaries

The Robertson Trust - Salary costs

Julia and Hans Rausing Trust - Adult and Young Carers services activities

Additional IJB Carers Act - Adult and Young Carers services

National Lottery - Adult salaries and projects

Forth Valley CIS - Adult and Young Carers services

Integration Grant - Adult and Young Carers services

Life Changes Trust – Adult Salaries and activities

Community Mental Health & Wellbeing Fund - Adult Services/Activities

Global Make Some Noise - Young and Adult Salaries and activities

Scot Spirit Vouchers - Young and Adult Carer Respite breaks

7 Stars Foundation - Young Carers Service

Stirling Council Food & Activities - Young Carers Service

Wallace YPI - Young carer activities

Foundation Scotland - Core Funding

17 Restricted funds **(Continued)**

Carers Trust SYCF - Young Carers Festival

Coop Community Trust - Young and Young Adult Carer activities

Cash for Kids (Bauer Radio) - Young Carer grant

Garfield Weston - To be used towards core running costs

Hedley Foundation - Adult Lunch groups

Stafford Trust - Young Carer Staff costs

Age Scotland - Adult Service and Activities for Dementia Carers

Better Breaks - Adult service and activities

Carers Trust Time for Me - Adult service and activities

Community Mental Health & Wellbeing 2025 - Adult service and activities

Creative Breaks 2024 - Adult service and activities

BBC Children in Need Rural Salary - Young Carers salary (rural area)

BBC Children in Need Big Sky Programme - Young Carers salary

National Lottery Young Start - Young cares salary and overheads

Scottish Children's Lottery - Young Carer residential

Tesco Stronger Start - Young Carer Service and Activities

Haggis and Hoolie - Respite Groups and Trips in 2026/27

18 Unrestricted funds - Designated

These are unrestricted funds which are material to the charity's activities.

	At 1 April 2025	Transfers	At 31 March 2026
	£	£	£
Office Move	30,000	-	30,000
Digital and Transition Costs	-	50,000	50,000
	30,000	50,000	80,000

Previous year:	At 1 April 2024	Transfers	At 31 March 2025
	£	£	£
Office Move	-	30,000	30,000

18 Unrestricted funds - Designated **(Continued)**

Office Move: the charity has designated £30,000 from unrestricted funds to cover future, anticipated costs associated with relocating to new office premises. The designation has been made in line with the charity's strategic plans to move to a more suitable accommodation to support future growth and improve operational efficiency.

Digital and Transition Costs: This fund has been designated by the Trustees to meet costs associated with the implementation of a new database and digital systems, together with costs arising from the organisation's expansion of services into Clackmannanshire, including accommodation, group delivery, and other transition-related expenses.

19 Designated funds

	At 1 April 2025	Incoming resources	Resources expended	Transfers	At 31 March 2026
	£	£	£	£	£
General Funds	419,021	371,304	(359,723)	(50,000)	380,602

Previous year:	At 1 April 2024	Incoming resources	Resources expended	Transfers	At 31 March 2025
	£	£	£	£	£
General Funds	425,351	373,694	(350,024)	(30,000)	419,021

20 Analysis of net assets between funds

	Unrestricted funds 2026	Designated funds 2026	Restricted funds 2026	Total 2026
	£	£	£	£
Fund balances at 31 March 2026 are represented by:				
Current assets/(liabilities)	380,602	80,000	34,294	494,896
	380,602	80,000	34,294	494,896

	Unrestricted funds 2025	Designated funds 2025	Restricted funds 2025	Total 2025
	£	£	£	£
Fund balances at 31 March 2025 are represented by:				
Current assets/(liabilities)	419,021	30,000	10,342	459,363
	419,021	30,000	10,342	459,363

21 Operating lease commitments

At the reporting end date the charity had outstanding commitments for future minimum lease payments under non-cancellable operating leases, which fall due as follows:

	2026 £	2025 £
Within one year	41,381	41,381
Between two and five years	39,751	81,132
	81,132	122,513

22 Related party transactions

Transactions with related parties

During the year the charity paid Socialudo Ltd, of which trustee Alasdair Rutherford is a director, £333 for room hire and associated expenses in relation to a board development day.

23 Cash generated from/(absorbed by) operations	2026 £	2025 £
Surplus/(deficit) for the year	35,533	(69,893)
Adjustments for:		
Investment income recognised in statement of financial activities	(10,216)	(9,891)
Movements in working capital:		
(Increase)/decrease in debtors	(154)	9,699
(Decrease) in creditors	(2,984)	(6,116)
(Decrease)/increase in deferred income	(12,428)	49,477
Cash generated from/(absorbed by) operations	9,751	(26,724)

24 Analysis of changes in net funds

The charity had no material debt during the year.