

Tweedbank Early Learners SCIO

A Scottish Charitable Incorporated Organisation

Annual Report and Financial Statements
for the Year Ended 31 March 2026

Tweedbank Early Learners SCIO

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Tweedbank Early Learners SCIO

Reference and Administrative Details

Trustees	Annmarie Robertson, Chair Katherine Loughrey Amy Rayner
Charity Registration Number	SC048586
Principal Office	Tweedbank Community Centre Essenside Drive Tweedbank Galashiels TD1 3RT
Independent Examiner	David Campbell Deans Chartered Accountants 27 North Bridge Street Hawick TD9 9BD
Bankers	Bank of Scotland 3 Channel Street Galashiels TD1 1BE

Tweedbank Early Learners SCIO

Trustees' Report

The trustees present the annual report together with the financial statements of the charity for the year ended 31 March 2026.

Objectives and activities

Objects and aims

The aim of the group is to provide the highest quality Early Learning and Childcare for children aged 2-5.

Details of the Financial Activities for the year are set out on pages 6 to 14.

Achievements and performance

We have paid the real living wage as a minimum to all of our employees since September 2020, and became an accredited Living Wage Employer in November 2021. Our staff all received wage increases this year and we pay above the real living wage as a minimum.

Financial review

Our service is operated within Tweedbank Community Centre. Live Borders have reviewed and increased the amounts to be paid by users of Community Centres and following negotiations with both Live Borders and the Community Centre committee, we have agreed increased fees and donations for our use of the rooms. The Trustees consider these increased fees to be fair and sustainable. Increased payments may be made in the next financial year and moving forward.

Policy on reserves

It is the Group's policy to hold sufficient reserves and to retain surplus income to subsidise the following financial year. We have added to the redundancy fund and now hold £12,615 in a separate bank account, should it be required.

Principal funding sources

The core funding for the Group comes from a number of sources as follows:

Local Authority funding received for each eligible child attending the Group from Scottish Borders Council (SBC).

Session fees charged for each child attending the group who is not eligible for Local Authority funding.

Local Authority grants for additional needs children.

Through the Scottish Milk and Healthy Snack Scheme (SMHSS) we receive an amount of 58.2p per child for each session attended for 2 hours or more. This is administrated through Scottish Borders Council (SBC). SBC top this amount up by 10p for both funded ELC children and non-funded children.

This payment is used to provide each child with a daily portion of 189mls of cow's milk (or a non-dairy alternative where required) plus a healthy snack of fresh fruit or vegetables.

Other grants and donations received from a range of organisations.

Going concern

The trustees consider that the charity is a going concern.

Structure, governance and management

Nature of governing document

The group is a Scottish Charitable Incorporated Organisation and a member of Early Years Scotland. It is registered and inspected by the Care Inspectorate (registration number CS2018363805) and Education Scotland.

It is governed by its constitution.

EYS Membership Number 2064

Tweedbank Early Learners SCIO

Trustees' Report (continued)

Induction and training of trustees

New trustees are subject to a formal induction process.

Organisational structure

We run a Trustee model with a preferred commitment of 3 years from Trustees. Trustees receive no remuneration for their input to the management of the setting. There will be an opportunity for interested Trustees to apply each year at the Annual General Meeting.

Our current Trustees are:

Chair: Annmarie Robertson
Treasurer: Katherine Loughrey
Secretary: Amy Rayner

Funds held as custodian trustee on behalf of others

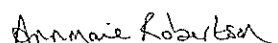
No funds are held on behalf of other organisations.

Creditor payment policy

We pay invoices within the stated payment terms.

2026-08-06

The annual report was approved by the trustees of the charity on and signed on its behalf by:



.....
Annmarie Robertson
Trustee

Tweedbank Early Learners SCIO

Statement of Trustees' Responsibilities

The trustees are responsible for preparing the trustees' report and the financial statements in accordance with the United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice) and applicable law and regulations.

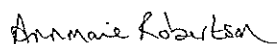
The law applicable to charities requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that period. In preparing these financial 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 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 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 enable them to ensure that the financial statements comply with the Charities and Trustee Investment (Scotland) Act 2005, the applicable Charities Accounts (Scotland) Regulations 2006, and the provisions of the constitution. The trustees 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.

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

Approved by the trustees of the charity on and signed on its behalf by:



.....
Annmarie Robertson
Trustee

Tweedbank Early Learners SCIO

Independent Examiner's Report to the trustees of Tweedbank Early Learners SCIO

I report on the accounts of the charity for the year ended 31 March 2026 which are set out on pages 6 to 13.

Respective responsibilities of trustees and examiner

The 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. The trustees consider that the audit requirement of Regulation 10(1)(d) of the 2006 Accounts Regulations does not apply.

It is my responsibility to:

- examine the accounts as required under section 44(1)(c) of the Act;
- to state whether particular matters have come to my attention.

Basis of independent examiner's report

My examination was 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 accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as 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 accounts.

Independent examiner's statement

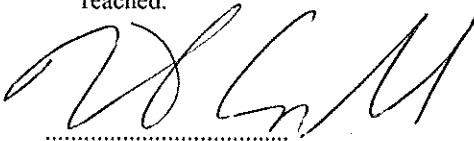
In connection with my examination, no matter has come to my attention:

(1) which gives me reasonable cause to believe that in any material respect the requirements:

- to keep accounting records in accordance with section 44(1)(a) of the 2005 Act; and
- to prepare accounts which accord with the accounting records and comply with Regulation 9 of the 2006 Accounts Regulations

have not been met; or

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



David Campbell
Deans Chartered Accountants
ICAS

27 North Bridge Street
Hawick
TD9 9BD

Date: 11-8-26

Tweedbank Early Learners SCIO

Statement of Financial Activities for the Year Ended 31 March 2026

	Note	Unrestricted funds £	Total 2026 £
Income and Endowments from:			
Charitable activities	3	<u>129,590</u>	<u>129,590</u>
Total income		<u>129,590</u>	<u>129,590</u>
Expenditure on:			
Charitable activities	4	<u>(144,612)</u>	<u>(144,612)</u>
Total expenditure		<u>(144,612)</u>	<u>(144,612)</u>
Net expenditure		<u>(15,022)</u>	<u>(15,022)</u>
Net movement in funds		(15,022)	(15,022)
Reconciliation of funds			
Total funds brought forward		<u>117,989</u>	<u>117,989</u>
Total funds carried forward	13	<u>102,967</u>	<u>102,967</u>
	Note	Unrestricted funds £	Total 2025 £
Income and Endowments from:			
Donations and legacies	2	224	224
Charitable activities	3	<u>120,178</u>	<u>120,178</u>
Total income		<u>120,402</u>	<u>120,402</u>
Expenditure on:			
Charitable activities	4	<u>(147,740)</u>	<u>(147,740)</u>
Total expenditure		<u>(147,740)</u>	<u>(147,740)</u>
Net expenditure		<u>(27,338)</u>	<u>(27,338)</u>
Net movement in funds		(27,338)	(27,338)
Reconciliation of funds			
Total funds brought forward		<u>145,327</u>	<u>145,327</u>
Total funds carried forward	13	<u>117,989</u>	<u>117,989</u>

All of the charity's activities derive from continuing operations during the above period.

The notes on pages 8 to 13 form an integral part of these financial statements.

Tweedbank Early Learners SCIO

(Registration number: SC048586)
Balance Sheet as at 31 March 2026

	Note	2026 £	2025 £
Current assets			
Debtors	10	389	800
Cash at bank and in hand		<u>111,900</u>	<u>126,460</u>
		112,289	127,260
Creditors: Amounts falling due within one year	11	<u>(9,322)</u>	<u>(9,271)</u>
Net assets		<u>102,967</u>	<u>117,989</u>
Funds of the charity:			
Unrestricted income funds			
Unrestricted funds		<u>102,967</u>	<u>117,989</u>
Total funds	13	<u>102,967</u>	<u>117,989</u>

The financial statements on pages 6 to 13 were approved by the trustees, and authorised for issue on and signed on their behalf by:

Annmarie Robertson

.....
Annmarie Robertson
Trustee

Tweedbank Early Learners SCIO

Notes to the Financial Statements for the Year Ended 31 March 2026

1 Accounting policies

Statement of compliance

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 (FRS 102) (effective October 2019) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

Basis of preparation

Tweedbank Early Learners SCIO meets the definition of a public benefit entity under FRS 102. The accounts (financial statements) have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts.

The financial statements are presented in Sterling (£) and rounded to the nearest £0.

Going concern

The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern.

Income and endowments

Voluntary income including donations, gifts, legacies and grants that provide core funding or are of a general nature is recognised when the charity has entitlement to the income, it is probable that the income will be received and the amount can be measured with sufficient reliability.

Donations and legacies

Donations and legacies are recognised on a receivable basis when receipt is probable and the amount can be reliably measured.

Other trading activities

The group generates a small income through the sale of uniforms, wellington boots and second hand books.

Expenditure

All expenditure is recognised once there is a legal or constructive obligation to that expenditure, it is probable settlement is required and the amount can be measured reliably. All costs are allocated to the applicable expenditure heading that aggregate similar costs to that category. Where costs cannot be directly attributed to particular headings they have been allocated on a basis consistent with the use of resources, with central staff costs allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use. Other support costs are allocated based on the spread of staff costs.

Charitable activities

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.

Support costs

Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources, for example, allocating property costs by floor areas, or per capita, staff costs by the time spent and other costs by their usage.

Governance costs

These include the costs attributable to the charity's compliance with constitutional and statutory requirements, including statutory accounts and the cost of trustees's meetings and reimbursed expenses.

Tweedbank Early Learners SCIO

Notes to the Financial Statements for the Year Ended 31 March 2026 (continued)

Cash and cash equivalents

Cash and cash equivalents comprise cash on hand and call deposits, and other short-term highly liquid investments that are readily convertible to a known amount of cash and are subject to an insignificant risk of change in value.

Fund structure

Unrestricted income funds are general funds that are available for use at the trustees discretion in furtherance of the objectives of the charity.

Designated funds are unrestricted funds set aside for specific purposes at the discretion of the trustees.

Pensions and other post retirement obligations

The charity operates a defined contribution pension scheme which is a pension plan under which fixed contributions are paid into a pension fund and the charity has no legal or constructive obligation to pay further contributions even if the fund does not hold sufficient assets to pay all employees the benefits relating to employee service in the current and prior periods.

Contributions to defined contribution plans are recognised in the Statement of Financial Activities when they are due. If contribution payments exceed the contribution due for service, the excess is recognised as a prepayment.

2 Income from donations and legacies

	Total 2026 £	Total 2025 £
Donations and legacies;		
Donations from individuals	-	224
	-	224

3 Income from charitable activities

	Unrestricted funds General £	Total 2026 £	Total 2025 £
Official funding	109,848	109,848	103,061
Fundraising	2,297	2,297	1,301
Fees	6,950	6,950	9,880
Snacks	10,495	10,495	5,936
	<u>129,590</u>	<u>129,590</u>	<u>120,178</u>

Tweedbank Early Learners SCIO

Notes to the Financial Statements for the Year Ended 31 March 2026 (continued)

4 Expenditure on charitable activities

	Note	Unrestricted funds General £	Total 2026 £
General restricted		15,126	15,126
Staff costs		128,111	128,111
Allocated support costs		955	955
Governance costs		420	420
		<u>144,612</u>	<u>144,612</u>
	Note	Unrestricted funds General £	Total 2025 £
General restricted		15,197	15,197
Staff costs		130,922	130,922
Allocated support costs		1,201	1,201
Governance costs		420	420
		<u>147,740</u>	<u>147,740</u>
	Unrestricted funds General £	Total 2026 £	Total 2025 £
Premises	546	546	515
Equipment - play	478	478	933
Consumables - Lunches and Snacks	4,862	4,862	5,151
Activities	1,005	1,005	1,171
Stationery and postage	870	870	715
Telephone	349	349	331
Subscriptions	402	402	450
Rent	4,693	4,693	3,556
Fundraising costs	243	243	210
Other costs	224	224	223
Wages	128,111	128,111	130,922
Repairs	2,224	2,224	2,680
Staff training	185	185	400
Bad Debts	-	-	63
	<u>144,192</u>	<u>144,192</u>	<u>147,320</u>

In addition to the expenditure analysed above, there are also governance costs of £420 (2022 - £420) which relate directly to charitable activities. See note for further details.

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Notes to the Financial Statements for the Year Ended 31 March 2026 (continued)

5 Analysis of governance and support costs

Governance costs

	Unrestricted funds General £	Total funds £
Independent examiner fees		
Examination of the financial statements	420	420
Total for 2026	420	420
Total for 2025	420	420

6 Trustees remuneration and expenses

During the year the charity made the following transactions with trustees:

Annmari Robertson

£63 (2025: £378) of business expenses were reimbursed to Annmarie Robertson during the year.

The cost related to a professional membership fee.

No trustees, nor any persons connected with them, have received any remuneration from the charity during the year.

No trustees have received any other benefits from the charity during the year.

7 Staff costs

The aggregate payroll costs were as follows:

	2026 £	2025 £
Staff costs during the year were:		
Wages and salaries	122,445	126,506
Social security costs	2,793	1,006
Pension costs	2,223	2,760
Other staff costs	650	650
	128,111	130,922

The monthly average number of persons (including senior management / leadership team) employed by the charity during the year expressed as full time equivalents was as follows:

	2026 No	2025 No
Employees	9	9

No employee received emoluments of more than £60,000 during the year.

8 Independent examiner's remuneration

	2026 £	2025 £
Examination of the financial statements	420	420

Tweedbank Early Learners SCIO

Notes to the Financial Statements for the Year Ended 31 March 2026 (continued)

9 Taxation

The charity is a registered charity and is therefore exempt from taxation.

10 Debtors

	2026 £	2025 £
Trade debtors	<u>389</u>	<u>800</u>

11 Creditors: amounts falling due within one year

	2026 £	2025 £
Other taxation and social security	2,735	2,025
Other creditors	6,587	6,731
Accruals	<u>-</u>	<u>515</u>
	<u>9,322</u>	<u>9,271</u>

12 Pension and other schemes

Defined contribution pension scheme

The charity operates a defined contribution pension scheme. The pension cost charge for the year represents contributions payable by the charity to the scheme and amounted to £2,223 (2025 - £2,760).

13 Funds

	Balance at 1 April 2025 £	Incoming resources £	Resources expended £	Transfers £	Balance at 31 March 2026 £
Unrestricted funds					
General	106,394	129,590	(144,612)	(1,020)	90,352
Designated	<u>11,595</u>	<u>-</u>	<u>-</u>	<u>1,020</u>	<u>12,615</u>
Total funds	<u>117,989</u>	<u>129,590</u>	<u>(144,612)</u>	<u>-</u>	<u>102,967</u>
	Balance at 1 April 2024 £	Incoming resources £	Resources expended £	Transfers £	Balance at 31 March 2025 £
Unrestricted funds					
General	134,770	120,402	(147,740)	(1,038)	106,394
Designated	<u>10,557</u>	<u>-</u>	<u>-</u>	<u>1,038</u>	<u>11,595</u>
Total funds	<u>145,327</u>	<u>120,402</u>	<u>(147,740)</u>	<u>-</u>	<u>117,989</u>

Tweedbank Early Learners SCIO

Notes to the Financial Statements for the Year Ended 31 March 2026 (continued)

The specific purposes for which the funds are to be applied are as follows:

General Funds

The General Fund contains all unrestricted funds. We have designated funds to cover redundancy costs - these are maintained in a separate bank account.

14 Analysis of net assets between funds

	Unrestricted funds		Total funds at
	General	Designated	31 March
	£	£	2026
Current assets	99,674	12,615	112,289
Current liabilities	(9,322)	-	(9,322)
Total net assets	<u>90,352</u>	<u>12,615</u>	<u>102,967</u>

	Unrestricted funds		Total funds at
	General	Designated	31 March
	£	£	2025
Current assets	115,685	11,595	127,280
Current liabilities	(9,271)	-	(9,271)
Total net assets	<u>106,414</u>	<u>11,595</u>	<u>118,009</u>

15 Related party transactions

There were no related party transactions in the year.

CERTIFICATE *of* SIGNATURE

REF. NUMBER
3VTNK-VX8X4-D6SCA-HKAVM

DOCUMENT COMPLETED BY ALL PARTIES ON
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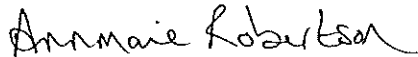
ANNMARIE ROBERTSON

EMAIL
MANAGER@TWEEDBANKEARLYLEARNERS.CO.UK

TIMESTAMP

SENT
04 AUG 2026 09:09:10
VIEWED
06 AUG 2026 09:19:31
SIGNED
11 AUG 2026 11:20:49

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2.98.196.52

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RECIPIENT VERIFICATION

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