

ABIDING HEART EDUCATION
UNAUDITED ACCOUNTS
FOR THE YEAR ENDED 31 December 2025

ABIDING HEART EDUCATION

Reference and Administrative Information for the period ended

31 December 2025

Registered Charity No: SC052307

Trustees: Jane Horrell (Treasurer)
Marianna Bauko (Chair)
Meyrav Mor
Sarah Brackpool (Secretary)

Contact Address: 231 King Street
Castle Douglas
DG7 1DT

Accountants: Montpelier Professional (Galloway) Limited
1 Dashwood Square
Newton Stewart
DG8 6EQ

Bankers: Lloyds Bank
Swansea Osc
Epona House
Pheonix Way
Swansea Osc
SA7 9HG

ABIDING HEART EDUCATION

Trustees Annual Report for the year ended

31 December 2025

The trustees present their annual report together with the accounts for the year ended 31 December 2025.

Structure, Governance and Management

Constitution

Abiding Heart Education is a Scottish Charitable Incorporated Organisation. It is governed by its constitution and registered on 6th February 2023.

Trustees Recruitment & Appointment

The affairs of the charity are directed and managed by a Board of Charity Trustees. All members are trustees. New trustees are inducted by the more experienced trustees. At each AGM, one third the charity trustees elected/appointed shall retire from office – but shall then be eligible for re-election. A charity trustee retiring at an AGM will be deemed to have been re-elected unless:

- (a) they advise the board prior to the conclusion of the AGM that they do not wish to be re-appointed as a charity trustee; or
- (b) an election process was held at the AGM and they were not among those elected/re-elected through that process.

Objectives and Activities

Charitable Purposes

1 The advancement of theory and practice of (formal and informal) education through the promotion of: personal and inner development; wellbeing; resilience; self-enquiry and healing; transformational education (learning for self-development, human flourishing and well-being); experiential education (learning through seeing, thinking, feeling, doing, intuiting and understanding); contemplative education (learning through listening, reflecting, enquiry and critical thinking, discerning, discussing, meditating and applying, as well as, linking personal experiences, meaning making and universal ethics to foster, richer, wiser relationships with the subject matter, oneself and others, to engage empathetically with the world); and artistic education and experiences.

2 To advance education, by using the contemplative education approach to promote wisdom, loving-kindness and compassion, awareness, peace, and harmony through interfaith engagement.

3 The advancement of the arts by exposing the public to the arts, as well as, increasing individuals' involvement in the arts through integrating the arts into contemplative education.

Charitable Objectives

- Deliver educational and contemplative programmes
- Offer in-person retreats, online Heritage Art course, and launch the long-term Education Renewal course.
- Provide short-form learning opportunities.
- Deliver workshops for parents, short contemplative retreats, and a lecture series on contemplative education and heritage.
- Develop and improve the centre's facilities
- Add a new gallery exhibition, improve the reception area, complete the contemplative room, and begin setting up the experiential learning room and library.

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Trustees Annual Report for the year ended

31 December 2025 (Cont)

- Strengthen organisational foundations. Update course policies, health and safety procedures, and other key governance documents.
- Add a new gallery exhibition, improve the reception area, complete the contemplative room, and begin setting up the experiential learning room and library.
- Strengthen organisational foundations. Update course policies, health and safety procedures, and other key governance documents.
- Increase community engagement. Conduct open days and build interest within the local community.
- Integrate local heritage into curriculum development
- Study the area's history and sense of place and begin designing curriculum content reflecting these elements
- Fundraise for sustainability and development of our education activities
- Secure funding to support being able to subsidise our education activities
- Secure funding to support being able to subsidise our education activities and continue improving the physical facility.

Public benefit

The trustees have referred to the guidance contained in the Office of the Scottish Charity Regulator's general guidance on public benefit when reviewing their objectives and in planning their future activities. In particular, the trustees consider how planned activities will contribute to the objectives they have set.

Achievements and Performance

In 2025, we delivered a range of educational and contemplative programmes:

- In-person retreats held at the centre
- Himalayan Heritage Art online courses (ongoing, long-term)
- Education Renewal Course (online long-term)

Both the Himalayan Heritage Art course and the Education Renewal course are continuing programmes designed to develop over several years

We also offered

- Short workshops for parents
- Short contemplative retreats
- A series of lectures exploring contemplative education and cultural heritage

Centre Development and Facilities

In 2025, we made important improvements to our premises in Castle Douglas:

- Added a new exhibition to the centre's gallery
- Improved and updated the reception room
- Updated public information about the charity and its activities (posters, leaflets, website and social media)
- Continued improving Abiding Heart's centre in Castle Douglas including physical facility and policies and procedures

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Trustees Annual Report for the year ended

31 December 2025 (Cont)

- Continued decorating and improving areas of the premises
- Completed the Contemplative Room
- Partially set up the Experiential Learning Room and Library

Progress on some facility improvements was slowed due to limited funding. We were able to further complete part of the required upgrades and will continue fundraising efforts to support further development.

Community Engagement

- Conducted open days to welcome the local community
- Generated initial interest and engagement locally
- Recognised that building sustained community participation will be a gradual. Long-term process

Course Design, Curriculum and Research Development

In 2025, we:

- Studied the area, understanding the sense of place, heritage, and the demographic of the local community.
- Began designing curriculum content integrating local history and cultural identity into out educational activities
- Designed new short contemplative courses to be a combination of e-course, and in-person courses.

The curriculum development work will continue over the coming years as part of our long-term vision.

Policies

We reviews and updated policies relating to:

- Course delivery
- Health and safety
- Organisational procedures

Marketing and Fundraising

Updated marketing and information posters, leaflets and the charity shop's front window.

Fundraising: searched for new possible funders, write proposals and letters to potential donors.

Financial Review

During the year the charity made a surplus of £3,810 (2024: £6,206).

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Trustees Annual Report for the year ended

31 December 2025 (Cont)

Reserves Policy

The charity has a policy to have unrestricted reserves cover a minimum of three months unrestricted expenses (estimated at £4,000).

At the year end unrestricted cash reserves of £10,016 exceed the policy and therefore the trustees consider the charity a Going Concern.

Future Plans

In 2026 we will:

- Continue monthly talks
- Continue weekly mediation sessions
- Continue running personal development courses and retreats
- Continue offering:
 - The 3-year education courses
 - Short personal development courses
 - Heritage online courses
- Continue developing the Education Renewal course and its resources
- Launch the Abide: Supporting Home Educating families

The online Education Renewal project is planned as a 3-5 year development initiative, including expansion of the e-classroom and resource database.

Programme Development Goals

In 2026 we aim to:

- Our main priority is to continue to develop the Education Renewal e-classroom and resource database – as this is the heart of the work we do
- Offer learning support to home-educating families
- Reformat and strengthen existing courses
- Continue developing the puppet plays programme (grant dependant)
- Launch the Thomas McGill Duncan programme and art exhibition (grant dependant)

Fundraising & Sustainability

Due to limited funding in 2025, we will prioritise

- Expanding fundraising activities
- Developing new income-generating initiatives
- Increasing marketing and outreach initiatives
- Securing funding to continue and expand educational activities
- Continuing improvements to the physical facilities

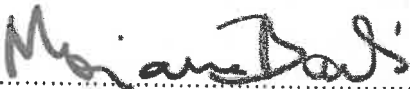
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Trustees Annual Report for the year ended

31 December 2025 (Cont)

The trustees declare that they have approved the trustees report above.

Signed on behalf of the charity's trustees dated 22/5/26

 M Bauko (Chair)

 J Horrell (Treasurer)

ABIDING HEART EDUCATION

Independent Examiner's Report to the Trustees

I report on the accounts of the charity for the period ended 31 December 2025, which are set out on pages 7 to 10.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts in accordance with the terms of the Charities and Trustee Investment (Scotland) 2005 Act and the Charities Accounts (Scotland) Regulations 2006. The charity trustees consider that the audit requirement of Regulation 10(1)(d) of the Accounts Regulations does not apply. It is my responsibility to examine the accounts as required under section 44(1)(c) of the Act and to state whether particular matters have come to my attention.

Basis of independent examiner's statement

My examination is carried out in accordance with the 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 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 accounts.

Independent examiner's statement

During my examination, no matter has come to my attention:

1. which gives me reasonable cause to believe that in any material respect, the requirement
 - to keep accounting records in accordance with Section 41(1) (a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulation and,
 - to prepare accounts which accord with the accounting records and comply with Regulation 9 of the 2006 Accounts Regulations.

have not been met

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



John Simpson FCA
Chartered Accountants Ireland
Montpelier Professional (Galloway) Limited
1 Dashwood Square
Newton Stewart
DG8 6EQ

Date

25/5/26

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Receipts and Payments account for the year ended 31st December 2025

	<u>Notes</u>	<u>Restricted</u>	<u>Unrestricted</u>	<u>2025</u>	<u>2024</u>
<u>Receipts</u>					
Donations		-	60	60	4,209
Grants	2	-	10,294	10,294	13,168
Charitable activities - tuition fees		-	4,085	4,085	1,019
Trading receipts - sales		-	1,746	1,746	268
Total receipts		<u>-</u>	<u>16,185</u>	<u>16,185</u>	<u>18,664</u>
<u>Payments</u>					
Charitable activities	3	-	11,655	11,655	12,458
Fundraising expenses		-	-	-	-
Governance costs	4	-	720	720	-
Total payments		<u>-</u>	<u>12,375</u>	<u>12,375</u>	<u>12,458</u>
Excess/(deficit) of receipts over payments		£ <u>-</u>	£ <u>3,810</u>	£ <u>3,810</u>	<u>6,206</u>

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Statement of Balances

as at 31st December 2025

	<u>2025</u>	<u>2024</u>
Bank balance		
Opening balance - Current account	6,206	0
- Movement in year	<u>3,810</u>	<u>6,206</u>
	<u>10,016</u>	<u>6,206</u>
 Closing balance - Current account	 <u>10,016</u>	 <u>6,206</u>
 Fixed Assets		
Equipment	2,754	0
 Total funds	 <u><u>12,770</u></u>	 <u><u>6,206</u></u>

The accounts were approved by the trustees on 22/5/26

For and on behalf of the trustees

.....  M Bauko (Chair)

.....  J Horrell (Treasurer)

ABIDING HEART EDUCATION

Notes to the Accounts for the year 31st December 2025

1 Basis of Preparation

The accounts have been prepared on a receipts and payments basis. They consist of a summary of all monies received and paid via the bank and in cash by the charity during the financial period, along with a statement of balances. No adjustments have been made for any income due but not received, or any expenses incurred but not yet paid at the period end.

2 Grants Received

	<u>Restricted</u>	<u>Unrestricted</u>	<u>2025</u>	<u>2024</u>
Abiding Heart Education USA	-	10,294	10,294	13,168
	<u>-</u>	<u>10,294</u>	<u>10,294</u>	<u>13,168</u>

3 Charitable Activities

	<u>Restricted</u>	<u>Unrestricted</u>	<u>2025</u>	<u>2024</u>
Building expenses	-	2,049	2,049	5,790
Setting up centre related expenses	-	-	-	3,491
Marketing and promotion	-	394	394	159
Petrol	-	271	271	115
Ongoing bills (Insurance etc)	-	533	533	1,092
Postage & stationery	-	158	158	40
Electricity	-	1,609	1,609	1,393
Internet	-	613	613	361
Difference	-	-	-	17
Paypal fees	-	70	70	-
Education expenses	-	863	863	-
Gardening expenses	-	1,294	1,294	-
Maintenance	-	360	360	-
Fixed assets	-	3,442	3,442	-
	<u>-</u>	<u>11,655</u>	<u>11,655</u>	<u>12,458</u>

4 Governance Costs

Accountancy & bookkeeping fees	-	720	720	-
	<u>-</u>	<u>720</u>	<u>720</u>	<u>-</u>

5 Trustees

No remuneration or other benefits were paid to any charity trustee or to a person connected with them, other than as noted below.

£286 of petrol was reimbursed to one trustee in the year.

The charity has Trustees Liability insurance in place.

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Notes to the Accounts for the year 31st December 2025

6 Key Management Personnel

The charity considers that its key management personnel comprise of the trustees.

7 Movement - Bank Funds

	<u>Opening Balance</u>	<u>Income</u>	<u>Expenditure</u>	<u>Transfers</u>	<u>Closing Balance</u>
Unrestricted general fund	6,206	16,185	(12,375)	-	10,016
	<u>6,206</u>	<u>16,185</u>	<u>(12,375)</u>	<u>-</u>	<u>10,016</u>

Unrestricted funds are available to use at the trustees discretion.

8 Related Party Transactions

There were no related party transactions in the year.