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Company registration number SC142360 (Scotland)

Charity registration number SC018887 (Scotland)

COSCA (COUNSELLING & PSYCHOTHERAPY IN SCOTLAND)

ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2026

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COSCA (COUNSELLING & PSYCHOTHERAPY IN SCOTLAND)

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	Linda McLachlan Jan Kerr (Chair) Stuart Valentine Dr Martha Pollard (Vice Chair) Lisa McGilvray Ashlie Mcvey Carol Smart (Treasurer)
Co-opted trustees	Erika Wolfe
Secretary	Brian Magee
Chief executive officer	Brian Magee
Charity number (Scotland)	SC018887
Company number	SC142360
Registered office and principal address	16 Melville Terrace Stirling United Kingdom FK8 2NE
Independent examiner	Claire Neumann BA(Hons) CA AAB Macfarlane Gray House Castlecraig Business Park Stirling FK7 7WT
Bankers	Virgin Money 56 Murray Place Stirling FK8 2BX

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COSCA (COUNSELLING & PSYCHOTHERAPY IN SCOTLAND)

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COSCA (COUNSELLING & PSYCHOTHERAPY IN SCOTLAND)

TRUSTEES' REPORT (INCLUDING DIRECTORS' 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 Companies Act 2006, the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 (as amended) and “Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)” (second edition - October 2019) (effective 1 January 2019).

Objectives and activities

Objectives and aims
The main objectives and aims of COSCA, which are solely charitable, include the advancement of education, the advancement of health and the relief of those in need by reason of ill health by advancing, developing, maintaining, improving and expanding all forms of counselling and related activities and therapies in Scotland and beyond for the public benefit.

Objectives for the year
The five strategic objectives of COSCA for the year were to:

- inform and influence policy making at local and national levels on key issues affecting counselling, psychotherapy, counselling skills and supervision of practice
- increase access to a wider range of ethically based services to larger numbers and more diverse groups of people
- increase the access of individuals and agencies to training, knowledge and information on counselling, psychotherapy, counselling skills and supervision of practice
- develop and promote quality assurance systems and ethical standards for counselling, psychotherapy, counselling skills and supervision of practice
- develop, communicate and market COSCA as Scotland's professional body for counselling, psychotherapy, counselling skills and supervision of practice.

COSCA's strategies
The strategies employed to assist COSCA to meet these objectives are laid down in COSCA's Development Plan 2025-2026. These include details of the ways in which the above objectives will be met and the performance indicators, timescales, lead roles, and partners for doing so.

Significant activities
The main areas of charitable activity are the services related to the provision of information to the public on counselling, psychotherapy and the use of counselling skills, the validation of counselling and counselling-related courses, the accreditation of counsellors/psychotherapists and trainers, the recognition of counselling/counselling skills organisations, publication of good practice and ethical guidance, and the provision of networking and continuing professional development opportunities via conferences, seminars and other events and dealing with members' enquiries, including ethical issues.

Quantified use of volunteers
COSCA is committed to the development and promotion of a volunteer ethos in its work. In addition to the volunteers on COSCA's Board, COSCA directly engages, manages and supports around 30 other volunteers and follows recognised good practice in doing so. These volunteers work on COSCA's decision-making and policy formulation groups in relation to training, counselling, ethics, equalities, membership, human resources, regulation, children and young people, journal, finance and research related activities.

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Achievements and performance

Explanation of performance against objectives
In the year under review, COSCA performed to a high standard, meeting over 90% of the performance indicators laid down in the Development Plan.

In the face of continued economic and political uncertainty, COSCA demonstrated resilience, creativity and determination in its work of promoting counselling and psychotherapy. COSCA did this in collaborative partnerships with our members, many of whom also faced similar challenges in trying to make a meaningful difference to the lives of individuals and communities across Scotland. In the last year, COSCA supported its members through the delivery of a range of services, including the renewal of membership, production of our journal, Counselling in Scotland, and advice and support. COSCA also validated and re-validated counselling skills, specialist, supervision and diploma courses. COSCA's Recognition Scheme for Counselling & Counselling Skills Organisations attracted new member organisations, and work is on-going on monitoring and supporting existing member organisations and promoting the recognition Scheme to member organisations who have not yet applied.

After due process via our accreditation panels, COSCA accreditation has been awarded to both counsellors and trainers. Applications for trainer accreditation this year have continued in line with the number of new courses being validated, with nearly all of the trainers on COSCA validated courses being accredited as trainers by COSCA, and all other trainers involved approved in advance by COSCA to deliver COSCA validated courses. The number of students registered with COSCA for successful completion of COSCA validated courses across Scotland this year amounted to 1,451. We received core investment from the Scottish Government for 2025-26. This funding has allowed us to plan our work with confidence over this last year. COSCA's application to the Scottish Government for funding for 2026-2027 was submitted and a grant offer has been received and accepted.

COSCA's 11th application to the Professional Standards Authority for Health and Social Care for the renewal of the accreditation of the COSCA Register of Counsellors and Psychotherapists was successful. In the last year we have seen an overall increase of 36 in the number of registrants on the COSCA Register of Counsellors and Psychotherapists, giving a total of 849 registrants. There has been an overall increase of 170 in the number of individual members, which includes the above registrants but also student, counselling skills, and associate members, giving a total of 1,642 individual members of COSCA.

The potential risks to counselling in Scotland discussed by the Board during this year, but not added to the COSCA's Client Risk Matrix, were:

- the increasing use of artificial intelligence (AI) in counselling and psychotherapy
- distress related to climate change
- wider societal concerns related to environmental sustainability.

Under the 5 objectives of the Development Plan 2025-2026, COSCA achieved the following outcomes:

OBJECTIVE 1: inform and influence policy making at local and national levels on key issues affecting counselling, psychotherapy, counselling skills and supervision of practice

Communicated key messages to influence decision makers and stakeholders:

- participated in the meetings of the Scottish Government's Counselling in Schools Coordinators Network (June 2025, March 2026)
- promoted COSCA by attending the Professional Standards Authority Collaborative Group meetings of accredited registers (June, September, December 2025 & March 2026)
- attended PSA's event (December 2025)
- responded to PSA's consultation on its draft new Standards for Accredited Registers
- submitted comments on PSA's draft maturity model (March 2026)
- attended meetings of the Scottish Parliament's Children and Young People Cross Party Group (June 2025)

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OBJECTIVE 2: increase access to a wider range of ethically based services to larger numbers and more diverse groups of people

Increased Accessibility to Counselling and Psychotherapy:

- provided and maintained online public access to the COSCA Register of Counsellors and Psychotherapists
- provided information on how to access counselling and psychotherapy services in Scotland
- promoted our 'Making Safer Choices - COSCA's Guide for People Considering Counselling/ Psychotherapy' leaflet
- provided information about COSCA's Recognition Scheme for Organisations via online cafes, emails, and email/telephone/written communication and annual standards event (August 2025)
- maintained our online directory of counselling services for children and young people
- produced, implemented and reviewed COSCA's Equality, Diversity and Inclusion Action Plan

OBJECTIVE 3: increase the access of individuals and agencies to training, knowledge and information on counselling, psychotherapy, counselling skills and supervision of practice

Increased Access to Information and Training:

- provided information to the public on how to become a counsellor or psychotherapist
- maintained academic accreditation from the University of the West of Scotland for the SQCF crediting and levelling of the COSCA Counselling Skills Course and the COSCA Counselling Supervision Course
- published articles in one edition of COSCA's Journal, Counselling in Scotland (Autumn/Winter 2025)
- held the following COSCA Events: Annual Ethics Event on Innovative Aspects of Relational Ethics (February 2026); the annual trainers events for validated providers and trainers (November 2025) based on the proposed Diploma level changes with inputs on Working responsibly with Risk at Certificate and Diploma level
- arranged and supported 3 meetings of the Course Validation Panel and issued outcome letters to all applicants
- maintained regular contact with other UK based professional bodies via the PSA Accredited Registers programme, and with the Irish Association for Counselling & Psychotherapy and the International Association for Counselling
- reconvened in-person meetings of the COSCA national counselling agencies meetings (November 2025, November 2026)
- updated the Scottish Government guidance on the recruitment of counsellors in schools
- offered the validated training providers sustainability support group
- announced the creation of the 'Embedding Equality, Diversity and Inclusivity in Training Standing Policy Group

COSCA's Counselling Skills Course:

- provided support and advice to 11 potential training providers
- monitored courses via 127 Student Feedback Forms and 17 Annual Monitoring Forms
- issued 758 counselling skills certificates to students who completed the Skills Course
- delivered 2,257 hard copies of participants handbooks and 58 trainers handbooks
- delivered 1,483 digital copies of participants handbooks and 23 digital copies of trainers handbooks
- re-validated 9 counselling skills training providers
- validated 4 new training providers
- received 2 COSCA Assessor's Reports for courses applying for validation

Other Counselling Skills Courses:

- Issued 48 other counselling skills certificates to students who completed other counselling skills courses

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Diploma Courses in Counselling:

- revalidated 1 diploma training providers
- validated 1 new diploma training providers
- issued COSCA validated diploma certificates in counselling to 343 participants
- registered an additional 158 graduates of diploma courses, giving a total of 501 successful participants
- received 11 Annual Monitoring Forms for courses applying for validation
- provided support and advice to 5 potential training providers
- drafted and distributed survey on diploma course procedures and guidelines

Specialist Courses:

- re-validated 3 specialist course
- received 7 Annual Monitoring Forms
- registered 60 names of successful participants
- awarded 9 Specialist Course Certificates

Counselling Supervision Courses:

- registered 60 participants on the COSCA Counselling Supervision Certificates
- awarded 60 COSCA Counselling Supervision Certificates
- registered 9 for other supervision courses
- awarded 2 other supervision course certificates
- received 5 Annual Monitoring Forms
- delivered 43 hard copies of course handbooks
- revalidated 2 new COSCA Supervision Course training providers
- validated 2 new COSCA Supervision Course training providers

Counselling Supervision Skills Courses:

- registered 15 participants in the COSCA Supervision Skills Courses Certificates
- awarded 15 COSCA Supervision Skills Courses Certificates

COSCA's Group Counselling Skills Course:

- promoted the Group Counselling Skills Course on an ongoing basis
- offered advice and support on the course

OBJECTIVE 4: develop and promote quality assurance systems and ethical standards and for counselling, psychotherapy, counselling skills and supervision of practice

Ethical Practice:

- advised on request COSCA members regarding ethical practice
- held 3 meetings of COSCA's Ethics Committee and dealt with meeting outcomes
- reviewed and updated COSCA's Risk Matrix for the Practice of Counsellors and Psychotherapists
- implemented COSCA's bi-annual audit systems of registrants and member organisations
- invited all members to check their online presence and use of logos against COSCA's membership standards
- informed members about changes in relation to Disclosure/PVG checks in relation to regulated roles
- offered guidance on counsellors working within their competencies
- added new geopolitical risk to COSCA's Risk Management Report
- published COSCA's statement on the Supreme Court Ruling on Biological Sex
- published changes to counselling supervision ratio and updated COSCA Statement of Ethics and Code of Practice

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Accreditation of Counsellors and Psychotherapists:

- assessed 4 counsellor accreditation applications via 2 Counsellor Accreditation Panel meetings
- provided assistance and support on applying for counsellor accreditation
- maintained and admitted 6 applicants to our Registration System for Counsellor Accreditation
- approved 66 Forms for the Annual Renewal of Counsellor Accreditation
- held counsellor accreditation workshops (June and December 2025)
- updated the counsellor accreditation guidelines in relation to formatting, supervisory report, therapeutic approach section word count for those declaring multiple approaches, assessment section word count for those working across multiple settings, and introduced new word count for those with additional support needs

Accreditation of Trainers:

- assessed 23 applications for trainer accreditation via 2 meetings of the Trainer Accreditation Panel
- approved 120 Annual Renewal of Trainer Accreditation Forms
- admitted 6 new registrants to our Registration System for Trainer Accreditation
- provided assistance/support on applying for trainer accreditation
- held trainer accreditation workshops (June & December 2025)
- updated the certificate level trainer accreditation guidelines to increase clarity of criteria, and increased word count for those declaring additional support needs
- created a separate fillable and more suitable specialist trainer accreditation application with incorporated guidelines and updated criteria, with increased word count for those with declared additional support needs
- created a separate fillable transfer from certificate to diploma level trainer accreditation application with incorporated guidelines and with increased word count for those declaring additional support needs
- updated the Diploma level accreditation application form/guidelines with increased word count for those declaring additional support needs

Recognition Scheme for Counselling/Counselling Skills Organisations

- maintained the Recognition Scheme Handbook and assisted 31 Recognised Organisations with its roll-out
- updated guidance on Student Placements and PVG Scheme
- received notification of interest from 2 new organisations
- admitted 1 organisation to the pre-recognition scheme
- visited 1 organisation for first third year annual monitoring
- approved renewal of 8 Recognised Organisations via 3, 6, 9,12 and 15 years annual monitoring forms
- approved renewal of 11 Recognised Organisations via standard annual monitoring forms.
- issued 2 updates to the Recognition Scheme Assessors and Verifiers
- analysed and published the results of the COSCA Recognised Organisations Annual survey
- met with 6 organisations to discuss joining the Recognition Scheme
- held the 14th Annual Standards Event (August 2025): How can we make use of AI in counselling and counselling skills
- checked and provided feedback on the complaints procedures of 20 Recognised Organisations and 7 new applicants for organisational membership and existing member organisations against COSCA's complaints standards
- added organisational culture outcome to Recognition Scheme standards on a pilot basis
- produced 2 Spotlight features for the COSCA Journal

OBJECTIVE 5: develop, communicate and market COSCA as Scotland's professional body for counselling, psychotherapy, counselling skills and supervision of practice

Membership Services Reviewed and Developed:

- applied for and received one year core grant (2025-2026) from the Scottish Government
- completed COSCA's 11th annual re-accreditation application to the Professional Standards Authority (PSA) and awarded re-accreditation

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- maintained and reviewed COSCA's Register of Counsellors and Psychotherapists and other online directories for validated courses, member organisations, accredited trainers, and supervisors
- maintained COSCA's website and carried out GDPR review of its contents
- held 4 meetings of the Corporate Affairs Group and awarded 555 new individual memberships and 6 new organisational memberships
- sent e-mailings and 4 e-bulletins to members
- carried out 2 audits of individual and organisational members
- attended meetings of SCVO's national intermediaries group and its annual event, the Gathering
- informed members about making Gift Aid claims for COSCA membership fees
- appointed and inducted new Vice Chair, 2 Board members, and 1 Lay Representative to COSCA Board
- met OSCR's identity verification requirements for Board members
- attended event on new employment legislation
- signed a VAT letter to the Treasury urging equality on VAT for registrants on PSA accredited registers
- initiated the recruitment process to appoint new Chair of COSCA

Income Generated from Membership Subscriptions:

- membership fees from 1,642 individual members and 107 organisational members

Implementation and Review of Financial Strategies:

- financial systems and procedures reviewed and implemented
- independent financial report produced and submitted to Board, COSCA members, OSCR, Companies House and the Professional Standards Authority for Health and Social Care
- forecasts, budgets and reports produced and reviewed on schedule
- maintained diversification of COSCA's banking and investment arrangements
- maintained level of self-generated income

Keeping up to Date with New Laws and Procedures:

- monitored and updated Board and members on the political developments related to conversion therapies and gender recognition
- held in person Annual General Meeting of members (September 2025)
- attended NHS Research Mental Health Conference (October 2025)
- attended NHS Scotland Annual Event (June 2026)

COSCA Staff Developed and Supported:

- staff developed and supported via regular training, supervision, staff meetings

COSCA Board's Governance Capacity Maintained:

- reviewed risk analysis and management report
- held 4 meetings of the COSCA Board and provided secretariat support to meetings
- carried out election, appointment procedures and induction of 3 new Board member
- updated Register of Interests and Performance Review records of Board members
- submitted annual returns to OSCR and Companies House
- annual reports delivered by Board members on their areas of interest at Board meetings

COSCA marketed as Scotland's Professional Body:

- attended meetings of SCVO's National Intermediaries Group
- maintained and updated COSCA's Facebook page
- reviewed and refreshed COSCA website on a regular basis
- issued 4 e-bulletins to members of COSCA

Development Plan 2025-2026

The Development Plan for 2026-2027 outlines COSCA's work plan for the next year.

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Fundraising Performance against Objectives
COSCA successfully secured one year of funding from the Scottish Government Chief Nursing Officer Directorate. COSCA self-generated an income of £193,395 over the last year. The securing of funding from the Scottish Government Chief Nursing Officer Directorate has given COSCA much needed financial stability during this period.

Financial review

Principal Sources of Funding
With the aid of sound financial management and the support of its staff, volunteers, sessional workers and members COSCA generated a deficit for the period with a net decrease of funds of £18,518.

It was successful in obtaining the following funding:

Chief Nursing Officer Directorate awarded a grant of £70,000 for the period 2025-2026.

In addition, income generated by COSCA's activities, including donations, amounted to £194,981 for the period.

On a fund by fund basis, the assets of the charity are available and adequate to fulfil the obligations of the charity.

Investment Performance
From its bank deposits COSCA raised £21,463 in interest received in this period. This represents a 4% decrease on the previous period. The decrease in interest received can be attributed to variable interest rates on investments held.

Investment Policy and Objectives
COSCA's non-committed funds, including its reserves, are invested in a variety of bank and investment accounts, and the Board is happy with the returns achieved.

Reserves Policy
The company has identified a reserves requirement of £175,000. Free reserves at the year end amounted to £683,471. At this level the Board thinks that it would be able to continue the current activities of the company for a period in the event of a significant drop in funding.

Going Concern
After making appropriate enquiries, the trustees have a reasonable expectation that the Charity has adequate resources to continue in operational existence for the foreseeable future. For this reason they continue to adopt the going concern basis in preparing the financial statements. Further details are given in the accounting policy 1.2.

Future Plans Including Key Objectives Set
COSCA plans to continue the activities outlined above and those in COSCA's Development Plan 2026-2027 in the forthcoming year subject to satisfactory funding arrangements.

Explanation where specific factors may affect future performance
In December 2012, the Professional Standards Authority for Health and Social Care (PSA) established its programme for the accreditation of registers of non-regulated health and social care workers. In June 2013 COSCA applied to PSA for accreditation of the COSCA Register of Counsellors and Psychotherapists. In June 2014 COSCA's Register was accredited by PSA under its accredited registers programme, and in June 2015-2026 COSCA was re-accredited. There was an initial application fee. There will also be on-going re-accreditation and other costs associated with maintaining accreditation under the above programme and COSCA will be accountable to PSA for meeting its robust accreditation standards.

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Structure, governance and management

Governing Document

The organisation is a charitable company limited by guarantee, incorporated on 29 January 1993. The company was established under a Memorandum and Articles of Association that established the objects and powers of the charitable company and is governed under its Memorandum and Articles of Association. In the event of the company being wound up, members are required to contribute an amount not exceeding £1.00. The Company is also recognised by the H.M. Revenue & Customs as a charity from 3 June 1991, and accordingly there is no liability to taxation on any of its income.

Trustees

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:

Jill Whitfield (Vice Chair)	(Retired 3 September 2025)
Tatjana Hine OBE (Treasurer)	(Resigned 23 November 2025)
Linda McLachlan	
Jan Kerr (Chair)	
Stuart Valentine	
Dr Martha Pollard (Vice Chair)	
Lisa McGilvray	
Ashlie Mcvey	
C Bloomfield	(Appointed 3 September 2025 and resigned 26 May 2026)
Carol Smart (Treasurer)	(Appointed 3 September 2025)

Recruitment and Appointment of Board

The directors of the company are also charity trustees for the purposes of charity law and under the company's Articles are known as directors of the Board. Under the requirements of the Memorandum and Articles of Association the directors of the Board shall retire automatically from the Board at the annual general meeting next following the sixth anniversary of their original appointment as a member of the Board, and they will not be eligible for re-election at that annual general meeting. Such a person shall be eligible for re-appointment to the Board after the expiry of twelve months following their retirement from office.

Under the above requirement, three members of the Board (the current Chair) will retire in September 2026. One Board Member, who was co-opted, resigned in September 2025. Two other Board Members resigned in November 2025 and May 2026 respectively. Recruitment for these vacancies have been held with relevant appointments to be made at the COSCA AGM in September 2026, or sooner as appropriate. A new Vice Chair was appointed in September 2025 following the retiral of the previous incumbent, under the above retirement arrangement.

As the work of COSCA (Counselling & Psychotherapy in Scotland) focuses on the promotion and development of counselling, psychotherapy and the use of counselling skills, the Board seeks to ensure that there is appropriate representation of these activities among members of the Board. To ensure this, the Board is constituted around areas of interest that are directly related to the aims and objectives of COSCA's Development Plan. As a result, both business and professional skills specific to the fields of counselling, psychotherapy and the use of counselling skills are well represented on the Board. In the event of a vacancy arising in any of the above areas of interest, elections are organised in advance of the next Annual General Meeting by the Company Secretary.

Indemnity provisions for trustees

The company has effected a charity trustees indemnity insurance policy at a premium of £238 (2025 - £247).

Organisational Structure

COSCA (Counselling & Psychotherapy in Scotland) has a Board to which three ex officio members (Chair, Vice-Chair and Treasurer), and a minimum of one member representing each of the eleven designated areas of interest can be appointed. In addition, the Board can co-opt up to four persons with specialist knowledge and expertise at any one time. The Board meets quarterly and is responsible for the strategic direction, governance and policy of COSCA. At present, the Board has members from a variety of the areas of interest relevant to the work of the charity. The Company Secretary also attends meetings of the Board, but does not have voting rights.

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A scheme of delegation is in place and day-to-day responsibility for the running of the charity rests with the Chief Executive. The Chief Executive is responsible for ensuring that the charity delivers the aims and objectives of COSCA's Development Plan, and that the key performance indicators are met. The Chief Executive is responsible for the individual supervision of the staff team, and also ensuring that the staff team continue to develop their skills and working practices in line with good practice.

Trustee Induction and Training
All new members of the Board are invited to attend a formal and structured induction session to familiarise themselves with COSCA (Counselling & Psychotherapy in Scotland), including its history, purpose, and the contexts in which it operates, and with their role as a member of the Board. This session is led by the Chief Executive of COSCA (Counselling & Psychotherapy in Scotland) and covers discussion on COSCA's key documents, including its current Development Plan. All new Board members are provided with an Induction Pack that contains the above documents. Follow-up meetings are also offered on an individual basis. Feedback from new Board members about their induction has been very positive.

The Board is offered regular capacity building sessions covering their role as trustees and to keep them informed about new roles and responsibilities.

Network and Related Parties
As a membership organisation, COSCA works closely with its individual and organisational members in all its activities. It also works collaboratively when appropriate with other professional bodies at a UK and international level in the field of counselling, psychotherapy and the use of counselling skills. It regularly submits written responses to relevant Scottish Government consultation documents. It also submits written reports annually to its funders.

Governance and Internal control
During the year, COSCA (Counselling & Psychotherapy in Scotland) identified significant unauthorised payments from its bank accounts. Upon becoming aware of the matter, the Board took immediate action and notified the relevant parties, including the bank, Police Scotland, the Office of the Scottish Charity Regulator (OSCR), the Scottish Government and the charity's professional advisers.

The Board has worked closely with these parties to investigate the circumstances surrounding the incident, understand its financial and operational impact, and ensure that appropriate remedial action has been taken. The trustees have also undertaken a review of the charity’s financial controls, banking arrangements and governance procedures, implementing a number of enhancements designed to strengthen oversight and reduce the risk of similar incidents occurring in the future.

The charity’s independent examiner has supported the trustees and management by seeking and following appropriate professional advice regarding the next steps arising from the incident. The independent examiner has also carried out additional and enhanced testing as part of the independent examination process, taking account of the nature and circumstances of the unauthorised payments.

Through the prudent management of reserves over many years, the charity has remained financially stable and has continued to meet its ongoing obligations throughout this period.

The charity is pursuing recovery of the funds lost as a result of the unauthorised payments. A partial reimbursement has already been received from the bank, and additional avenues of recovery continue to be explored.

The trustees have kept members informed of developments and have confirmed that the charity continues to operate normally. Based on the information available to the trustees, there is no evidence that members' personal data was compromised as a result of this incident.

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



Brian Magee
Secretary
Dated: 1 October 2026

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COSCA (COUNSELLING & PSYCHOTHERAPY IN SCOTLAND)

STATEMENT OF TRUSTEES' RESPONSIBILITIES

FOR THE YEAR ENDED 31 MARCH 2026

The trustees, who are also the directors of COSCA (Counselling & Psychotherapy in Scotland) 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 Companies Act 2006, the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 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.

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COSCA (COUNSELLING & PSYCHOTHERAPY IN SCOTLAND)

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF COSCA (COUNSELLING & PSYCHOTHERAPY IN SCOTLAND)

I report on the financial statements of the charity for the year ended 31 March 2026, which are set out on pages 13 to 23.

Respective responsibilities of trustees and examiner

The charity's trustees, who are also the directors of COSCA (Counselling & Psychotherapy in Scotland) for the purposes of company law, are responsible for the preparation of the financial statements in accordance with the terms of the Charities and Trustee Investments (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended). The trustees consider that the audit requirement of Regulation 10(1)(a) to (c) of the 2006 Accounts Regulations does not apply. It is my responsibility to examine the financial statements 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 Regulation 11 of the Charities Accounts (Scotland) Regulations 2006. An examination includes a review of the accounting records kept by the charity and a comparison of the financial statements presented with those records. It also includes consideration of any unusual items or disclosures in the financial statements, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently I do not express an audit opinion on the view given by the financial statements.

Independent examiner's statement

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

(a) which gives me reasonable cause to believe that in any material respect the requirements:
   (i) to keep accounting records in accordance with section 44(1) (a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations; and
   (ii) to prepare financial statements which accord with the accounting records and comply with Regulation 8 of the 2006 Accounts Regulations;

   have not been met or

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

Claire Neumann

Claire Neumann BA(Hons) CA
AAB
Macfarlane Gray House
Castlecraig Business Park
Stirling
FK7 7WT

Dated: 1 October 2026

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COSCA (COUNSELLING & PSYCHOTHERAPY IN SCOTLAND)

STATEMENT OF FINANCIAL ACTIVITIES
(INCLUDING INCOME AND EXPENDITURE ACCOUNT)

FOR THE YEAR ENDED 31 MARCH 2026

	Notes	Unrestricted funds 2026 £	Unrestricted funds 2025 £
Income from:			
Donations and legacies	**2**	71,586	71,301
Charitable activities	**3**	67,733	59,144
Other trading activities	**4**	136,164	112,988
Investments	**5**	21,463	22,327
Total income		296,946	265,760
Expenditure on:			
Raising funds	**6**	128,360	120,121
Charitable activities	**7**	133,204	133,711
Other expenditure	**9**	53,900	-
Total expenditure		315,464	253,832
Net income/(expenditure) and movement in funds		(18,518)	11,928
Reconciliation of funds:			
Fund balances at 1 April 2025		701,989	690,061
Fund balances at 31 March 2026		683,471	701,989

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

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COSCA (COUNSELLING & PSYCHOTHERAPY IN SCOTLAND)

BALANCE SHEET

AS AT 31 MARCH 2026

	Notes	£	2026 £	£	2025 £
Fixed assets					
Tangible assets	**14**		2,289		-
Current assets					
Stocks	**15**	2,791		2,633	
Debtors	**16**	32,940		37,544	
Cash at bank and in hand		701,911		715,658	
		737,642		755,835	
Creditors: amounts falling due within one year	**17**	(56,460)		(53,846)	
Net current assets			681,182		701,989
Total assets less current liabilities			683,471		701,989
The funds of the charity					
Unrestricted funds	**20**		683,471		701,989
			683,471		701,989

The company is entitled to the exemption from the audit requirement contained in section 477 of the Companies Act 2006, for the year ended 31 March 2026.

The directors acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of financial statements.

The members have not required the company to obtain an audit of its financial statements for the year in question in accordance with section 476.

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 1 October 2026

Jan Kerr

Jan Kerr (Chair)
Trustee

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COSCA (COUNSELLING & PSYCHOTHERAPY IN SCOTLAND)

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2026

1 Accounting policies

Charity information

COSCA (Counselling & Psychotherapy in Scotland) is a private company limited by guarantee incorporated in Scotland. The registered office is 16 Melville Terrace, Stirling, FK8 2NE, United Kingdom.

1.1 Basis of preparation

The financial statements have been prepared in accordance with the charity's governing document, the Companies Act 2006, the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 (as amended) and “Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)” (second edition - October 2019) (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 £.

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

1.2 Going concern

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

1.3 Charitable funds

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

1.4 Income

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

Donations and similar income

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.

Grants receivable

Grants receivable are credited to the SOFA in the year in which they accrue.

Membership Income

Membership Subscriptions are included in the year in which the charity becomes entitled to the resource.

Income from charitable activities

Income from charitable activities includes income from activities or where entitlement is subject to specific performance conditions is recognised as earned (as the related service is provided).

Investment income, rental income and similar income

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the Bank.

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1 Accounting policies **(Continued)**

1.5 Expenditure

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

Costs of raising funds are costs incurred in attracting voluntary income, and those incurred in trading activities that raise funds. 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 are those costs incurred directly in support of expenditure on the objects of the charity. Governance costs are those incurred in connection with administration of the charity and compliance with constitutional and statutory requirements. All expenditure is inclusive of irrecoverable VAT.

1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Fixtures and fittings	25% Straight Line
Computers	30% Straight Line

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

1.7 Stocks

Stocks are stated at the lower of cost and estimated selling price less costs to complete and sell. Cost comprises direct materials and, where applicable, direct labour costs and those overheads that have been incurred in bringing the stocks to their present location and condition. Items held for distribution at no or nominal consideration are measured the lower of replacement cost and cost.

Net realisable value is the estimated selling price less all estimated costs of completion and costs to be incurred in marketing, selling and distribution.

1.8 Financial instruments

The charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value with the exception of bank loans which are subsequently measured at amortised cost using the effective interest method.

1.9 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.

1.10 Retirement benefits

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

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2 Donations and legacies

	Unrestricted funds	Unrestricted funds
	2026	2025
	£	£
Donations and gifts	717	185
Government grants	70,000	70,000
Gift aid	869	1,116
	71,586	71,301
Grants receivable for core activities		
Scottish Government	70,000	70,000
	70,000	70,000

3 Charitable activities

	Unrestricted Funds 2026	**Unrestricted Funds 2025**
	£	**£**
Training and associated income	57,233	54,144
Other income	10,500	5,000
	67,733	59,144

4 Other trading activities

	Unrestricted funds	Unrestricted funds
	2026	2025
	£	£
Postage income	921	1,334
Membership subscriptions	67,282	60,883
Sale of resource material	67,174	49,887
Journal and advertising	787	884
Other trading activities	136,164	112,988

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5 Investments

	Unrestricted funds	Unrestricted funds
	2026	2025
	£	£
Interest receivable	21,463	22,327

6 Raising funds

	Unrestricted funds	Unrestricted funds
	2026	2025
	£	£
Fundraising and publicity		
Support costs	4,321	4,121
Trading costs		
Training	14,326	15,402
Services to members	1,140	1,000
Other trading expenses	16,684	7,570
Support costs	91,889	92,028
	128,360	120,121

7 Charitable activities

	2026	**2025**
	£	**£**
Training	6,642	3,764
Accreditation	16,535	16,213
Special projects	-	6,000
	23,177	25,977
Share of support costs (see note 8)	96,209	96,148
Share of governance costs (see note 8)	13,818	11,586
	133,204	133,711
Analysis by fund		
Unrestricted funds	133,204	133,711

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8 Support costs allocated to activities

	2026	2025
	£	£
Staff costs	169,646	168,104
Depreciation	981	-
Office administration	8,537	11,706
Property costs	12,336	11,188
Accountancy fees	876	837
Staff expenses	311	462
Governance costs	13,550	11,586
	206,237	203,883
Analysed between:		
Fundraising	96,210	96,149
Trading and charitable activities	110,027	107,734
	206,237	203,883

9 Other expenditure

	Unrestricted funds 2026	Unrestricted funds 2025
	£	£
Unauthorised payments	53,900	-

During the year the charity identified a number of unauthorised transactions amounting to £53,900 in the current financial period. The charity has pursued recovery of these amounts and compensation. The unrecovered balance has been recognised as expenditure within the Statement of Financial Activities for the year.

10 Net movement in funds

	2026	2025
	£	£
The net movement in funds is stated after charging/(crediting):		
Fees payable for the independent examination of the charity's financial statements	4,800	3,144
Depreciation of owned tangible fixed assets	981	-

11 Trustees

None of the trustees (or any persons connected with them) received any remuneration during the year, but 4 of them were reimbursed a total of £202 for meeting expenses (2025- £191).

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12 Employees

The average monthly number of employees during the year was:

	2026 Number	2025 Number
	5	6

Employment costs	2026 £	2025 £
Wages and salaries	150,556	147,935
Social security costs	18,831	19,307
Other pension costs	8,724	8,867
	178,111	176,109

The charity considers its key management personnel to comprise of the trustees' and the Chief Executive.

One employee received remuneration (including employer national insurance contributions) in excess of £80,000 (within the band of £80,000 - £90,000).

13 Taxation

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

14 Tangible fixed assets

	Fixtures and fittings	Computers	Total
	£	£	£
Cost			
At 1 April 2025	9,336	10,935	20,271
Additions	-	3,270	3,270
Disposals	-	(1,933)	(1,933)
At 31 March 2026	9,336	12,272	21,608
Depreciation and impairment			
At 1 April 2025	9,336	10,935	20,271
Depreciation charged in the year	-	981	981
Eliminated in respect of disposals	-	(1,933)	(1,933)
At 31 March 2026	9,336	9,983	19,319
Carrying amount			
At 31 March 2026	-	2,289	2,289

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15 Stocks

	2026	2025
	£	£
Finished goods and goods for resale	2,791	2,633

16 Debtors

	2026	2025
Amounts falling due within one year:	£	£
Trade debtors	12,016	16,786
Other debtors	869	-
Prepayments and accrued income	20,055	20,758
	32,940	37,544

17 Creditors: amounts falling due within one year

	Notes	2026	2025
		£	£
Other taxation and social security		5,504	4,791
Deferred income	18	30,735	30,107
Trade creditors		12,923	15,348
Accruals		7,298	3,600
		56,460	53,846

18 Deferred income

	2026	2025
	£	£
Arising from membership subscriptions	30,735	30,107

Deferred income is included in the financial statements as follows:

	2026	2025
	£	£
Deferred income is included within:		
Current liabilities	30,735	30,107

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18 Deferred income **(Continued)**

	2026	2025
	£	£
Movements in the year:		
Deferred income at 1 April 2025	30,107	26,653
Released from previous periods	(30,107)	(26,653)
Resources deferred in the year	30,735	30,107
Deferred income at 31 March 2026	30,735	30,107

19 Retirement benefit schemes

	2026	2025
Defined contribution schemes	£	£
Charge to profit or loss in respect of defined contribution schemes	8,724	8,867

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.

20 Unrestricted funds

The unrestricted funds of the charity comprise the unexpended balances of donations and grants which are not subject to specific conditions by donors and grantors as to how they may be used.

	At 1 April 2025	Incoming resources	Resources expended	At 31 March 2026
	£	£	£	£
General funds	701,989	296,946	(315,464)	683,471

Previous year:	At 1 April 2024	Incoming resources	Resources expended	At 31 March 2025
	£	£	£	£
General funds	690,061	265,760	(253,832)	701,989

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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	9,000	8,500
Between two and five years	12,750	21,750
	21,750	30,250

22 Events after the reporting date

Following the year end, the charity identified significant unauthorised payments from its bank accounts. The financial statements include losses of £53,900 relating to unauthorised payments made before the year end (see note 9).

Further unauthorised payments were made after the reporting date, bringing the total losses arising from the incident to £233,650. The charity has successfully recovered £85,000 through the Authorised Push Payment reimbursement scheme and a further £5,900 through the Fraud Compensation Scheme. As these recoveries were approved and received after the reporting date, they have not been recognised in these financial statements.

At the date of approval of these financial statements, investigations into certain aspects of the incident remain ongoing. Due to the status of these investigations, the trustees are unable to determine whether any additional losses or recoveries may arise. No adjustment has therefore been made in these financial statements in respect of matters arising after the year end.

The trustees have reviewed the circumstances surrounding the incident and have taken steps to strengthen the charity's financial controls and governance procedures in order to mitigate the risk of similar incidents occurring in the future.

23 Related party transactions

There were no disclosable related party transactions during the year (2025 - none).