



ForthValleyWelcome

SANCTUARY FOR REFUGEES
IN THE HEART OF SCOTLAND

Annual Report and Accounts 2025-2026



Chairs' Welcome

It is our great pleasure to welcome you to the 10th edition of Forth Valley Welcome's Annual Report. It is hard to believe that so many years have passed since we first began to welcome refugees in Stirling and Clackmannanshire. In this 10th birthday year, we take a nostalgic look back at the heady energy of our early days, while reflecting on the achievements of the ensuing years and the challenges we face in the present.

I (Savi) remember clearly the excitement on 1st March 2016 when a message arrived from Stirling Council to let us know that the first Syrian family had arrived in Stirling, and ask FVW (or Stirling Citizens for Sanctuary, as we were then called) to meet and befriend the family. The callout for towels and bedding that then came pouring in, far more than we could use, filling up the loft of one of our trustees. The frantic search for local Arabic speakers to act as interpreters, resulting in long-lasting friendships with Arabic-speaking students at the University of Stirling, and with local Syrian guitarist, Ayman Jarjour, who eventually became our first Patron. The joy and privilege of meeting that first family, and the enduring satisfaction of seeing them settle and thrive in Stirling.

Looking back at our first annual report, I can see that by the end of our first year we had welcomed 14 Syrian families across Stirling and Clackmannanshire. I am nostalgic for those days, when I knew all our New Scots by name and they could all fit on one bus – and we did indeed hire a bus, for memorable trips to St Andrews beach, the Macrobert pantomime, and Flanders Moss nature reserve.

So much has changed since then. We now support families from many countries, Syria, South Sudan, Afghanistan, Ukraine and more, and the numbers are so great that we use a database to keep track of them. From our initial informality, we have grown organised, with excellent staff who keep everything going and an active team of trustees who look after governance, finances and strategy. Our volunteer base remains strong, with around 70 dedicated volunteers, many of whom have been with us from the beginning. They form the backbone of many of our services. Our services have changed over the years too: while some of them, such as home visiting and material needs remain essential, we have introduced new services such as book groups and careers fairs, in response to the evolving needs of New Scots as they improve in English, become more settled, and enter employment.

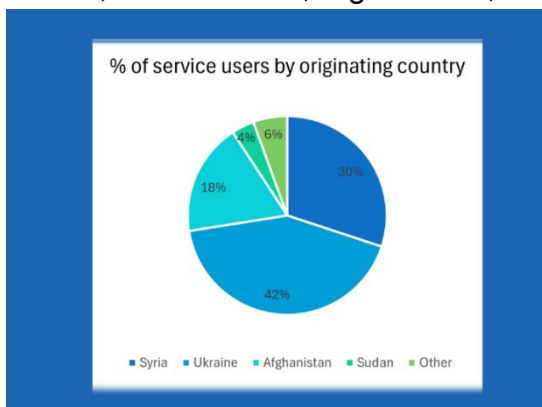
We were so lucky in those early days. There was widespread community support for Syrian refugees and doors seemed to open for us wherever we turned. Ten years later, we still receive plenty of community support, but we are aware of the changing political narrative in the country and the growing opposition to refugees and asylum seekers. We are doing our part to counter these trends through our activism on social media and through community talks at venues such as schools and libraries. We have faith in the compassionate and welcoming hearts of the people of Forth Valley and we look to the next ten years with courage and optimism.

Justin Barnes and Savi Maharaj

Who we are



Forth Valley Welcome is a small charity supporting refugees and asylum seekers in Stirling and Clackmannanshire. We support families who have arrived from Syria, Sudan, South Sudan, Afghanistan, Ukraine, Iraq, Ethiopia and others.



At the start of April 2025, we were supporting 404 people. By March 2026 this had grown to 496 people.

We began the year with six staff and 67 volunteers, supported by a Board of eight trustees, with one member being a New Scot.

Our operations and services to New Scots are financed by grants from funders, and from the substantial donations we receive from our large body of supporters. We pay tribute to them at the end of this report and to our New Scots, staff, volunteers, patron, and to our two Councils and many partner organisations.

Our Services

Material needs

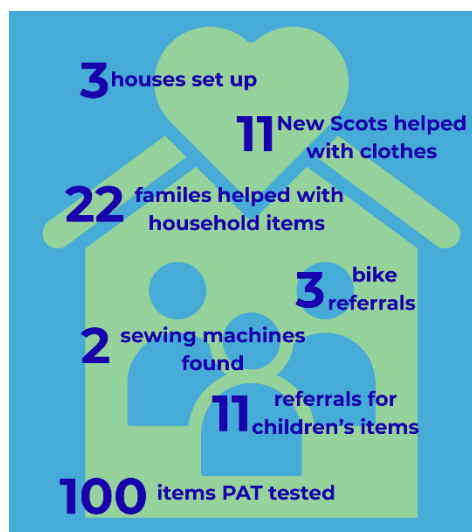
The material needs team regularly support visits to the 'free store', setting up a new house when a family arrive through a Resettlement programme in Stirling and delivering items from Babes in the Wood or the Reuse Hub to an individual or family. We also support with obtaining clothing. Since the Clothes Hub closed, we've been offering up to £40 for clothes.

This year we have helped set up three houses for newly arriving families, helped another 22 families with small household items, helped 11 New Scots with money for clothes and made another 11 referrals to Babes in the Woods for children's clothing and other items. We have also sourced two sewing machines, made three referrals to Recyke-a-bike and had over 100 items PAT tested!

We have two volunteers who are the 'sourcing team' and attend the Reuse Hub on a weekly to fortnightly basis to source small household items we need or have been requested; and two volunteers have become the 'curtain team' and measure and fit curtains for new families.

Our 'store' contains many donated items from bedding and curtains, to children's toys and pictures.

You never know what to expect with material needs or what your car will be full of. Setting up houses is always memorable as are the times when a volunteer texts in to say what a successful visit to the store they've had with a New Scot or that they've found something good at the Reuse Hub or that has been donated. It's funny how excited you can get about a pasta machine or a good quality duvet!



Material Needs is an essential component of what Forth Valley Welcome offers to both new and existing New Scot families. The clothing grant, sourcing small household items, visits to the 'free store' to ensure that people can choose what they need and access to children's clothes and toys from Babes are all regular requests. Our team of volunteers enable us to do so much. In the year ahead, we would like to grow our team of authorised drivers, to allow the workload to be spread more.

This family's experience really highlights a New Scots journey with the material needs team, which starts before they even arrive:

In June 2025 a new family arrived in Stirling through the Afghan Resettlement Scheme. Stirling Council Resettlement Team allowed us access to the property before they arrived and asked if we could make the property look more homely. We changed the bedding, brought toys for the children, and a cot from Babes in the Wood, and added small household items to make it more welcoming.

Setting up a house is still relatively new to the staff member involved but the volunteers were experts and were happy to be working together as a team. One volunteer always brings a bunch of flowers as a welcome, which is a lovely touch.

Once the family arrived, the staff member met with them to explain what we do and register them with us. They thanked us for the children's toys and requested clothes for their children and for themselves. A referral was made to our partner, Babes in the Woods, for the children's clothes and a staff member went shopping with them to buy clothes for the adults. They were able to find clothes, shoes and a waterproof jacket, essential for the Scottish weather.

Once they had settled in a bit more a volunteer helped them to find kitchen items and things to decorate their new home with, in our 'store'. They were also interested in new curtains so the 'curtain team' made up of two volunteers met with them and helped to measure their windows and then sourced the right size curtains.

We were also able to put a referral into Recyke-a-bike for their daughter's first bike, an essential for a 4 year old that they might not have been able to afford otherwise.

When the mum had been here for a few months, she asked if we could find a sewing machine for her.

The family continue to engage with us and know that we're here for their changing family needs. Most recently they requested stair gates as their baby is now a toddler.

Language Support

Conversation Café (CC) offers a welcoming, informal environment where New Scots can build confidence in their conversational English alongside volunteers in a public setting. Sessions typically begin with relaxed, everyday conversation as participants settle in, before transitioning to light, structured activities designed to expand vocabulary across different topics. For example, themed discussions, such as “favourites”, prompt participants to share personal preferences, with questions like “What do you enjoy doing at the weekend?” or “Where is your favourite place in Scotland?” These activities strike a balance between flexibility and guidance, allowing conversations to flow naturally while still supporting less confident speakers to participate fully.

One participant consistently attends all three weekly sessions whenever her schedule allows, which speaks to how much she values the support on offer. Over time, she has built strong relationships with other participants and volunteers, and now describes the sessions as a key part of her week - not only for improving her English, but also for reducing feelings of isolation. This highlights the dual impact of the Conversation Cafés in supporting both language development and social connection.

Another participant regularly attends the Stirling sessions with her young child, demonstrating a strong commitment to making the most of available opportunities. She actively uses the sessions to practice her English, while also seeking guidance from volunteers on wider aspects of daily life. For example, she has asked for support in finding reliable resources to prepare for her driving theory test and for advice on navigating benefits services. Volunteers have observed that her confidence in asking questions and engaging with others has grown significantly over time. This illustrates how the Conversation Cafés provide a trusted, informal space where individuals, particularly those without access to Home Visitors, can build language skills alongside practical knowledge and confidence to navigate life in the UK.

Sessions in Stirling and Alloa are planned to take place weekly during term time. They are a staple service offered by Forth Valley Welcome. An average of six people attend each session, with 30 sessions running in each area over 12 months. The Book Group was started in 2025 to better cater to more advanced ESOL learners who wished to incorporate a reading focus into their conversations. It is attended by two-three people per week.

In 2025, we collaborated with Stirling City Heritage Trust, which attendees thoroughly enjoyed. The two sessions provided a great platform for conversation, with service users given photos of Stirling throughout the years. People had a good time guessing where various photos were taken and lamenting some of the fashion choices made!

In book group, there are often a lot of giggles, as volunteers try their best to explain various phrases. Idioms can get a little tricky!

CC is a project we intend to continue – it is popular with volunteers and reaches a number of service users at once.

Home Visiting



Home Visiting is a central component of our service provision, with fifteen Home Visitors at the moment. Our volunteer Home Visitors/Community Befrienders (HVs/CBs) provide one-to-one support to individuals and families, offering practical guidance tailored to the specific challenges they face. This personalised and flexible approach is particularly important for those who require more intensive support that cannot be fully met through group activities.

Support is shaped around individual needs and may include building confidence in using public transport, assisting with booking and attending appointments, and reducing isolation by fostering social connections through regular companionship.

Two examples of how HVs have helped New Scots come from citizenship applications:

A volunteer has been helping a New Scot with their citizenship test practice. They said: “I also spent an hour or so with **Jana***, helping her to book her SELT test (stage 2 of the citizenship process) and check where she had to go for it and how to get there. Incidentally, she scored 93 out of 100!” ***name changed**

A volunteer has supported this family for several years, and they were able to apply for their citizenship independently: “Nearly all of it was done without any help from me. It is very pleasing to know how self-sufficient they have become over the years.”

Home Visiting is crucial to the organisation. It allows us to offer support to people who might otherwise hesitate to join group activities or require more dedicated time to build up trusting relationships. Our HVs/CBs are such an asset to the volunteering team, allowing us to identify and handle issues before they snowball, encouraging New Scots to engage in other services and providing a consistent presence.

Financial Support

More often than not, New Scots are on Universal Credit and have little or no money to spare. Our Positive Activities Fund (PAF) gives up to £300 per person per year to be used towards activities such as children's sports clubs, driving lessons, and training. For children, being able to take part in activities with their peers helps them feel included and less different. Learning to drive and completing training courses can help with routes to employment for adults and school leavers.

This year, we have helped 33 individuals with this type of support. 14 of these were for £300 towards driving lessons; 15 were for £300 towards children's activities and 4 were for employability activities ranging from £36 for a food hygiene certificate to £240 for an IT training course.

I just wanted to thank you for your continued support. We received the PAF grant yesterday, and it means so much for our family.

Because of this help, we can give our son the same opportunities that local children have access to. Knowing that he will not miss out and can feel included just like other children means the world to us. We are truly grateful for this kindness.

Our Crisis and Care fund is used to give financial support in an emergency. From broken washing machines, to delay in benefits, having no support network means there is no one to ask for help in these crises. FVW are here to offer that support.

One family needed just this support when they entered debt with their energy company, not understanding their bills. A FVW staff member spent a long time speaking with the energy company, as the family didn't speak sufficient English. They agreed a payment plan, and we agreed to help with this. Without our financial and in-person support the family would have continued to be in debt.

We have seen a rise this year with requests for Crisis and Care grants, with seven people requesting and being granted between £100 and £300 for help with household bills. Other crisis and care needs include £240 for a new washing machine and £160 for unexpected dental costs.

Employability Support



Employability support - at a glance

Activities:

- **34** one to one consultations
- **112** messages were posted in the new FVW Employability WhatsApp Group (86 members).
- **30** employment-related messages were posted in the general FVW WhatsApp Group (224 members).
- **25** messages were posted on the FVW Facebook Page (2K followers)

Outcomes:

- **12** service users secured employment or changed jobs to roles better aligned with their career goals
- **5** service users became self-employed
- **3** service users became full-time students
- **5** service users started or continued volunteering



Meaningful employability support plays an important role in building confidence, increasing independence, improving English language and communication skills in professional settings, and helping refugees integrate more quickly into local communities. It is delivered by our Employability Advisor and six volunteers.

Over the past year, the employability programme has continued to provide essential one-to-one support around CVs, applications, interview preparation, confidence building, overcoming language barriers, and understanding the UK job market. Service users were supported through individual consultations, group workshops, employer engagement activities, volunteering pathways, training opportunities, and information sessions.

When you start looking for a job, it can be difficult after a while—especially when you get rejections or no replies. But when someone supports you, helps you improve your application and increase your chances, and gives you the right information, it becomes easier to find a job. This kind of support is very important for me as a person from another country, because it helps me better understand the mindset of local employers.

We regularly share local employability, volunteering, training, ESOL, and self-employment opportunities through WhatsApp groups and social media.

This year 12 service users secured employment and five became self-employed, with our help. A further three became full-time students and five were volunteering.

In response to a request from Clackmannanshire Economic Regeneration Trust (CERT), we began developing a presentation on Cultural Differences in the Workplace to help their team better support refugees and migrants. This inspired our Cultural Differences in the Workplace Research. Stage 1 took place in October–November 2025 when we created an online questionnaire and received 16 responses from our service users. We would like to expand our work around inclusive recruitment and the “Cultural Differences in the Workplace” research based on the research findings.



Six exhibitors and 31 attendees participated in our Pilot Refugee Career Fair in Stirling in June 2025. This was a great turnout for our first time running this kind of event. We’ve received positive feedback from both jobseekers and employers, and it was fantastic to see so many meaningful conversations and connections taking place throughout the day.

The contribution many refugees make to local communities through their work and volunteering, alongside the skills, experience, and motivation they bring, has highlighted the need to further expand progression-focused support around qualifications, career development, and training pathways.



Additional priorities include delivering more practical workshops, particularly around self-employment, increasing referrals into training programmes and work placements, and encouraging service users to apply for internships, apprenticeships, vocational courses, and qualification progression pathways in the UK.

There is also a growing need to support refugees with recognising and evidencing overseas qualifications through routes such as Statements of Comparability.

All of the above is crucially important in addressing underemployment and skills mismatch, helping people access opportunities that better reflect their qualifications and professional experience, and supporting sustainable labour market integration.

Outings and Events

Outings allow families some much needed time out of the house, especially during the long summer holidays, trips they often would not be able to afford alone. Parties allow cultural celebrations, and parents love seeing their children have fun with friends old and new.

Over the course of 2025/26, we held four parties attended by a total of 39 service users and three outings attended by a total of 73 service users. We held parties for Eid 2025 and Christmas and had



two 'snack and chat' style events in June and November. In the summer we had two outings to Briarlands Farm Park, and in March 2026 we had a tubing Eid event, instead of a party.

In July 2025, the member of staff who usually organised events and parties left FVW. This meant the rest of the staff team had to take on these tasks, which led to a lot of trial and error!



At the Christmas party, one teenager refused to take part in the singing circle to welcome Santa. Left alone, when Santa entered, he couldn't resist saying hello – it might just have been the chocolate Santa was giving out, but it was lovely to see him ignite the child still inside!

Photography Workshop



These photography workshops aim to give people the skills to take photos that reflect their experiences and express themselves through artistic means.

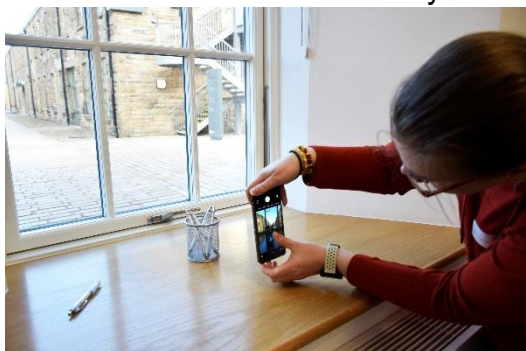
This is the second time we have run a photography workshop in the past few years, with previous attendees showcasing their work at our two-month long exhibition at the Tolbooth. This was a fantastic way to engage with the public and

give New Scots a platform to share their stories.

These photos have since been exhibited in Dunblane Library and St Ninians Library, thereby broadening the audiences exposed to them. This creative display provides



a brilliant means of raising public awareness of the issues facing refugees, as well as their awareness of Forth Valley Welcome.



The workshop was wonderful! Really glad that I went. It was very insightful. Jade hinted that there might be similar sessions coming up, so please keep me in mind, I'd love to join another one! 😊

Contributors to the photography exhibition were so proud to see their artwork on display. One contributor commented that she had always dreamed of displaying her photography, but had never thought that it would be a reality.

We hope to repeat these sessions once a year. They are thoroughly enjoyed by attendees and the output is beneficial to the organisation as a whole, platforming New Scot voices.

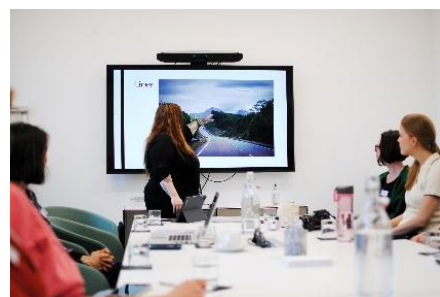
Tartan Weaving Workshop

In January and February we ran a 6 week 'Weave Your Own Tartan' Workshop with Sophie at Radical Weavers, which was a great success!

Thank you for the opportunity to go through the course. For me it was not just a lesson but a real immersion in the world of history of Scotland, English and art.

Thank you for sharing your passion for Scottish weaving with us. Tartan is the fabric of a nation and now I carry a piece of it with me. It meant a lot.

Five women learned about the history of weaving and then designed and weaved their own unique tartan on the looms.



Christmas presents

Every year we source and deliver Christmas gifts to those families that request them. During Christmas 2025 we delivered 70, donated by 12 volunteers. Planning using starts in September, with message drafts and a timetable planned. In October we ask volunteers if they would be willing to ask their networks to buy a small gift each. We give drop off dates and places, and collect from those not able to drop off. Then we ask new Scots if they would like a gift for their child. A multitude of spreadsheets ensure we don't miss anything, and presents are delivered on time. While still a valued service, this year we had to encourage families to sign up, which may mean many are becoming more settled and don't feel they need these free gifts. In 2026, we may find another way to help families in need.

External relations and Advocacy



We approach external relations in a number of ways; from newsletters, to social media, to community talks. We also ensure that staff are attending a range of network events so that the needs of the people that we support are reflected in external decision makers and to expand our networks.

Community talks we have delivered this year include a presentation to academics at University of Stirling – Human Rights Day Panel; a Coffee Morning at Dunblane Library – in conjunction with photography exhibition, and a presentation at Bridge of Allan Primary. This led to a second event, Bridge of Allan Friendship Evening, where New Scots families were invited to take part in events organised by the primary school children. We have also had discussions about a future event (i.e. a picnic) when the weather gets warmer!

Social media posts have run on themes including a Ramadan series about Mosques around the world, aimed to offer different perspectives on Islam and celebrate Islamic culture and a Christmas countdown which highlighted different ways to engage and support our work.

External Relations are essential to broadening our collaborative networks, improving public awareness of the charity and increasing our advocacy efforts.

The costs are low, with our biggest expenses (e.g. the Tolbooth Refugee Week Event) usually being covered by event specific funding or reduced through collaborative efforts (e.g. collaborators providing venue spaces for free - such as schools and libraries).



Staffing and Volunteers

Forth Valley Welcome had six staff members at the beginning of the year. Our Manager, Laura Johnstone, oversees all staff and projects, and provides a link between the Trustees and Staff. Two Volunteer Co-ordinators, Elizabeth Fairgrieve and Linden Rennie-Taylor, keep in regular contact with all volunteers. They are also in regular contact with local councils so we know if new families are arriving and can communicate both ways if families are struggling. Our Support Worker, Avril Hunter, supported the most vulnerable families. Sadly, she left FVW in July 2025. Yuliia Vasylieva is our Employability Adviser. She is a Ukrainian brought to Scotland because of the war, and as well as fulfilling her job role, is able to give us a New Scot's insight. Janice Hancock is our Admin & Finance Officer, and supports all staff and trustees.



We ask all volunteers to do a minimum of four hours per month. This year, our 67 volunteers give an average time of five hours per month to their volunteering activities with FVW. Across Language Support volunteers gave 464 hours of their time to Conversation Cafes and Book Groups. Home visitors gave over 1000 hours of individual family support. Materials needs volunteers spent 500 hours setting up homes, maintaining our storage facility and picking up and delivering small items. Employability volunteers gave around 50 hours.

Volunteer training in 2025/26 was attended by 12 people, and at the end of March 2026 we had 65 volunteers. Over the year we also held two volunteer social events allowing volunteers to mix with each other and share ideas.

All volunteers and staff completed mandatory safeguarding training in January 2026. This has now been added to the new volunteer training as well.

We have formalised our procedure for volunteer drivers, with all drivers required to complete an approved driver form which includes a space for a DVLA check code.

Quarterly volunteer meetings continue for all teams, which, as well as providing an opportunity for idea sharing, give volunteers a chance to provide informal feedback on how our services are impacting service users.

Partnerships with other organisations

We work in liaison with many other organisations including Stirling Council; Clackmannanshire Council; Stirlingshire Voluntary Enterprise; Clackmannanshire Third Sector Interface; Central Scotland Regional Equality Council (CSREC); Edinburgh Napier University; Stirling School of English and The Tolbooth.

At national level, we are organisational members of the Scottish Refugee Council (SRC), City of Sanctuary, The Befriending Network and Scottish Council for Voluntary Organisations (SCVO). We have a close relationship with the SRC's Regional Coordinators and participate in online meetings organised by them for refugee support organisations across Scotland.

We are grateful to all partnership organisations for the cooperation we enjoy with them.

Funding

Details of income, donations and grants are provided in the 2025-26 Accounts. In summary:

- Grants were received from The National Lottery Community Fund, The Robertson Trust, Garfield Weston, Scottish Government, Clackmannanshire Council, Stirling Council, Postcode Trust, Thomas Wall Trust and Woodward Trust.
- Donations were received from individuals and organisations throughout the year, both directly and via the donate button on our website. We very much appreciate these donations from supporters, which we use for direct support to New Scots such as outings, conversation cafes, and the Positive Activities Fund.
- Donations in kind allow us to reduce our costs of purchasing items for New Scots and meeting spaces. Thank you to St Marys, Dunblane; Stirling Reuse Hub; Babes in the Woods, The Tolbooth, Clackmannan Development Trust and St Ninians Old Parish Church Halls.
- Fundraising events were held on our behalf including carol singing and a concert by our patron, Ayman Jarjour.

Governance

Responsibility for governance rests with our Board of Trustees. The Board meets approximately every 6 weeks. The names of the trustees are given in the appendix.

We maintain a set of policies to guide our work and maintain consistent standards across all our operations. All our policies are available to view on our website and are reviewed on a bi-annual basis, or as and when necessary.

Monitoring and evaluation of activities and impact is carried out through regular review by the Board of the records maintained by staff of activities, materials provided, on-going feedback received from home visitors and other volunteers, and any issues that arise.

Reflections and future plans

This year, we have seen some very negative attitudes towards immigration but we have also seen people come together to show that Refugees are welcome here. We are so thankful of the efforts of our volunteers, staff, Board of Trustees and all of our supporters and partners for continuing to show New Scots that Scotland is indeed a place they can call home.

We will continue to develop our community engagement work in the coming year to ensure that accurate information is available and counter the misinformation that is often circulated, ensuring people not only understand the varied experiences and journeys of those seeking refuge in Scotland, but know how they too can support New Scots in their areas by making them feel welcome and part of the community.

Securing funding is always a challenge but has become increasingly difficult in the current climate for all charities and third sector organisations. We are working hard to diversify our funding streams and thank our dedicated Fundraiser, Shelley Bowman, for her support with this over the past year.

One of our big challenges is often demonstrating the impact we have as a charity. We know that our staff and volunteers do tremendous work with those we support and make such a difference to the lives of New Scots in Stirling and Clackmannanshire. However, our work is so relationship based that putting an evaluation in front of someone at the end of every meeting seems very impersonal and so we don't often have the data to back up what we know to be true. This year we will be focussing more on how we can provide some of these metrics without taking away from the very personal interactions that we hold so very precious.

We look forward to continuing our work in the next year and welcome more people and organisations to get involved with the charity. Whether you would like to volunteer, provide training, are an organisation who would like to welcome New Scots, or simply would like more information on how you can support New Scots in your community, please do not hesitate to get in touch with us. Together we can make this year be the most welcoming yet!

Thanks!

The trustees would like to give a huge thanks to all our volunteers who work so hard to ensure New Scots have the best welcome possible to Scotland.

We would also like to thank our staff for their hard work in supporting New Scots.

We are extremely grateful to our funders and donors whose financial and non-financial support ensures we are able to continue the services described in this report.

Many thanks also to our two patrons, Mr Ayman Jarjour and the late Sir George Reid, who have supported us in many different ways; and to all of our partner organisations at local and national level.

And finally, we pay tribute to all of our New Scots, for the work they put into their own resettlement, for their resilience in coping with very difficult circumstances, and for the diversity they bring to our communities.

DECLARATION

The trustees declare that they have approved the trustees' report above. Signed on behalf of the charity's trustees:

Full Name: Savitri Maharaj



Position: Co-Chair

Date: 12th September 2026

Forth Valley Welcome

Statement of Receipts and Payments, Apr 2025 - Mar 2026 [See Note 1]

	2025-26	2024-25	Notes
RECEIPTS			
Donations	18,523	12,201	2
Grants (of which restricted funds = £90,257)	172,757	85,877	3
Other, incl. fund-raising events	2,542	2,666	4
TOTAL RECEIPTS:	193,822	100,744	
PAYMENTS			
1 SERVICE DELIVERY			5
Salary & pension	121,437	137,969	6
Fundraiser	5,600		7
Payroll management	1,065	1,127	8
Staff travel	2,441	2,777	
Volunteer travel	30	20	
Staff training	923	913	
Volunteer engagement & training	945	874	
	132,441	143,680	
2 SERVICES TO USERS			
Positive Activities Fund / Crisis & Care	10,069	12,392	9
Snack & Chat/Parties	775	932	10
Materials	825	510	11
Language support	2,018	1,390	12
Gifts (Eid, Xmas)	221	45	13
Outings	989	616	14
Employability	219	544	15
Girls Group	58	130	16
Refugee festival	760	434	17
Photography workshop	475		18
	16,409	16,993	
3 ADMIN & GOVERNANCE			
Insurance	638	620	19
Administration and office costs	4,763	9,679	20
Publicity / advertising	71	328	21
Subscriptions	619	689	22
Other	40	1,377	
	6,131	12,693	
TOTAL PAYMENTS:	154,981	173,366	23
SURPLUS / DEFICIT:	38,841	-72,622	24

Scottish Charitable Incorporated Organisation

SC046404

www.forthvalleywelcome.org

ASSETS***Bank Balances ****

Opening Balance:	60,143	132,764
Surplus/ Deficit:	38,841	-72,622
Closing Balance:	98,984	60,142

* Funds held in 3 bank accounts (Triodos Bank, RBS, GCVS payroll account), and Soldo cards

<u>LIABILITIES:</u>	3,131	3,110	25
<u>NET ASSETS:</u>	95,853	57,032	
of which: Held in Reserve	31,107	26,500	26

These accounts are approved by the Trustees and signed on their behalf:



Savitri Maharaj, Co-Chair

Date: 12/09/2026

NOTES TO THE ACCOUNTS, April 2025 – March 2026

1. These accounts have been prepared using OSCR's Receipts and Payments option.

RECEIPTS

2. **Donations** continue to be an important and very welcome part of our income:

- donations by individuals, including regular payments, plus applicable gift aid.
- donations from organisations such Bridge of Allan Round Table and University of Stirling Staff Charities and Framework Clinics.
- donations in kind: St Marys, Dunblane provide space for us to hold meetings, Clackmannanshire Development Trust provide meeting space free of charge, Stirling reuse hub provide items for free or discounted and Babes in the Woods, Stirling provide Children's items free of charge, St Ninians Old Parish Church provide hire of their hall for parties at a discounted rate, and we are also gifted space to use as a storage facility.
- The Big Give campaign was successful, and we received nearly £4000 of donations including pledges.

3. **Grants** comprise the following amounts received from funding bodies:

Funding Body	Grant Received *	If Restricted *	To Fund
Arnold Clark	£500		
Bank of Scotland Foundation	£20,000		
Dr Guthries Association	£1,000	Restricted	Youth Activities
Edinburgh Napier University	£1,814	Restricted	Integration events
EDF Renewables	£2,475	Restricted	Cultural Events
Garfield Weston Foundation	£20,000		
Stirlingshire Community Mental Health and Wellbeing Fund	£6,237.50	Restricted	Activities
Clackmannanshire Community Mental Health and Wellbeing Fund	£6,238	Restricted	Activities
National Lottery Community Fund Fair Life Chances	£50,000	Restricted	Staff salaries
Robertson Trust	£15,000		
Scottish Children's Charity Lottery	£1,000	Restricted	Family Activities
Scottish Government Connected Communities	£9,500	Restricted	Towards salary costs for Manager

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Scottish Refugee Council	£1,500	Restricted	Events celebrating Refugee Week
Stirling Council	£10,000		
Souter Trust	£2,000		
Thomas Wall Trust	£5,000	Restricted	Towards employability related activities
Volunteer Support Fund	£5,492	Restricted	Volunteer recruitment and training
People's Postcode Trust	£15,000		

* Total grants = £172,757, of which restricted funds = £90,257

4. Other receipts comprise proceeds from concerts and other fundraising events held on our behalf by community members, and bank interest.

PAYMENTS (1): SERVICE DELIVERY COSTS

5. Service Delivery Costs comprises: staff costs for delivery of the full range of services to New Scots, including one-to-one support, training and co-ordinating volunteers to deliver home visiting, conversation cafes, outings, material needs, and employability support; volunteer costs for travel and networking events. One part-time staff member is officer for administration and finance functions.

6. Salary and pension: There was a decrease in staff costs this year, mainly due to a staff member leaving and not being replaced. Payroll management is provided by GCVS. Funds for payment of salaries, pension, tax, and NI are held in a GCVS "In Trust" account for FVW, which FVW tops up each month with the funds needed for GCVS to pay salaries, etc.

7. Fundraiser: this year we have employed a temporary fundraising consultant to help with the workload of grant applications.

8. Payroll management fees are charged by GCVS for providing payslips, coordinating tax and pension payments, and dealing with other HMRC payments/refunds.

PAYMENTS (2): SERVICES TO USERS

9. Positive Activities Fund / Crisis & Care: The Positive Activities Fund (PAF) helps with integration, e.g. contributions to club subscriptions and the cost of driving lessons; and other activities that help get families involved in community activities. The Crisis and Care fund meets individual personal needs, e.g. broken domestic appliances, delay in benefits.

10. Snack and Chat/Parties: These events include parties for Christmas & Eid.

11. Materials: Items provided to families, especially when they first arrive - mainly clothing, toys, and extra items for their house, bicycles.

12. Language Support:

- Our Conversation Café costs have increased this year as numbers attending has increased in Stirling.

- We gave a donation of £500 to the Stirling School of English as a contribution to the costs of summer classes and outings, which they kindly made available to New Scots supported by FVW.

13. Gifts: We were fortunate that our supporters donated Christmas gifts and Morrisons supermarket donated gift bags for Eid. This expense was for thank you gifts for organisations that support us, and bereavement gifts for families of those connected to FVW that passed away.

14. Outings: We organise outings for families to help them get out into the community and to places of interest, especially during the long summer vacation.

15. Employability These costs relate to venue hire and reimbursement of New Scots' travel expenses for workshops, one-one sessions and our first refugee careers fair.

16. Girls' group Costs incurred are for craft supplies, catering and outings. Unfortunately, this group had to stop when a staff member left.

17. Refugee festival Separate funding was received for us to run an event during refugee week.

18. Photography workshop This was run as a project in conjunction with refugee week. Costs were for professional photographer's time, venue hire, and printing.

PAYMENTS (3): ADMINISTRATION AND GOVERNANCE

19. Insurance: Cover for all FVW's charitable activities and voluntary work is provided by Keegan & Pennykidd.

20. Administration & office costs include payment for HR support, staff mobile contracts, IT and database support and refreshments for staff working together days.

21. Publicity/Advertising include printing of leaflets.

22. Subscription costs include SCVO, SRC and the Befriending network.

OTHER NOTES

23. Total Payments: All payments relate to the provision of services to New Scots. No remuneration was paid to trustees.

24. Surplus/Deficit: In the year 2025/26 we have brought in a surplus of £38,841. This is due in part to a budgeted for staff member leaving mid-way through the year, and unclaimed PAF payments. It is also due to an increased income as our consultant fundraiser brought in money from smaller grant sources that we had not previously applied to. While we end 2025/26 in a good financial position, our cash flow modelling for 2026/27 shows our current funds, including guaranteed grant payments, will not last beyond March 2027. Fundraising, therefore, continues to be a priority.

25. Liabilities comprise payments still to be made to HMRC, pension fund and GCVS fees, and already committed payments from the Positive Activities Fund.

26. Reserves Policy: The policy in 2025-26 was to keep a reserve balance of £31,107. This is based on SCVO guidance on reserves and an assessment of potential unbudgeted costs (e.g. sick leave, delay in grant receipts, redundancy payments). The reserve amount will be kept under review based on a regular updating of risks and potential extra costs.

Independent Examiner's Report on the Accounts

Report to the trustees/members of Forth Valley Welcome Registered charity number SC046404

I report on the accounts of the charity for the period 01 Apr 2025 to 31 Mar 2026 which are set out in pages 18 to 22.

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 examiners' 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 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

In the course of my examination, no matter has come to my attention:

1. which gives me reasonable cause to believe that in any material respect the requirements:
 - to keep accounting records in accordance with section 44(1) (a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations, and
 - to prepare accounts which accord with the accounting records and comply with Regulation 9 of the 2006 Accounts Regulationshave 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.

Signed digitally by:

Address:

Dawn Goddard CA

25 Kenilworth Road

(External examiner)

Bridge of Allan

Stirling

Date: 9 September 2026

FK9 4EJ

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APPENDIX

STATUTORY INFORMATION

Charity trustees

Trustee name	Office (if any)	Dates acted (if not for full year)	Person/body entitled to appoint trustee (if any)
Justin Barnes	Co-Chair	Appointed as co-chair 4/8/25	OSCR
Hugh Grant		Retired as trustee 4/8/25	FVW Trustees
Fadia Junblat			FVW Trustees
Jean McIntyre		Retired as Secretary 4/8/25, continues as trustee	OSCR
Savitri Maharaj	Co-Chair	Appointed co-chair 4/8/25	FVW Trustees
Martin Wisher	Secretary	Appointed Secretary 4/8/25	FVW Trustees
Peter Hancock	Treasurer		OSCR
Alison Brown			FVW Trustees
Eleanor O'Rourke			FVW Trustees

Type of governing document: Constitution

Trustee recruitment and appointment

The board may at any time appoint any person to be a charity trustee - by way of a resolution passed by majority vote at a board meeting (Constitution, article 18).

Charitable Purposes (Constitution, article 4)

The purposes of Forth Valley Welcome are:

1. The relief of unemployment among refugees through (a) support towards employment, such as with job seeking, sourcing training, work placements etc., (b) support such as with language (Arabic speakers are among our volunteers), social and emotional support, mentoring and coaching within a Social Enterprise context.
2. The advancement of citizenship or community development through (a) social inclusion and awareness raising events & sponsored events within the communities where the refugees settle, (b) seeking opportunities for the refugees to contribute to their communities, and (c) through successfully integrating into the local economy.
3. The relief of those in need by/through providing a befriending service and activities promoting inclusion and raising awareness.

Summary of the charity's policy on reserves: To maintain a minimum cash balance based on a yearly calculation of potential unexpected costs.

Details of any deficit: None.

Donated facilities and services (if any): None