REGISTERED COMPANY NUMBER: SC280856 (Scotland)
REGISTERED CHARITY NUMBER: SC030693

REPORT OF THE TRUSTEES AND

UNAUDITED FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2026

FOR

HOME-START WIGTOWNSHIRE

Bell Ogilvy
Chartered Accountants
36 King Street
Castle Douglas
Dumfries & Galloway
DG7 1AF

HOME-START WIGTOWNSHIRE

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FOR THE YEAR ENDED 31 MARCH 2026

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The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 March 2026. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

OBJECTIVES AND ACTIVITIES

Objectives and aims

The principal activities of the company are:

- To promote the welfare of families who have at least one child under the age of 5 and who are living in the DG9/DG8 postcode area across Wigtownshire.
- To offer practical and emotional support to parents, helping them build confidence, resilience, and positive relationships.
- To reduce isolation and strengthen family and community connections.
- To enhance children's early learning, development, and wellbeing through family-focused support.
- To work in partnership with local agencies and services to ensure families receive holistic and joined-up support.

Public benefit

To give children the best possible start in life by supporting parents and carers to grow in confidence, strengthen family relationships, and build safe, nurturing, and resilient home environments.
This positions our work not only as supporting families in the moment, but also as investing in long-term wellbeing, stronger communities, and brighter futures for children.
- Home Visiting Support: Trained volunteers and staff provide regular, tailored support to families in their own homes.
- Telephone and remote support, offering a listening ear and practical guidance for families.
- Family group sessions, offering play, learning, and peer support in a safe environment. Reducing isolation and encouraging positive relationships, early learning and parent-child bonding. Held in strategic locations of the community.
- Programmes: Delivery of evidence-based programmes: Circle of Security Parenting, Peep Learning Together, Solihull Approach, and Bookbug
- Early Years Support: Focus on families from pregnancy to age 2, offering guidance on attachment, bonding, and child development.
- Wellbeing Initiatives: Health & Wellbeing sessions for mums and female carers, promoting self-care, confidence, and peer connection.
- Training & Capacity Building: Ongoing training for staff and volunteers to ensure high-quality, responsive family support.
- Partnership Working: Collaboration with health, social care, education, and community partners to strengthen outcomes for families.
- Community Engagement: Creating opportunities for families to connect, reduce isolation, and build supportive networks.

Volunteers

Our volunteers support families within their own homes when they are experiencing difficulties and stress at particular times in their lives. Volunteers provide both practical and emotional support. They also assist at family groups and offer telephone befriending support to families. Another way to volunteer is to serve as a Trustee or by supporting events and fundraising activities.

ACHIEVEMENTS AND PERFORMANCE

Charitable activities

We have been able to provide an appropriate level of help to a large number of local families and children because we as an organisation have continued to receive financial support. We also prepare an Annual Report, including a Co-ordinator's Report and a Chairperson's Report, which provide detailed accounts of our activities and achievements and offer due acknowledgement to all concerned.
The Directors commend the 25/26 reports to all interested parties, copies of which are available on request to the Board of Trustees.
The combination of existing poverty and deprivation levels, the growing downturn in the local community, the increase in those struggling with poor mental health and Loneliness and Isolation have all created a perfect storm of family and community problems.
However, we are effective in working with 'hard to reach' vulnerable families where our sensitive, family-centred, relational approach works effectively.
We work with families, on their own agreed terms, at their own pace. Our approach is informed by families' needs and circumstances and, through discussion we work towards empowering and making changes to help make family life better and give their children the best possible start in life.
We supported 90 families over the last reporting year - 129 parents and 166 children.

Volunteers

Home-Start Wigtownshire's volunteers work alongside families and our staff team to give compassionate and confidential support, tailored to each family.
To be able to achieve this we have a wide range of volunteers who are trained and are supported by the staff team -
*Trustees
*Home visiting volunteers
*Family Group Volunteers
*Telephone Befrienders
*Friends of HSW who offer support / help to our organisation
All our services are based around the principal that volunteers offer no judgement, just compassionate confidential help and support.
During 25/26 we had 35 volunteers (including 6 young volunteers) and 7 trustees who all helped support our work in their varying roles.

During the past financial year, Home-Start Wigtownshire has experienced both growth and increasing demand across our services. The number and complexity of referrals to the scheme have risen significantly, reflecting the heightened pressures faced by families in our communities. Our staff and volunteers have continued to respond with dedication, ensuring families receive the practical, emotional, and early years support they need.
We continue to be based at Ashwood House, Stranraer, which has provided us with a valuable base for our work. However, as our services expand and demand grows, we recognise the need for more suitable, long-term premises. Our ambition is to establish a space where we can not only meet with families but also deliver our various groups and develop a family hub model, creating a welcoming and accessible environment that brings together support, learning, and community connection under one roof.

We were pleased to be successful in securing new funding from:

National Lottery Community Fund Scotland
Five years of funding will provide long-term financial security, allowing our family group project to plan ahead, develop sustainable services, and support families with confidence and stability.

Scottish Government - Communities Mental Health & Wellbeing Fund
This match funding for our family group project will enhance the overall value and impact of the project by increasing available resources, enabling the delivery of additional activities, and extending support to a greater number of families,

Scottish Children's Lottery Trust
This further match funding will enhance the overall value and impact of the project by increasing available resources, enabling the delivery of additional activities, and extending support to a greater number of families.

Tesco Groundworks
Funding from Tesco Groundwork enabled us to deliver our school summer holiday programme, providing engaging activities and nutritious meals that supported the wellbeing of children and families throughout the holiday period.

Killgallioch Wind Farm
This additional funding helped offset rising cost of living increases associated with volunteer expenses, enabling the charity to sustain essential services

We were pleased to continue to be supported by:

Elevate Great
(Early Relationship Fund) which enabled us to continue to focus on intensive home-visiting support, delivering parenting programmes and work collaboratively with the Infant Mental Health Team NHS D&G

Scottish Government
(Perinatal Mental Health Fund) which has allowed us to extend our specialist support for parents during pregnancy and in the first year of their child's life.
(Community Mental Health & Wellbeing Fund) which funded our Mums in Mind Health & Wellbeing Groups, giving mothers and female carers opportunities to focus on their own mental health and wellbeing

DGC - Children & Families Social Work
This funding makes a significant contribution to the charity's core costs, providing a stable foundation that enables us to sustain essential services, maintain organisational capacity, and continue delivering support to the communities we serve.

Cash for Kids
Funding from Cash for Kids enables us to provide school holiday activities, including nutritious lunch provision, ensuring that children and families can access enriching experiences and practical support during school holiday periods.

FINANCIAL REVIEW

Financial position
Net income for the year was £28,242 resulting in an increase in total reserves such that £156,818 was held at the year end.
Our principal uninsured liability is redundancy payments for staff, in the event of the charity having to be wound up. To this end an appropriate amount, based on the length of service of the staff has been set aside as a designated fund by the Trustees. This is reviewed and adjusted annually, with the closing balance being £22,200.
Closing restricted funds held were £70,872.

Reserves policy
The Board has established a policy whereby the unrestricted funds held by the charity should be equal to 3 months of resources expended. At this level the Board feel that they would be able to continue the current activities of the charity in the event of a significant drop in funding.

FUTURE PLANS
With our reorganisations at staff and Board level, continued funding and volunteer support we are looking forward to increasing activity in our primary mission of providing support to families throughout Wigtownshire.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document
The charity is controlled by its governing document, a deed of trust, and constitutes a limited company, limited by guarantee, as defined by the Companies Act 2006.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Recruitment and appointment of new trustees

The Trustees, along with Home-Start UK keep the necessary skill requirements of the Board under review. If new members are required individuals are approached to offer themselves for appointment to the Board, or recruitment is achieved by advertising online (Social Media Platforms and Third Sector D&G website), advertising in the local press, and through personal contacts of Board members. These individuals are sought out for the appropriate skills which the Board has identified are necessary for the Board to fulfill its objectives as efficiently as possible.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Company number
SC280856 (Scotland)

Registered Charity number
SC030693

Registered office
Ashwood House
Sun Street
STRANRAER
DG9 7JJ

Trustees
Dr J Brennan
Mrs S Lowrie
Mrs H L Marsh
A Haswell
Mrs L C Higgins
Mrs E M Muirhead
Ms S Rogers (appointed 27/8/25) (resigned 24/3/26)

Independent Examiner
Bell Ogilvy
Chartered Accountants
36 King Street
Castle Douglas
Dumfries & Galloway
DG7 1AF

EVENTS SINCE THE END OF THE YEAR

Information relating to events since the end of the year is given in the notes to the financial statements.

Approved by order of the board of trustees on 10/09/2026 and signed on its behalf by:



.....
Dr J Brennan - Trustee

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF HOME-START WIGTOWNSHIRE

I report on the accounts for the year ended 31 March 2026 set out on pages six to sixteen.

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) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended). The charity's trustees consider that the audit requirement of Regulation 10(1)(a) to (c) 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 the independent examiner's report
My examination was 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 seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the accounts.

Independent examiner's statement
In connection with my examination, no matter has come to my attention :

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

- to keep accounting records in accordance with Section 44(1)(a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations; and
- to prepare accounts which accord with the accounting records and to comply with Regulation 8 of the 2006 Accounts Regulations

have not been met; or

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



Eilidh Harman BA (Hons) CA
The Institute of Chartered Accountants of Scotland

Bell Ogilvy
Chartered Accountants
36 King Street
Castle Douglas
Dumfries & Galloway
DG7 1AF

Date: 10/09/2026 .....

HOME-START WIGTOWNSHIRE

STATEMENT OF FINANCIAL ACTIVITIES
(INCORPORATING AN INCOME AND EXPENDITURE ACCOUNT)
FOR THE YEAR ENDED 31 MARCH 2026

	Notes	Unrestricted funds £	Restricted funds £	2026 Total funds £	2025 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies	2	99,652	118,611	218,263	201,113
Other trading activities	3	4,569	-	4,569	1,398
Investment income	4	116	-	116	171
Total		104,337	118,611	222,948	202,682
EXPENDITURE ON					
Charitable activities					
Welfare		80,425	114,281	194,706	175,534
NET INCOME		23,912	4,330	28,242	27,148
Transfers between funds	12	(6,767)	6,767	-	-
Net movement in funds		17,145	11,097	28,242	27,148
RECONCILIATION OF FUNDS					
Total funds brought forward		68,804	59,772	128,576	101,428
TOTAL FUNDS CARRIED FORWARD		85,949	70,869	156,818	128,576

The notes form part of these financial statements

BALANCE SHEET
31 MARCH 2026

	Notes	Unrestricted funds £	Restricted funds £	2026 Total funds £	2025 Total funds £
FIXED ASSETS					
Tangible assets	10	1,831	-	1,831	2,275
CURRENT ASSETS					
Cash at bank and in hand		87,291	70,872	158,163	131,143
CREDITORS					
Amounts falling due within one year	11	(3,176)	-	(3,176)	(4,842)
NET CURRENT ASSETS		84,115	70,872	154,987	126,301
TOTAL ASSETS LESS CURRENT LIABILITIES		85,946	70,872	156,818	128,576
NET ASSETS		85,946	70,872	156,818	128,576
FUNDS	12				
Unrestricted funds:					
General fund				63,746	51,131
Redundancy Fund				22,200	17,673
				85,946	68,804
Restricted funds				70,872	59,772
TOTAL FUNDS				156,818	128,576

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 March 2026.

The members have not required the company to obtain an audit of its financial statements for the year ended 31 March 2026 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for

(a) ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and

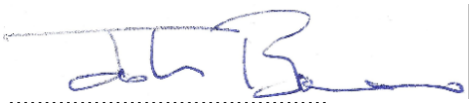
(b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

The notes form part of these financial statements

continued...

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

The financial statements were approved by the Board of Trustees and authorised for issue on 10/09/2026 and were signed on its behalf by:



.....
J Brennan - Trustee

1. ACCOUNTING POLICIES

BASIS OF PREPARING THE FINANCIAL STATEMENTS

The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

The charity is a public benefit entity.
There are no material uncertainties which cast doubt on the entity's ability to continue as a going concern,and thus the accounts have been prepared on the going concern basis.

INCOME

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Voluntary income is received by way of grants, donations and gifts, and is included in full in the Statement of Financial Activities when receivable. Grants, where entitlement is not conditional on the delivery of a specific performance by the charity, are recognised when the charity becomes unconditionally entitled to the grant.

Grants, where related to performance and specific deliverables, are accounted for as the charity earns the right to consideration by its performance.

Donated services and facilities are included at the value to the charity where this can be quantified. The value of the services provided by volunteers has not been included in these accounts in line with the SORP FRS 102.

EXPENDITURE

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

TANGIBLE FIXED ASSETS

The assets' residual values and useful lives are reviewed, and adjusted, if appropriate, at the end of each reporting period.

Only those assets of material value are capitalised, and smaller items are recognised as immediate costs through the Statement of Financial Affairs. Short life assets costing less than £500 are fully charged as expenditure in the year of acquisition.

TAXATION

The charity is exempt from corporation tax on its charitable activities.

FUND ACCOUNTING

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

continued...

1. ACCOUNTING POLICIES - continued

FUND ACCOUNTING
Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

PENSION COSTS AND OTHER POST-RETIREMENT BENEFITS
The charitable company operates a defined contribution pension scheme. Contributions payable to the charitable company's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

DONATED GOODS
The charity receives free use of the office building, however the yearly rent can be quantified at £9,600 and this has been included within the accounts as both income and expenditure in line with the Charities SORP (FRS 102).

FINANCIAL INSTRUMENTS
Financial Instruments

Cash

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

Trade Debtors

Trade debtors are amounts due from customers for the sale of goods and services performed in the ordinary course of business.
Trade debtors are recognised initially at the transaction price and represent the full value of the goods and services charged to customers, including any amounts charged on for third parties.

Trade Creditors

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of business from suppliers.

Accounts payable are classified as current liabilities if the company does not have conditional right, at the end of the reporting period, to defer settlement of the creditor for at least twelve months after the reporting date. If there is an unconditional right to defer settlement for at least twelve months after the reporting date they are represented as non current liabilities.

Borrowings

Interest bearing borrowings are initially recorded at fair value, net of transaction costs. Interest bearing borrowings are subsequently carried at amortised cost, with the difference between the proceeds, net of transaction costs, and the amount due on redemption being recognised as a charge to the statement of financial activities over the period of the relevant borrowing.

Provisions and contingencies

Provisions are recognised when the organisation has a present legal or constructive obligation as a result of past events; it is probable that an outflow of resources will be required to settle the obligation; and the amount of the obligation can be estimated reliably.

continued...

2. DONATIONS AND LEGACIES

	2026	2025
	£	£
Donations	21,110	24,128
Grants	197,153	176,985
	218,263	201,113

Grants received, included in the above, are as follows:

	2026	2025
	£	£
National Lottery Community Fund Scotland	35,000	32,529
Elevate Great ERF (formerly Cattanach Trust)	23,948	25,500
Kilgallioch Wind Farm Community Fund	500	4,500
D & G Council (Children & Families Social Work)	54,467	54,267
Cash for Kids	3,501	1,495
Postcode Community Trust	-	30,000
Community Led Local Development Fund	-	5,868
Scottish Government CMHWF	26,550	9,439
Scottish Government PNIMH	27,616	13,384
Scottish Children's Lottery Trust	1,000	-
Tesco Groundwork UK	1,000	-
William Grant Foundation	23,571	-
Other grants	-	3
	197,153	176,985

3. OTHER TRADING ACTIVITIES

	2026	2025
	£	£
Fundraising events	4,569	1,398

4. INVESTMENT INCOME

	2026	2025
	£	£
Deposit account interest	116	171

continued...

5. SUPPORT COSTS

	Governance costs
	£
Welfare	5,627

Summary of Governance Costs

Accounts	2,828.00
Accounts Home-start Dumfries	1,800.00
Payroll	999.34
Total	5,627.34

6. NET INCOME/(EXPENDITURE)

Net income/(expenditure) is stated after charging/(crediting):

	2026	2025
	£	£
Depreciation - owned assets	444	369

7. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 March 2026 nor for the year ended 31 March 2025.

TRUSTEES' EXPENSES

There were no trustees' expenses paid for the year ended 31 March 2026 nor for the year ended 31 March 2025.

8. STAFF COSTS

The average monthly number of employees during the year was as follows:

	2026	2025
Senior Co-ordinator	1	1
Office & Administration	2	2
Group Support Staff	3	2
Family Support/Volunteer Co-ordinator	1	1
Family Support Worker	1	1
	8	7

No employees received emoluments in excess of £60,000.

continued...

9. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted funds £	Restricted funds £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	108,397	92,716	201,113
Other trading activities	1,398	-	1,398
Investment income	171	-	171
Total	109,966	92,716	202,682
EXPENDITURE ON			
Charitable activities			
Welfare	87,521	88,013	175,534
NET INCOME	22,445	4,703	27,148
Transfers between funds	(21,103)	21,103	-
Net movement in funds	1,342	25,806	27,148
RECONCILIATION OF FUNDS			
Total funds brought forward	67,462	33,966	101,428
TOTAL FUNDS CARRIED FORWARD	68,804	59,772	128,576

10. TANGIBLE FIXED ASSETS

	Fixtures and fittings £	Computer equipment £	Totals £
COST			
At 1 April 2025 and 31 March 2026	3,221	3,940	7,161
DEPRECIATION			
At 1 April 2025	2,390	2,496	4,886
Charge for year	83	361	444
At 31 March 2026	2,473	2,857	5,330
NET BOOK VALUE			
At 31 March 2026	748	1,083	1,831
At 31 March 2025	831	1,444	2,275

continued...

11. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2026	2025
	£	£
Social security and other taxes	-	1,529
Accrued expenses	3,176	3,313
	3,176	4,842

12. MOVEMENT IN FUNDS

	At 1.4.25	Net movement in funds	Transfers between funds	At 31.3.26
	£	£	£	£
Unrestricted funds				
General fund	51,131	23,792	(11,177)	63,746
Redundancy Fund	17,673	117	4,410	22,200
	68,804	23,909	(6,767)	85,946
Restricted funds				
Cash For Kids	221	114	-	335
Big Lottery Family Groups	14,670	20,752	4,127	39,549
Volunteer Funding	6,199	(3,860)	(1)	2,338
Perinatal and Infant Mental Health Fund	3,881	(6,374)	2,493	-
Mums in Mind	9,415	(9,563)	148	-
Early Relationships Fund	25,386	3,264	-	28,650
	59,772	4,333	6,767	70,872
TOTAL FUNDS	128,576	28,242	-	156,818

Net movement in funds, included in the above are as follows:

	Incoming resources	Resources expended	Movement in funds
	£	£	£
Unrestricted funds			
General fund	104,220	(80,428)	23,792
Redundancy Fund	117	-	117
	104,337	(80,428)	23,909
Restricted funds			
Cash For Kids	3,501	(3,387)	114
Big Lottery Family Groups	62,549	(41,797)	20,752
Volunteer Funding	(2)	(3,858)	(3,860)
Perinatal and Infant Mental Health Fund	27,616	(33,990)	(6,374)
Mums in Mind	(1)	(9,562)	(9,563)
Early Relationships Fund	23,948	(20,684)	3,264
Holiday Activities	1,000	(1,000)	-
	118,611	(114,278)	4,333
TOTAL FUNDS	222,948	(194,706)	28,242

continued...

12. MOVEMENT IN FUNDS - continued

Comparatives for movement in funds

	At 1.4.24	Net movement in funds	Transfers between funds	At 31.3.25
	£	£	£	£
Unrestricted funds	67,462	22,445	(21,103)	68,804
Restricted funds				
Family Support/Volunteer Co-ordinator	5,696	(17,105)	11,409	-
Cash For Kids	461	(240)	-	221
Support Worker	4,951	(3,250)	(1,701)	-
Big Lottery Family Groups	17,959	(15,289)	12,000	14,670
Volunteer Funding	4,294	1,905	-	6,199
Loneliness & Isolation Fund	605	-	(605)	-
Perinatal and Infant Mental Health Fund	-	3,881	-	3,881
Mums in Mind	-	9,415	-	9,415
Early Relationships Fund	-	25,386	-	25,386
	33,966	4,703	21,103	59,772
TOTAL FUNDS	101,428	27,148	-	128,576

Comparative net movement in funds included in the above are as follows:

	Incoming resources	Resources expended	Movement in funds
	£	£	£
Unrestricted funds	109,966	(87,521)	22,445
Restricted funds			
Family Support/Volunteer Co-ordinator	-	(17,105)	(17,105)
Cash For Kids	1,495	(1,735)	(240)
Support Worker	-	(3,250)	(3,250)
Big Lottery Family Groups	32,529	(47,818)	(15,289)
Volunteer Funding	4,501	(2,596)	1,905
Perinatal and Infant Mental Health Fund	19,252	(15,371)	3,881
Mums in Mind	9,439	(24)	9,415
Early Relationships Fund	25,500	(114)	25,386
	92,716	(88,013)	4,703
TOTAL FUNDS	202,682	(175,534)	27,148

Purpose of Unrestricted Funds:

General - for the general purposes of the charity.

Redundancy - general funds set aside by the Trustees to cover expenses in the event of staff redundancies.

Purpose of Restricted Funds:

continued...

12. MOVEMENT IN FUNDS - continued

Cash for Kids - to help support social activities / food provision for families during the school holidays.

Big Lottery Family Groups - Funding for 5 family support groups around Wigtownshire.

Volunteer Funding - funding to support our volunteer project.

Early Relationships Fund - funding for a 3 year Family Support Worker post. Delivering intensive support and parenting programmes in family homes and group settings.

Perinatal and Infant Mental Health Fund - funding received to extend specialist support to parents during pregnancy and the early years of their childs life and to allow intensive support to be provided to parents along side the Infant Mental Health Team.

Mums in Mind - funding provided to help give mothers and female carers opportunities to focus on their own mental health and resilience.

Holiday Activities - funding from Tesco Stronger Starts to deliver a Summer and October holiday programme of activities designed to support family wellbeing, strengthen relationships and reduce isolation. This funding was fully spent in the year.

13. CONTINGENT LIABILITIES

Debt on Withdrawal from the Growth Plan:

When an employer withdraws from a multi-employer defined benefit pension scheme where it is in deficit, the employer must by law, pay its share of the deficit, calculated on a statutory basis known as the buy-out valuation basis. The estimated cost of withdrawal to our organisation has been calculated to be £573. This figure has an effective date of 30th September 2025.

We receive annual updates from the Pensions Trust, follow their guidance and are making additional annual contributions to the deficit. We are fully aware of the extent of the debt and do not intend to withdraw from the Growth Plan. The additional pension contributions paid by us are not significant in our view. We do not believe that our Going Concern Status is affected in light of this development.

14. RELATED PARTY DISCLOSURES

Leia McKie, daughter of the Senior Co-ordinator is employed by the charity. £7,290.05 was incurred by the charity in relation to this employment for the year ended 31 March 2026.

15. POST BALANCE SHEET EVENTS

Since the Balance Sheet date, as a result of the conversion of the charitable company (ceased as of 20 July 2026), the charity is now a Scottish Charitable Incorporated Organisation (SCIO), incorporated 20 July 2026.
This will have no financial effect on the accounts.

	2026 £	2025 £
INCOME AND ENDOWMENTS		
Donations and legacies		
Donations	21,110	24,128
Grants	197,153	176,985
	218,263	201,113
Other trading activities		
Fundraising events	4,569	1,398
Investment income		
Deposit account interest	116	171
Total incoming resources	222,948	202,682
EXPENDITURE		
Charitable activities		
Wages	128,436	118,085
Social security	2,982	3,917
Pensions	10,157	8,032
Travel expenses	4,306	5,339
Computer expenses	1,687	3,327
Insurance	1,444	1,306
Printing, stationery & postage	1,369	1,243
Telephone	1,604	1,808
Family activities	17,631	13,977
Sundry expenses	4,390	2,105
Office Rent	9,600	9,600
HS Levy	2,250	1,854
Training	2,765	1,139
Bank charges	14	-
Fixtures and fittings	83	21
Computer equipment	361	348
	189,079	172,101
Support costs		
Governance costs		
Accountancy and legal fees	5,627	3,433
Total resources expended	194,706	175,534
Net income	28,242	27,148