

One Step Borders SCIO

A Scottish Charitable Incorporated Organisation
Annual Report and Financial Statements

for the Year Ended 30 November 2025

One Step Borders SCIO

Contents (continued)

Reference and Administrative Details	1
Trustees' Report	2 to 3
Statement of Trustees' Responsibilities	4
Independent Examiner's Report	5
Statement of Financial Activities	6
Balance Sheet	7
Notes to the Financial Statements	8 to 12

One Step Borders SCIO

Reference and Administrative Details

Chief Executive Officer	A Kennedy
Trustees	M MacVicar J Baker I Steele B Millar
Charity Registration Number	SC051374
Principal Office	The Living Room Tweedmill Industrial Estate Dunsdale Road Selkirk TD7 5DZ
Independent Examiner	Deans Chartered Accountants 27 North Bridge Street Hawick TD9 9BD

One Step Borders SCIO

Trustees' Report

The trustees present the annual report together with the financial statements of the charity for the year ended 30 November 2025.

Objectives and activities

Objects and aims

The charity aims to support young people aged 16-25 across the Scottish Borders to overcome emotional and mental health challenges through 1-1 and group activities.

Achievements and performance

2025 marks One Step Borders' 10th year supporting young people.

Key achievements this year include:

- 618 young people supported 1:1
- 400+ supported through groups and outreach
- 4,689 total sessions delivered
- 200+ virtual sessions
- 65 REWIND trauma sessions
- 21,333 travelled
- Engagement up 0.5%; outcomes up 1%
- YPI Jedburgh project secured £3,000
- 12-15 volunteer trainee counsellors
- Strong partnerships: CAMHS, Social Work, Housing, Borders College, Food Banks

A 10-year anniversary event was held in July 2025.

Financial review

Policy on reserves

The trustees set a target of 3 months' operating costs to hold in reserve.

Trustees and officers

The trustees and officers serving during the year and since the year end were as follows:

Trustees:	M MacVicar
	J Baker
	I Steele
	B Millar (appointed 1 March 2025)

Chief Executive Officer:	A Kennedy
--------------------------	-----------

Structure, governance and management

Nature of governing document

The charity is a Scottish Charitable Incorporated Organisation (SCIO) and as such is governed by its constitution.

One Step Borders SCIO

Trustees' Report (continued)

Recruitment and appointment of trustees

Trustees are elected at the Annual General Meeting.

The annual report was approved by the trustees of the charity on 20 January 2026 and signed on its behalf by:

A handwritten signature in black ink, appearing to read 'M MacVicar', followed by a checkmark.

.....
M MacVicar
Trustee

One Step Borders SCIO

Statement of Trustees' Responsibilities

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

The law applicable to charities requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that period. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities and Trustee Investment (Scotland) Act 2005, the applicable Charities Accounts (Scotland) Regulations 2006, and the provisions of the constitution. The trustees are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

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

Approved by the trustees of the charity on 20 January 2026 and signed on its behalf by:



.....
M MacVicar
Trustee

One Step Borders SCIO

Independent Examiner's Report to the trustees of One Step Borders SCIO

I report to the trustees on my examination of the accounts of One Step Borders SCIO for the year ended 30 November 2025.

Responsibilities and basis of report

As the charity trustees of One Step Borders SCIO you are responsible for the preparation of the accounts in accordance with the requirements of the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended). You are satisfied that the audit requirement of Regulation 10(1) (a) to (c) of the 2006 Accounts Regulations does not apply.

I report in respect of my examination of the One Step Borders SCIO's accounts carried out under section 44 (1)(c) of the 2005 Act and section 145 of the 2011 Act. In carrying out my examination I have followed the requirements of Regulation 11 of the Charities Accounts (Scotland) Regulations 2006 (as amended). 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 view given by the accounts.

Independent examiner's statement

Since the charity has prepared its accounts on an accruals basis and is also registered in Scotland your examiner must be a member of a body listed in Regulation 11(2) of the Charities Accounts (Scotland) Regulations 2006 (as amended). I can confirm that I am qualified to undertake the examination because I am a registered member of ICAS, which is one of the listed bodies.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

1. accounting records were not kept in respect of One Step Borders SCIO as required by section 44(1)(a) of the 2005 Act and Regulation 4 of the Charities Accounts (Scotland) Regulations 2006 (as amended); or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements Regulation 8 of the Charities Accounts (Scotland) Regulations 2006 (as amended).

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

.....
David Campbell
Chartered Accountants
ICAS

27 North Bridge Street
Hawick
TD9 9BD

20 January 2026

One Step Borders SCIO

Statement of Financial Activities for the Year Ended 30 November 2025

	Note	Unrestricted funds £	Restricted funds £	Total 2025 £
Income and Endowments from:				
Donations and legacies	2	2,037	151,609	153,646
Other trading activities	3	<u>1,569</u>	<u>-</u>	<u>1,569</u>
Total income		<u>3,606</u>	<u>151,609</u>	<u>155,215</u>
Expenditure on:				
Charitable activities	4	<u>(2,829)</u>	<u>(152,056)</u>	<u>(154,885)</u>
Total expenditure		<u>(2,829)</u>	<u>(152,056)</u>	<u>(154,885)</u>
Net income/(expenditure)		777	(447)	330
Gross transfers between funds		<u>(447)</u>	<u>447</u>	<u>-</u>
Net movement in funds		330	-	330
Reconciliation of funds				
Total funds brought forward		<u>28,509</u>	<u>-</u>	<u>28,509</u>
Total funds carried forward	13	<u>28,839</u>	<u>-</u>	<u>28,839</u>
	Note	Unrestricted funds £	Restricted funds £	Total 2024 £
Income and Endowments from:				
Donations and legacies	2	13,349	97,734	111,083
Other trading activities	3	<u>26,792</u>	<u>-</u>	<u>26,792</u>
Total income		<u>40,141</u>	<u>97,734</u>	<u>137,875</u>
Expenditure on:				
Charitable activities	4	<u>(46,796)</u>	<u>(97,734)</u>	<u>(144,530)</u>
Total expenditure		<u>(46,796)</u>	<u>(97,734)</u>	<u>(144,530)</u>
Net expenditure		<u>(6,655)</u>	<u>-</u>	<u>(6,655)</u>
Net movement in funds		(6,655)	-	(6,655)
Reconciliation of funds				
Total funds brought forward		<u>35,164</u>	<u>-</u>	<u>35,164</u>
Total funds carried forward	13	<u>28,509</u>	<u>-</u>	<u>28,509</u>

One Step Borders SCIO

(Registration number: SC051374) Balance Sheet as at 30 November 2025

	Note	2025 £	2024 £
Current assets			
Debtors	10	2,510	459
Cash at bank and in hand	11	<u>93,067</u>	<u>103,716</u>
		95,577	104,175
Creditors: Amounts falling due within one year	12	<u>(66,738)</u>	<u>(75,666)</u>
Net assets		<u>28,839</u>	<u>28,509</u>
Funds of the charity:			
Unrestricted income funds			
Unrestricted funds		<u>28,839</u>	<u>28,509</u>
Total funds	13	<u>28,839</u>	<u>28,509</u>

The financial statements on pages 6 to 12 were approved by the trustees, and authorised for issue on 20 January 2026 and signed on their behalf by:


.....
M MacVicar
Trustee

One Step Borders SCIO

Notes to the Financial Statements for the Year Ended 30 November 2025

1 Accounting policies

Statement of compliance

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective October 2019) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Charities Accounts (Scotland) Regulations 2006.

Basis of preparation

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

The accounts are presented in £ and are rounded to the nearest £1.

Going concern

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

Income and endowments

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

Donations and legacies

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

Expenditure

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

Raising funds

These are costs incurred in attracting voluntary income, the management of investments and those incurred in trading activities that raise funds.

Charitable activities

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Support costs

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

Governance costs

These include the costs attributable to the charity's compliance with constitutional and statutory requirements, including audit, strategic management and trustees meetings and reimbursed expenses.

One Step Borders SCIO

Notes to the Financial Statements for the Year Ended 30 November 2025 (continued)

Government grants

Government grants are recognised based on the accrual model and are measured at the fair value of the asset received or receivable. Grants are classified as relating either to revenue or to assets. Grants relating to revenue are recognised in income over the period in which the related costs are recognised. Grants relating to assets are recognised over the expected useful life of the asset. Where part of a grant relating to an asset is deferred, it is recognised as deferred income.

Cash and cash equivalents

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

Fund structure

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

Restricted income funds are those donated for use in a particular area or for specific purposes, the use of which is restricted to that area or purpose.

2 Income from donations and legacies

	Unrestricted funds General £	Restricted funds £	Total 2025 £	Total 2024 £
Donations and legacies;				
Donations	2,037	-	2,037	7,300
Grants, including capital grants;				
Government grants	-	53,860	53,860	-
Grants from other charities	-	97,749	97,749	103,783
	<u>2,037</u>	<u>151,609</u>	<u>153,646</u>	<u>111,083</u>

3 Income from other trading activities

	Unrestricted funds General £	Total funds £
Other income from other trading activities	<u>1,569</u>	<u>1,569</u>
Total for 2025	<u>1,569</u>	<u>1,569</u>
Total for 2024	<u>26,792</u>	<u>26,792</u>

One Step Borders SCIO

Notes to the Financial Statements for the Year Ended 30 November 2025 (continued)

4 Expenditure on charitable activities

	Note	Unrestricted funds General £	Restricted funds £	Total funds £
General costs		643	71,883	72,526
Staff costs		-	74,673	74,673
Allocated support costs		2,173	5,009	7,182
Governance costs		13	491	504
Total for 2025		2,829	152,056	154,885
Total for 2024		46,796	97,734	144,530

5 Analysis of governance and support costs

Governance costs

	Unrestricted funds General £	Restricted funds £	Total 2025 £
Independent examiner fees			
Examination of the financial statements	13	491	504
	<u>13</u>	<u>491</u>	<u>504</u>

6 Trustees remuneration and expenses

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

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

7 Staff costs

The aggregate payroll costs were as follows:

	2025 £	2024 £
Staff costs during the year were:		
Wages and salaries	71,722	73,578
Social security costs	434	1,995
Pension costs	1,393	1,581
Other staff costs	1,124	1,955
	<u>74,673</u>	<u>79,109</u>

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

One Step Borders SCIO

Notes to the Financial Statements for the Year Ended 30 November 2025 (continued)

	2025 No	2024 No
Employees	<u>4</u>	<u>5</u>

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

8 Independent examiner's remuneration

	2025 £	2024 £
Examination of the financial statements	<u>504</u>	<u>555</u>

9 Taxation

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

10 Debtors

	2025 £	2024 £
Prepayments	970	459
Other debtors	<u>1,540</u>	<u>-</u>
	<u>2,510</u>	<u>459</u>

11 Cash and cash equivalents

	2025 £	2024 £
Cash at bank	<u>93,067</u>	<u>103,716</u>

12 Creditors: amounts falling due within one year

	2025 £	2024 £
Other taxation and social security	912	398
Pension scheme creditor	299	259
Accruals	2,320	2,031
Deferred income	<u>63,207</u>	<u>72,978</u>
	<u>66,738</u>	<u>75,666</u>

One Step Borders SCIO

Notes to the Financial Statements for the Year Ended 30 November 2025 (continued)

13 Funds

	Balance at 1 December 2024 £	Incoming resources £	Resources expended £	Transfers £	Balance at 30 November 2025 £
Unrestricted funds					
General	28,509	3,606	(2,829)	(447)	28,839
Restricted funds	<u>-</u>	<u>151,609</u>	<u>(152,056)</u>	<u>447</u>	<u>-</u>
Total funds	<u>28,509</u>	<u>155,215</u>	<u>(154,885)</u>	<u>-</u>	<u>28,839</u>
		Balance at 1 December 2023 £	Incoming resources £	Resources expended £	Balance at 30 November 2024 £
Unrestricted funds					
General		35,164	40,141	(46,796)	28,509
Restricted funds		<u>-</u>	<u>97,734</u>	<u>(97,734)</u>	<u>-</u>
Total funds		<u>35,164</u>	<u>137,875</u>	<u>(144,530)</u>	<u>28,509</u>

14 Analysis of net assets between funds

	Unrestricted funds General £	Restricted funds £	Total funds at 30 November 2025 £
Current assets	31,159	64,418	95,577
Current liabilities	<u>(2,320)</u>	<u>(64,418)</u>	<u>(66,738)</u>
Total net assets	<u>28,839</u>	<u>-</u>	<u>28,839</u>
	Unrestricted funds General £	Restricted funds £	Total funds at 30 November 2024 £
Current assets	44,067	60,108	104,175
Current liabilities	<u>(15,558)</u>	<u>(60,108)</u>	<u>(75,666)</u>
Total net assets	<u>28,509</u>	<u>-</u>	<u>28,509</u>

15 Related party transactions

There were no related party transactions in the year.

Document

Name	O35 Charity Accounts 2025 - final.pdf
Creator	Madeline Hunter (madeline@deansca.co.uk)
Date	20 January 2026 15:37:18 UTC
Identifier	04beff48-8ff4-4325-8980-bf6b363c04ab

Signers

melmacvicar@gmail.com

E-mail	melmacvicar@gmail.com
Signed	23 January 2026 10:13:00 UTC
IP address	5.181.59.134