

Pregnancy Counselling & Care (Scotland)

Trustees' Annual Report

and Financial Statements

For the Year Ended

31 March 2026

Company Number: SC173781

Charity Number: SC026943

Pregnancy Counselling & Care (Scotland)

Report and Financial Statements
For the Year Ended 31 March 2026

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Pregnancy Counselling & Care (Scotland)

Trustees' Annual Report
For the Year Ended 31 March 2026

The trustees of the charity (who for the purposes of company law are the directors of the limited company) are pleased to present their report and the financial statements for the year to 31 March 2026.

Reference and Administrative Information

Company registration:	SC173781 Company Limited by Guarantee
Charity registration:	Scottish Charity SC026943
Registered office:	1 Lochside View Edinburgh EH12 9DH

Directors & Trustees

The following are current trustees of the charity and directors of the company:

Theresa Sutherland	Chair
Monica Banks	Treasurer
Lindsay Bryce Mackay	(appointed 25 November 2025)
Vicki Craik	
Anthea Donaghue	
Tuva Kahrs	
Jill McClure	(appointed 12 May 2025)
Alice Normand	

The following also served as a trustee during the year:

Michael Deane	(resigned 23 March 2026)
Theresa Watt	(resigned 1 June 2026)

Senior Staff

Chief Executive Officer:	Lucy Aitchison

Bankers:	Royal Bank of Scotland PLC 2 Bernard Street Leith Edinburgh, EH6 6PU
Independent Examiner:	Paul M. Clelland C.A. 74 Norse Road Glasgow G14 9EF

Pregnancy Counselling & Care (Scotland)

Trustees' Annual Report
For the Year Ended 31 March 2026

Structure, Governance and Management

Pregnancy Counselling & Care (Scotland) is a company limited by guarantee and not having a share capital (company number SC173781). The liability of the members is limited to £1 each. The company is governed by the terms of its Memorandum & Articles of Association and is a registered Scottish charity (charity number SC026943).

Recruitment and Appointment of Board of Trustees
Prospective trustees are required to complete an application form and be interviewed before being co-opted if a meeting of the Board agrees. The trustees from time to time shall be the only members. A trustee shall automatically become a member on becoming a trustee. Such membership shall cease on the termination of the trusteeship.

Induction and Training of Directors
All new board members are invited to attend an induction training session to help them familiarise themselves with the work of the organisation. Ongoing training is provided to trustees as required.

Strategic Planning
The trustees hold a Board meeting every eight weeks. At these Board meetings, reports are presented by the Chief Executive Officer regarding the day to day running of PCCS, and the trustees agree the broad strategy and areas of activity of the charity.

Health and Safety
The board continue to be responsible for ensuring regular risk assessments and procedures are carried out and followed. The risk register is updated on an annual basis and any new regulations or actions requiring implementation are fed back to staff.

Other reference and administrative information, including the names of trustees who served during the year or since, is shown on page 2.

Objectives and Activities

Pregnancy Counselling & Care Scotland (PCCS) is a long-standing Edinburgh charity providing life-changing emotional and practical support around pregnancy and early parenting through our two services:

- **Specialist Perinatal Counselling Service** for those facing pregnancy-related challenges
- **Baby Bank** which supplies essential clothing, toys and equipment to families with children under two to reduce the impact of poverty

Our work is powered by volunteers and funded almost entirely through charitable trusts, foundations and public donations. We pride ourselves on being a charity which is having a major positive impact on our local community, whilst spending the absolute minimum on delivering its services.

Our Vision: Nobody is left alone to struggle with pregnancy, loss or early parenthood

Our Mission: To support families and individuals during pregnancy and early parenthood, or at times of loss, by providing practical and emotional support

Our Objectives:

- To provide professional counselling to anyone who is struggling as a result of pregnancy, childbirth, baby loss, miscarriage, termination, stillbirth or infertility
- To supply baby equipment, clothes and toys to families experiencing poverty

Achievements and Performance

A Year That Changed PCCS

Some years mark a turning point, and 2025/26 was one of them for PCCS.

This year, we brought our Baby Bank and Specialist Perinatal Counselling Service together under one roof in our new home at Lochside View. More than simply a change of address, this move has transformed our ability to support families, creating welcoming spaces for clients, expanding our Baby Bank and providing room for our volunteers and services to grow.

That growth came at a time when more families than ever needed our help. Across Edinburgh and the Lothians, increasing financial hardship, poor mental health and the lasting impact of pregnancy, baby loss and early parenthood meant more people turned to PCCS for practical and emotional support.

Thanks to the dedication of our staff, volunteers, supporters and funders, we responded by supporting **663 families**, delivering **1,002 Baby Packs**, providing **1,307 specialist counselling sessions**, and welcoming **76 volunteers** who gave more than **4,500 hours** of their time.

Behind every one of those numbers is a person whose life became a little safer, a little easier or a little more hopeful. A parent able to bring their baby home with confidence. Someone finding hope after loss. A family discovering they were not alone.

As we look ahead to celebrating our 50th anniversary, this report reflects not only what has been achieved over the past year, but the collective compassion of everyone who makes PCCS possible. Together, we are building a stronger future where every family can access the support they need, whenever they need it.

2025-26 At a Glance

- **663** Families supported
- **746** Babies received practical support
- **1,002** Baby Packs delivered
- **110,261** Essential items redistributed
- **£1.1 million** Equivalent value of donated items
- **236** People received specialist counselling
- **1,307** Counselling sessions delivered
- **76** Regular volunteers
- **4,520** Volunteer hours contributed
- **Christmas Service** 489 children received Christmas gifts - **60% increase on 2024**
- **170 tonnes** Carbon emissions saved through reuse

Achievements and Performance (continued)

Why Our Work Matters

The arrival of a baby should be a time of hope and excitement. Yet for many families across Edinburgh and the Lothians, pregnancy and early parenthood are overshadowed by poverty, poor mental health, loss or crisis.

Some parents struggle to afford even the most basic items needed to welcome a baby safely. Others are coping with the devastating impact of miscarriage, stillbirth, neonatal loss, birth trauma, infertility or overwhelming anxiety during pregnancy and early parenthood. Many experience both practical hardship and emotional distress at the same time.

These challenges rarely happen in isolation. Financial insecurity can increase stress and anxiety. Poor mental health can make it harder to prepare for a baby's arrival or to bond with a new child. Families experiencing domestic abuse, homelessness, social isolation or insecure immigration status often face multiple barriers to accessing the support they need. Without timely intervention, these pressures can affect not only parents, but also babies, siblings and the wider family.

At the same time, statutory services continue to face increasing demand. Families often face long waits for specialist mental health support or find they do not meet referral thresholds, while the cost of buying essential baby equipment has become unaffordable for many households.

Our two services work together to provide practical and emotional support at the moments when it matters most.

Everything we do is guided by one simple belief:

Nobody should be left alone to struggle with pregnancy, loss or early parenthood.

Building for the Future

Some years bring gradual progress. Others become defining moments.

For PCCS, 2025/26 was a year of transformation.

Following the flood that forced us to leave our Granton premises in January 2024, The Gyle Shopping Centre generously provided us with a vacant retail unit, allowing our Baby Bank to continue operating without interruption. We were also able to use a private counselling room within the shopping centre, alongside a second therapy room in the east of the city, ensuring both of our services continued throughout this challenging period.

Eighteen months later, when our temporary unit was needed by a new retailer, we took the exciting step of moving just across the road into our permanent home within the third sector hub at Lochside View, Edinburgh Park. For the first time our Baby Bank and Counselling Service are together under one roof, creating a welcoming space where practical and emotional support work side by side.

Our new premises have expanded what we are able to offer. The Baby Bank now has 85% more storage space, allowing us to accept more donations, hold a wider range of equipment and prepare more bespoke Baby Packs. Purpose-built volunteer workspaces have enabled us to grow our volunteer team and welcome more corporate groups.

Our counselling service now benefits from dedicated therapy rooms, providing greater flexibility and safe, confidential spaces for clients. We have also expanded counselling to five days a week, while continuing to offer online sessions.

Achievements and Performance (continued)

Alongside relocating, we expanded our staff team, welcomed 36 new volunteers, strengthened partnerships and invested in systems that improve the quality and sustainability of our services, for example our data streamlining project, or the breastfeeding and weaning support packs sent out with every breast pump or highchair requested. As we move into our 50th anniversary year, we are better placed than ever to respond to growing need and continue changing lives for years to come.

Baby Bank

Every baby deserves the best possible start

Preparing for a new baby should be a joyful experience. Yet for many families across Edinburgh and the Lothians, it is overshadowed by financial hardship, insecure housing, domestic abuse, poor mental health or other life-changing circumstances. For some, buying a cot or pram simply isn't possible. Others arrive in the city with nothing, fleeing violence or rebuilding their lives after crisis.

Working closely with midwives, health visitors, social workers and voluntary organisations, we provide free, bespoke Baby Packs tailored to the individual needs of each family. From Moses baskets and prams to clothing, toys and toiletries, every item is carefully checked and packed by our volunteers with care.

Demand for our service has continued to grow. During 2025/26 we supported **663 families** through **1,001 referrals**, helping **746 babies** across Edinburgh and the Lothians. We delivered **1,002 Baby Packs** containing **110,261 essential items** - a 62% increase on the previous year.

Our reach continues to expand. We now work with **303 referring organisations**, a 33% increase on last year, including NHS professionals, social workers and third sector partners. Importantly, **80% of all Baby Packs** were delivered to postcode areas containing Scotland's most deprived communities, ensuring support reaches families facing the greatest inequalities.

Behind every Baby Pack is a family beginning parenthood with greater confidence, less stress and the reassurance that someone cares.

Baby Bank in Numbers

- 663 families
- 746 babies
- 1,001 referrals
- 1,002 Baby Packs
- 110,261 items
- 303 referral partners
- 80% delivered into SIMD 1 & 2 areas

"There is no other service that mirrors the work of PCCS anywhere in Edinburgh."

Bump Start Worker

More than Practical Support

Receiving a Baby Pack is about much more than receiving essential equipment.

For many families, it brings reassurance at one of the most stressful periods of their lives. Knowing they have somewhere safe for their baby to sleep, appropriate clothing and the everyday essentials needed for those first months allows parents to focus on welcoming their new baby rather than worrying about how they will cope financially.

Achievements and Performance (continued)

Feedback from families demonstrates the difference this support makes.

85% told us that receiving a Baby Pack improved their mental health and reduced anxiety, while almost **nine out of ten** rated our service 5 out of 5.

Many families tell us that our support arrives at exactly the right moment.

> *"It allows parents to focus on their relationship with their new baby rather than the stress of how they will cope."*

Others explain how practical support creates opportunities to rebuild their lives.

> *"The help from you guys was honestly breathtaking… it allowed us to scrape together a deposit to move to a safe, quiet area. I feel that we as a family are safe now."*

Every story reminds us that a Baby Pack is never just a collection of donated items. It represents hope, dignity and the confidence to move forward.

Who We Support

Every family we support has a unique story, but all share the same hope: to give their baby the best possible start in life.

During 2025/26, we supported families from across Edinburgh and the Lothians, representing a wide range of backgrounds, cultures and life circumstances. Around two-thirds of those we helped identified as African, Asian or another non-UK ethnic background, while many others were rebuilding their lives after seeking refuge or asylum in Scotland. We are committed to providing a welcoming and inclusive service where every family is treated with dignity, compassion and respect.

The families we support also come from a wide range of circumstances. While more than half of those referred (56%) were unemployed, almost one in four were in employment, on maternity leave or studying. This reflects the increasing financial pressures facing many households, where employment alone does not always provide enough financial security to meet the significant costs of preparing for a new baby.

Need for support spans every stage of adulthood. Almost half of those referred (49%) were aged between 25 and 34, while a further 21% were aged 35 to 44. These figures demonstrate that practical hardship can affect families regardless of age or stage of life.

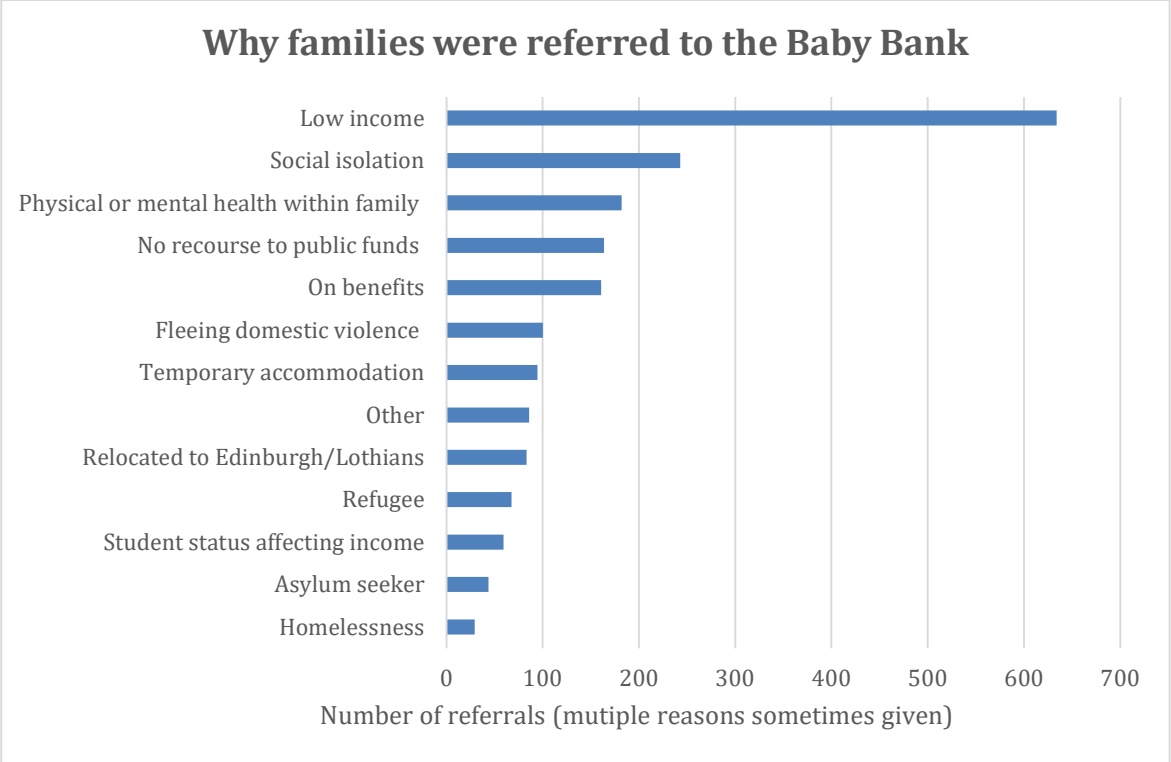
Although these statistics help us understand who we support, they tell only part of the story. Behind every referral is a family navigating circumstances that are often complex, unexpected and deeply personal.

Understanding Need

No two referrals to our Baby Bank are the same. While low income is the underlying factor in many referrals - accounting for one-third of all referral factors - families are often facing multiple challenges at once. These include social isolation, poor physical or mental health, domestic abuse, homelessness or temporary accommodation, as well as having no recourse to public funds. We also support families who have recently arrived in Edinburgh, including refugees and people seeking asylum, alongside student families, those receiving benefits and households with insecure incomes.

Our Baby Bank provides more than essential equipment. By removing some of the immediate pressures of preparing for a new baby, we help reduce stress, restore dignity and enable parents to focus on what matters most - welcoming their baby into a safe and loving environment.

Achievements and Performance (continued)



Trusted Partnerships

Our Baby Bank is built on partnership.

Every referral represents a professional recognising that practical support can make a significant difference to a family's wellbeing.

Midwives, health visitors, neonatal teams, GPs, social workers and voluntary organisations work alongside us to identify families who need support and ensure help reaches them quickly.

> *"The service is flexible, responsive and meets the needs of women and babies in immediate and desperate situations."*
>
> *Stepping Stones North Edinburgh*

Every Baby Pack is made possible through this partnership. The generosity of local donors, the commitment of our volunteers and the trust placed in us by hundreds of referral partners combine to ensure families receive the right support, at the right time, with dignity, compassion and care.

Achievements and Performance (continued)

Helping Families. Helping the Planet

Every donation to our Baby Bank creates value far beyond the family who receives it.

By giving high-quality baby equipment a second life, we reduce waste, prevent thousands of essential items from going to landfill and make parenting more affordable for families who need support most.

During 2025/26, PCCS redistributed **110,261 items**, representing an estimated replacement value of more than **£1.1 million** if purchased new.

Our environmental impact is equally significant. By reusing clothing, equipment and toys, we estimate that our Baby Bank prevented around **170 tonnes of carbon emissions**, demonstrating that supporting families and protecting the environment can go hand in hand.

As demand continues to grow, so does our ambition. Our new premises provide greater capacity to accept donations, welcome more volunteers and support even more families in the years ahead.

Every donated babygro, pram and toy tells the same story: when a community comes together, families flourish.

Specialist Perinatal Counselling

Counselling sessions increased from 606 to 1,307 in just two years.

Pregnancy and early parenthood are often portrayed as times of joy, but for many people they are also marked by grief, anxiety, trauma and uncertainty. Miscarriage, stillbirth, neonatal loss, fertility challenges, birth trauma and the emotional pressures of becoming a parent can have a profound impact on mental health, relationships and family life.

At PCCS, we believe that no one should have to face these experiences alone.

Our Specialist Perinatal Counselling Service provides compassionate, confidential counselling for anyone affected by pregnancy, baby loss or early parenthood. We support women, men and partners, offering a safe space to process difficult experiences, rebuild confidence and find hope for the future.

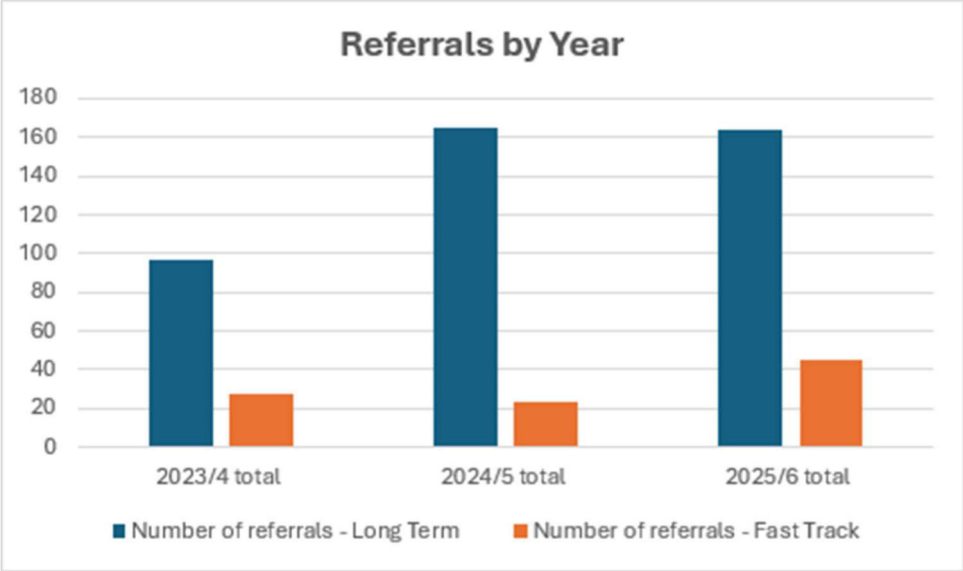
Demand for specialist counselling has continued to rise. During 2025/26, we received **209 referrals** and supported **236 clients**, delivering **1,307 counselling and assessment sessions**—more than double the number delivered just two years ago. Alongside our long-term counselling service, referrals to our Fast Track service almost doubled, ensuring that people experiencing the most urgent circumstances could access support as quickly as possible.

This year also marked an important milestone. Following our move to Lochside View, our counselling service now operates from **two dedicated counselling rooms**, allowing us to provide face-to-face counselling **five days a week (8am–7pm)**—a substantial increase in availability that has significantly improved access for clients alongside our continued online service.

Achievements and Performance (continued)

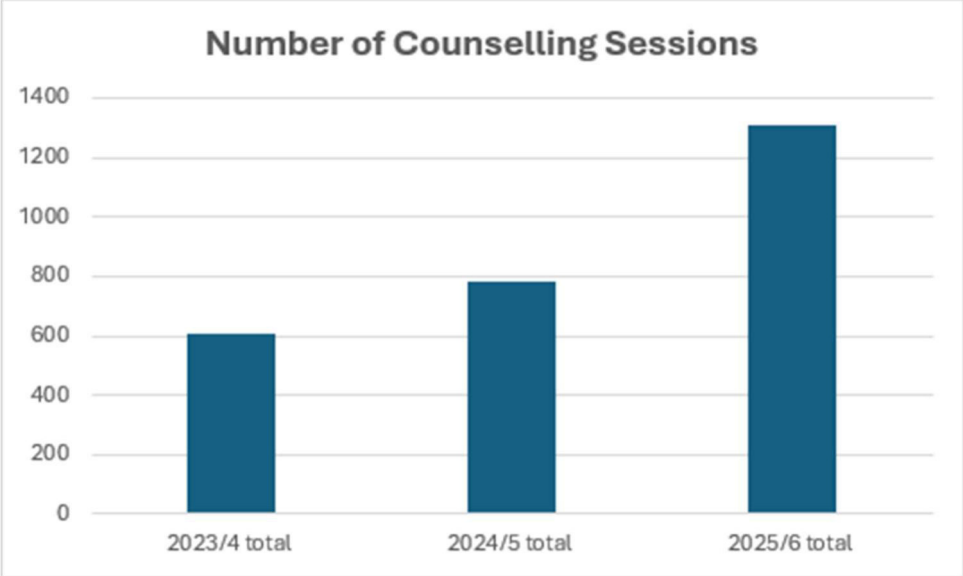
Growing Demand:

Demand for specialist counselling has increased by 67% in two years



Growing our Support:

The number of counselling sessions held more than doubled in two years



Measuring the Difference

Every counselling journey is unique, but our outcomes consistently demonstrate the positive impact of specialist support.

We use the **CORE Outcome Measure**, a nationally recognised tool used across counselling services to assess changes in psychological wellbeing throughout a client's counselling journey.

Achievements and Performance (continued)

In 2025/26:

- **85%** of clients began counselling experiencing levels of psychological distress associated with the clinical population.
- **83%** showed an improvement in their CORE scores by the end of counselling.
- **100%** of clients who completed our feedback survey said counselling had helped them feel better.
- **95%** reported feeling more confident in managing their situation.

These figures represent far more than successful outcomes. They represent parents finding hope after loss, individuals rebuilding confidence after trauma and families looking to the future with renewed strength.

> *"Honestly, this service saved my life. Counselling didn't solve everything, but it helped me move from simply existing to believing I could really live again."*

Voices of Hope

The true impact of counselling is best described by those who have experienced it.

> *"When I reached out to PCCS, that was when change started happening. I was listened to with great care, without judgement, and fully supported. I will always be thankful for the help I received."*
>
> *"Before counselling I had never felt so trapped in my own mind. These sessions helped me understand my feelings, make sense of my situation and see a way forward. I couldn't have reached this point without my counsellor's support."*
>
> *"I have been given back the joy in my life. The impact isn't only on me—it has changed life for my family too. My children have their fun, happy mum back."*

These stories remind us that counselling is about much more than reducing distress. It helps people rediscover hope, strengthen relationships and move forward with confidence.

Building a Sustainable Service

Our counselling service is delivered by a dedicated team of paid and volunteer counsellors whose compassion, professionalism and commitment make this life-changing support possible.

This year we continued to strengthen the service through investment in our people, improved facilities and new ways of ensuring long-term sustainability. We introduced a voluntary contribution model, inviting clients who are able to make an affordable donation towards the cost of their counselling. Access to counselling is never dependent on someone's ability to pay, ensuring that support remains available to everyone who needs it.

Demand for specialist perinatal counselling continues to grow, and we know there are many more people who could benefit from our service. Looking ahead, we will continue developing our volunteer counselling team, investing in high-quality clinical supervision and training, and expanding capacity so that more people can access timely, compassionate support.

Achievements and Performance (continued)

The Heart of PCCS

Everything we achieve is made possible by the generosity, compassion and commitment of our volunteers.

Across PCCS, volunteers play many different roles. They support families through specialist counselling, prepare bespoke Baby Packs, knit beautiful handmade items for babies, take part in corporate volunteering days and give their time, skills and experience in countless other ways. Together, they enable us to reach more families, respond more quickly and provide the high-quality support that defines PCCS.

> *"The volunteers are truly outstanding. They don't simply deliver baby items - they help families feel held, encouraged and cared for."*
>
> *NHS Health Visitor*

Our volunteer counsellors provide a safe, compassionate space for people navigating pregnancy loss, trauma, infertility and the challenges of early parenthood. Their professionalism and empathy help clients rebuild confidence, process difficult experiences and move forward with hope.

> *"She has literally changed my life and helped me on a path to understanding myself and my reactions to things better. I felt heard and understood, and I've developed so much more self-awareness and self-compassion."*
>
> *Counselling Client*

Volunteering with PCCS enriches lives in both directions. Many volunteers describe gaining confidence, developing new friendships and finding a renewed sense of purpose through supporting others, while members of our Knit & Natter group value the opportunity to connect, share skills and know their handmade items are helping local families.

Every hour volunteered represents an investment in stronger families and healthier babies across Edinburgh and the Lothians.

Volunteers in Numbers:

- 11 volunteer counsellors
- 76 Baby Bank volunteers
- 36 new volunteers welcomed
- 4,160 regular volunteer hours for Baby Bank
- 26 Corporate volunteering sessions
- 80+ Corporate volunteers
- 360 Corporate volunteer hours
- 10 volunteer board members
- Value of this volunteering is over £70,000 at National Living Wage
- 100% Would recommend volunteering with PCCS

Stronger Together: Partnership and Innovation

PCCS now works alongside more than 300 NHS, local authority and third-sector partners to ensure families receive practical and emotional support when they need it most.

Midwives, health visitors, social workers and third sector organisations know they can rely on us to respond quickly, particularly when families are facing urgent or complex circumstances.

Achievements and Performance (continued)

One referrer commented:

> *"I find the service really fast compared to other services that can take weeks."*

Another highlighted the importance of our inclusive approach:

> *"I find working with families who have no recourse to public funds very challenging. I find the Baby Bank proactive in engaging with families and non-discriminatory."*

Others described the wider impact our support has on families:

> *"The Baby Bank provided a huge bag of toys and clothes. Mum was delighted and it took a lot of pressure off her."*

Innovation has also played an important role in strengthening our services this year. Through the generosity of **Inov8**, who have been developing a bespoke digital Baby Pack system entirely **pro bono**, we are in the process of transforming the way our Baby Bank operates. The new platform digitises every stage of the journey—from receiving referrals and recording client needs, through to creating bespoke Baby Packs and tracking their completion by our volunteer team. This project is streamlining our processes, reducing administration, improving accuracy and reporting, and allows staff and volunteers to spend more time focusing on supporting families rather than paperwork.

Alongside this, we continued to expand corporate volunteering opportunities, welcomed university students on placement and worked with Community Payback teams, bringing additional skills, experience and capacity into the organisation.

By working together with our partners, we are creating a stronger network of support that enables families to access practical help, specialist counselling and compassionate care more quickly and effectively than any organisation could achieve alone.

Looking to the Future

As PCCS enters its 50th anniversary year, we do so with enormous gratitude for everyone who has helped shape our journey over the last five decades.

For fifty years, our mission has remained the same: to ensure that nobody has to face pregnancy, loss or early parenthood alone. While the challenges facing families have changed, the need for compassionate, practical and emotional support has never been greater.

The year ahead marks the beginning of an exciting new chapter. Building on the growth and transformation of 2025/26, we have launched our **Strategic Priorities 2026–2029**, providing a clear roadmap for the future of PCCS.

Over the next three years we will focus on:

Developing Services

Increasing the capacity and quality of both our Baby Bank and Specialist Perinatal Counselling Service, ensuring more families can access timely, high-quality support.

Raising Awareness

Helping more families and professionals understand the support available, while demonstrating the life-changing impact our services have across Edinburgh and the Lothians.

Achievements and Performance (continued)

Strengthening Infrastructure

Building a resilient, sustainable organisation through investment in our people, partnerships, technology and fundraising, ensuring PCCS continues to support future generations of families.

As we reach our special anniversary year, we also celebrate the extraordinary community that makes our work possible—our volunteers, staff, supporters, referral partners and funders.

For 50 years PCCS has stood beside families at some of life's most difficult and most precious moments. With your support, we will continue to do so for the next 50 years.

Financial Review

There was a net increase in funds of £15,677 over the year (previous year: net decrease of £25,288), comprising an increase of £12,850 in unrestricted funds and £2,827 in restricted funds. Details of income and expenditure during the year are shown in the statement of financial activities on page 17 and the accompanying notes to the accounts.

Income from charitable grants and donations increased from £155,216 (restated) to £249,771. The main grants are listed in note 2 to the accounts. This total included grants of £44,800 received in advance for the 2026-27 financial year. Regular income from grants, personal donations (both financial and material) and fundraising are vital sources to keep the charity in operation and we are very grateful to all our donors and fundraisers for their support.

Expenditure is detailed in notes 3 and 4 to the accounts. Staff costs increased due to cost of living increase and additional hours worked by existing staff. The other main cost increases were in counselling provision and baby bank delivery costs, as the charity met increasing demand for these services, as well as rent at the charity's new premises.

The movement of funds over the year is shown in note 8. Total funds held at the end of the year amounted to £142,879. Restricted funds of £44,800 have been carried forward, representing funding received in advance for the 2026-27 financial year. There is a fixed assets fund of £1,390. The balance of funds of £96,689 are held in the charity's general fund and represent the charity's free reserves, which is in line with the reserves policy level. Fundraising efforts will continue so that this position is maintained.

Donated goods and services

Generally, the value of donated goods for distribution is not included in the accounts as these have no value to the charity other than through distribution to beneficiaries as part of the Baby Bank service. However, some donations of new goods for redistribution to beneficiaries are included at estimated value to the charity where the charity would otherwise need to purchase these items. This had not been done previously so the figure for the prior year has been included as a restated amount within income and expenditure. The value of volunteer time has not been included.

Reserves Policy

The aim of the charity is to maintain reserves at a level equivalent to a minimum of three months of annual expenditure on charitable activities (around £65,000), and preferably six months (£130,000), as a contingency against any short-term drop in income. At present this goal has been achieved, with free reserves of £96,689 held at the year end. The trustees are satisfied with the level of reserves held.

Small Company Provisions

This report has been prepared taking advantage of the small companies' exemption of section 415A of the Companies Act 2006.

By Order of the Board



Name: Theresa Sutherland **Date:** 02 November 2026

Trustee and Director

Company Registration Number: SC173781

Report of the Independent Examiner
To the Trustees (Directors) of Pregnancy Counselling & Care (Scotland)

I report on the accounts of Pregnancy Counselling & Care (Scotland) for the year ended 31 March 2026, which are set out on pages 17 to 26.

Respective responsibilities of trustees and examiner

The trustees of the charity (directors of the company) are responsible for the preparation of the accounts in accordance with the terms of the Charities and Trustee Investment (Scotland) Act 2005 (the 2005 Act) and the Charities Accounts (Scotland) Regulations 2006. They 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 independent examiner's statement

My examination is carried out in accordance with Regulation 11 of the Charities Accounts (Scotland) Regulations 2006. An examination includes a review of the accounting records kept by the charity and a comparison of the 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

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 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.

Paul M. Clelland C.A.
Member of the Institute of Chartered Accountants of Scotland

Paul Clelland Accountancy
74 Norse Road
Glasgow
G14 9EF

Date: 5th November 2026

Pregnancy Counselling & Care (Scotland)

Statement of Financial Activities (Including Income & Expenditure Account)
For the Year Ended 31 March 2026

	Note	Unrestricted Funds £	Restricted Funds £	Total 2026 £	Total 2025 £
Income from:					Restated
Donations					
Grants & donations	**2**	95,441	154,330	**249,771**	155,216
Other trading income		262	-	**262**	527
Investment income					
Deposit interest		1,590	-	**1,590**	2,099
Total income		97,293	154,330	**251,623**	157,842
Expenditure on:					
Raising funds:	**3**	22,982	-	**22,982**	15,653
Charitable activities:					
Counselling service	**3**	49,555	20,000	**69,555**	63,004
Baby Bank service	**3**	11,906	131,503	**143,409**	104,473
Total expenditure		84,443	151,503	**235,946**	183,130
Net income / (expenditure) in year		12,850	2,827	**15,677**	(25,288)
Net movement in funds		12,850	2,827	**15,677**	(25,288)
Funds brought forward		85,229	41,973	**127,202**	152,490
Funds carried forward		98,079	44,800	**142,879**	127,202

The company has no recognised gains or losses other than those included in the Statement of Financial Activities above.

The comparative figures are analysed by type of fund in note 11 to the financial statements.

The notes on pages 19 to 26 form part of these financial statements.

Pregnancy Counselling & Care (Scotland)

Statement of Financial Position (including Balance Sheet) at 31 March 2026

	Note	2026	2025
		£	£
Fixed Assets			
Tangible fixed assets	**5**	**1,390**	1,222
Current Assets			
Debtors	**6**	**4,522**	3,795
Cash at bank & in hand		**152,782**	129,997
		157,304	133,792
Creditors			
Amounts falling due within one year	**7**	**15,815**	7,812
Net Current Assets		**141,489**	125,980
Net Assets		**142,879**	127,202
Funds:			
Unrestricted funds	**8**	**98,079**	85,229
Restricted funds	**8**	**44,800**	41,973
Total Funds		**142,879**	127,202

For the year ended 31 March 2026 the company was entitled to exemption from an audit under section 477 of the Companies Act 2006 ("the Act") relating to small companies.

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

The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts.

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

Approved by the Board and authorised for issue



Name: Monica Banks **Date:** 02 November 2026

Director

Company Registration No. SC173781

The notes on pages 19 to 26 form part of these financial statements.

Pregnancy Counselling & Care (Scotland)

Notes to the Accounts
For the Year Ended 31 March 2026

1. Accounting Policies

Basis of Accounting

The financial statements have been prepared on the historical cost basis and in accordance with the requirements of:
- the Companies Act 2006
- 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 (FRS102) issued in October 2019 (Charities SORP (FRS102)); and
- the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102), with the exception that the requirements of FRS102 with regard to disclosure of comparative figures have not been followed in full. Comparative figures are not analysed between fund type in notes 2 (Grants & donations) or 3 (Expenditure), as it is the view of the trustees that to do so would be unwieldy and would not add to the users' understanding of the accounts. The analysis between fund type for the total comparative figure for each note is available in Note 11.

The charity constitutes a public benefit entity as defined by FRS102.

Pregnancy Counselling & Care (Scotland) qualifies as a small company and is exempt from the requirement to prepare a cash flow statement.

The Trustees consider that there are no material uncertainties about the ability of the charity to continue as a going concern for the foreseeable future. Accordingly, the accounts have been prepared on a going concern basis.

Income

Generally income is recognised and included in the accounts when the charity has entitlement to the funds, any performance or other conditions attaching to the income have been met or are fully within the control of the charity, the income has been received or receipt is considered probable and the amount can be measured reliably.

Income from grants is recognised on receipt unless there are any unfulfilled performance conditions or any of the grant is for a future financial period. Where a grant or donation is received for a specific purpose, it is included in restricted income and any unexpended portion carried forward as a restricted fund.

Income from donations and fundraising is recognised on receipt. Any related gift aid due is recognised in the same financial period as the donation income.

Donated goods and services

Generally, the value of donated goods for distribution is not included in the accounts as these have no value to the charity other than through distribution to beneficiaries as part of the Baby Bank service. However, some donations of new goods for redistribution to beneficiaries are included at estimated value to the charity where the charity would otherwise need to purchase these items. This had not been done previously so the figure for the prior year has been included as a restated amount within income and expenditure. The value of volunteer time has not been included.

Expenditure and cost allocation

Expenditure is accounted for on an accruals basis and when there is a legal or constructive obligation to make a payment to a third party. As far as possible costs are attributed directly to the various categories of expenditure in the statement of financial activities. The remaining support and governance costs are divided among the various charitable activities on the basis of usage. The presentation of expenditure in Note 3 has been updated to more clearly identify governance and support costs. Some expenditure has been reallocated between cost lines in the comparative figures, which are otherwise unchanged in total.

1. Accounting Policies *(continued)*

Taxation

The company is recognised as a charity by HMRC and no provision for taxation is required on its present charitable activities.

The company is not registered for VAT and expenditure includes VAT where relevant.

Tangible Fixed Assets and Depreciation

Tangible fixed assets are stated at cost (or initial valuation for assets transferred or donated) less depreciation. Depreciation is calculated by the straight line method to write off the cost of fixed assets over their estimated useful lives at the following rates:

Office & other equipment:	33% per annum
Furniture & fittings:	20% per annum
Leasehold improvements	over the term of the lease

Debtors

Trade and other debtors are recognised at the settlement amount due. Prepayments relate to amounts paid in advance for expenditure attributable to future financial periods or refundable deposits in the case of rent. Accrued income relates to income due for the current year, which had not been billed or received at the year end.

Creditors

Creditors are recognised at settlement amount, where the charity has a present obligation resulting from a past event, which is likely to result in the transfer of funds to a third party, and the amount due can be measured or estimated reliably.

Other basic financial instruments

The company only has financial assets and liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently at their settlement value.

Funds

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

Designated funds are set aside by the trustees out of unrestricted funds for specific purposes or projects.

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.

Accounting estimates

As noted above, some donated goods are included at estimated value to the charity. The trustees do not consider that there are any other areas of the financial statements where significant judgements or estimates are being carried out.

2. Grants & donations

	Unrestricted Funds £	Restricted Funds £	Total 2026 £	Total 2025 £ Restated
KPE4 *for Baby Bank*	-	40,000	**40,000**	20,000
Robertson Trust *for running costs / Baby Bank*	24,000	6,000	**30,000**	30,000
City of Edinburgh Council *for Baby Bank*	-	13,608	**13,608**	13,608
City of Edinburgh Council Third Sector Resilience Fund	10,000	-	**10,000**	-
National Lottery Awards for All *for counselling*	-	20,000	**20,000**	-
Ryvoan Trust	10,000	-	**10,000**	-
Garfield Weston *for Baby Bank*	-	8,000	**8,000**	-
Volant Charitable Trust *for Baby Bank*	-	6,500	**6,500**	-
Micah Fund *for counselling*	-	6,000	**6,000**	-
Schroder Charity Trust *for Baby Bank*	-	5,000	**5,000**	-
People's Postcode Lottery	5,000	-	**5,000**	-
Other Trusts <£5,000	4,688	23,050	**27,738**	20,800
Other organisations	-	20,000	**20,000**	28,500
Individual donations (including gift aid)	41,753	400	**42,153**	33,808
Donated goods for redistribution	-	5,772	**5,772**	8,500
	95,441	154,330	**249,771**	155,216

Unrestricted income from Other Trusts consist of grants from the following trusts: Baby Bank Alliance, Ward Family Trust and Navigator Trust

Donations above include a total of £240 from trustees (2025: £2,160).

3. Expenditure

	Direct costs £	Governance costs £	Other support costs £	Total 2026 £	Total 2025 £ Restated
Fundraising	22,982	-	-	**22,982**	15,653
Counselling service	62,076	650	6,829	**69,555**	63,004
Baby Bank	134,440	650	8,319	**143,409**	104,473
Total expenditure	219,498	1,300	15,148	**235,946**	183,130
Analysis of above expenditure:					
Fundraising costs					
Staff costs	11,675	-	-	**11,675**	4,192
Fundraising consultancy	6,000	-	-	**6,000**	8,730
Other direct fundraising costs	5,307	-	-	**5,307**	2,731
Direct charitable costs					
Staff costs	110,573	-	-	**110,573**	93,765
Counselling fees & supervision	28,039	-	-	**28,039**	15,405
Training & subscriptions	715	-	-	**715**	1,075
Transport & travel	124		-	**124**	-
Baby Bank Delivery service	16,927	-	-	**16,927**	14,650
Baby Bank purchases	10,429	-	-	**10,429**	13,126
Rent & room hire	18,606	-	-	**18,606**	6,719
Other property costs	5,641	-	-	**5,641**	5,018
Marketing & publicity	5,462	-	-	**5,462**	3,580
Support costs					
Administrative costs	-	-	11,077	**11,077**	11,855
Depreciation	-	-	970	**970**	690
Independent Examiner's fee	-	1,300	-	**1,300**	725
Other professional fees	-	-	3,101	**3,101**	869
Total expenditure	219,498	1,300	15,148	**235,946**	183,130

Expenditure includes the following amounts charged:

	£	£
Independent Examiner's remuneration	**1,300**	725
Depreciation	**970**	690

4. Staff costs	**2026**	**2025**
	£	**£**
Gross salaries	**114,833**	91,647
Social security costs	**12,702**	6,446
(less) employment allowance	**(10,500)**	(5,000)
Employer's Pension	**4,505**	3,834
Recruitment & PVG costs	**708**	1,030
Total cost	**122,248**	97,957
	No.	**No.**
Total number of staff employed on a headcount basis:	**6**	6

The key management personnel of the charity comprise the trustees and the Chief Executive Officer. The total employee benefits of key management personnel were £38,548 (2025: £29,324).

5. Tangible Fixed Assets	**Equipment & Furniture**	**Total**
Cost:	**£**	**£**
At 1 April 2025	4,103	**4,103**
Additions	1,138	**1,138**
At 31 March 2026	5,241	**5,241**
Depreciation:	£	**£**
At 1 April 2025	2,881	**2,881**
Charge for year	970	**970**
At 31 March 2026	3,851	**3,851**
Net Book Value:		
At 31 March 2026	1,390	**1,390**
At 31 March 2025	1,222	**1,222**

6. Debtors	**2026**	**2025**
	£	**£**
Gift aid recoverable	**722**	545
Accrued income	**3,800**	3,250
	4,522	3,795

7. Creditors	**2026**	**2025**
Amounts falling due within one year:	**£**	**£**
Trade Creditors	**7,346**	3,459
Tax & Social Security	**5,553**	3,615
Accruals	**2,916**	738
	15,815	7,812

8. Movement on Funds

	Note	At 1/4/25	Income	Expenditure	Transfers	At 31/3/26
Restricted funds:		£	£	£	£	£
Counselling service	(1)	3,000	27,000	(20,000)	-	**10,000**
Baby Bank service	(2)	38,973	127,330	(131,503)	-	**34,800**
Total restricted		41,973	154,330	(151,503)	-	**44,800**
Unrestricted funds:						
Fixed asset fund	(3)	1,222	-	(970)	1,138	**1,390**
General fund		84,007	97,293	(83,473)	(1,138)	**96,689**
Total unrestricted		85,229	97,293	(84,443)	-	**98,079**
Total funds		127,202	251,623	(235,946)	-	**142,879**

Notes:

(1) Three grants (total £27,000) were received from National Lottery Awards for All, Micah Fund and the Cruden Trust to deliver support for people affected, or at risk of, perinatal and infant mental health issues. Income includes £10,000 received in advance for 2026-27, which is carried forward.

(2) Grants received for the Baby Bank service included £40,000 from KPE4, £13,608 from City of Edinburgh Council, £8,000 from Garfield Weston, £6,500 from Volant Charitable Trust, £6,000 from the Robertson Trust, £5,000 from Schroder Charity Trust and £42,050 from trust funds and other sources including the Stafford Trust, the Saints & Sinners Trust, the Ponton House Trust, the Nancie Massie Charitable Trust, the WCH Trust for Children, the Lady Marion Gibson Trust, the WN Mann Foundation, the Royal Caledonian Charities Trust, Cash for Kids, Marsh Charitable Trust and Capricorn Energy. Donations in kind of £5,772 are also included, along with £400 of other donations. Income includes £34,800 received in advance for 2026-27, which is carried forward.

(3) The fixed asset fund represents the net book value of fixed assets. Depreciation is charged to the fund and the cost of assets purchased is transferred in.

9. Analysis of Net Assets by Fund

		Unrestricted:		
	Restricted Funds	General Fund	Fixed Asset Fund	Total Funds
	£	£	£	£
Fixed assets	-	-	1,390	**1,390**
Debtors	3,800	722	-	**4,522**
Cash at bank & in hand	51,155	101,627	-	**152,782**
Creditors	(10,155)	(5,660)	-	**(15,815)**
Net Assets at 31 March 2026	44,800	96,689	1,390	**142,879**

10. Related Parties and Other Disclosures

During the year, the charity has rented counselling space from Dialogue & Space, a business in which Jill McClure, a trustee, is a partner. The charity paid £1,166 in the period subsequent to Jill becoming a trustee in May 2025.

No remuneration was paid to the trustees and there were no expenses reimbursed to them in either this year or the previous year.

11. Statement of Financial Activities - Prior Year

	Unrestricted Funds Restated	Restricted Funds Restated	Total 2025 Restated
Income:	**£**	**£**	**£**
Donations:			
Grants & donations	74,808	80,408	**155,216**
Other trading income	527	-	**527**
Investment income:			
Deposit interest	2,099	-	**2,099**
Other income			
Insurance claim	-	-	**-**
Total income	77,434	80,408	**157,842**
Expenditure:			
Raising funds:	15,653	-	**15,653**
Charitable activities:			
Counselling service	57,004	6,000	**63,004**
Material Aid service	-	104,473	**104,473**
Total expenditure	72,657	110,473	**183,130**
Net income in year	4,777	(30,065)	**(25,288)**
Net movement in funds	4,777	(30,065)	**(25,288)**
Funds brought forward	80,452	72,038	**152,490**
Funds carried forward	85,229	41,973	**127,202**

12. Movement on Funds - Prior Year

	At 1/4/24	Income	Expenditure	Transfers	At 31/3/25
	£	**£**	**£**	**£**	**£**
Restricted funds:	**Restated**	**Restated**	**Restated**	**Restated**	**Restated**
Counselling service	-	9,000	(6,000)	-	**3,000**
Material Aid service	72,038	71,408	(104,473)	-	**38,973**
Total restricted	72,038	80,408	(110,473)	-	**41,973**
Unrestricted funds:					
Fixed asset fund	1,565	-	(690)	347	**1,222**
General fund	78,887	77,434	(71,967)	(347)	**84,007**
Total unrestricted	80,452	77,434	(72,657)	-	**85,229**
Total funds	152,490	157,842	(183,130)	-	**127,202**

13. Analysis of Net Assets by Fund - Prior Year

		Unrestricted:		
	Restricted Funds	General Fund	Fixed Asset Fund	Total Funds
	£	£	£	£
Fixed assets	-	-	1,222	**1,222**
Debtors	3,250	545	-	**3,795**
Cash at bank & in hand	46,535	83,462	-	**129,997**
Creditors	(7,812)	-	-	**(7,812)**
Net Assets at 31 March 2025	41,973	84,007	1,222	**127,202**