Charity registration number SC051472 (Scotland)

PEER 2 PEER MINDFULNESS

ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 JANUARY 2026

PEER 2 PEER MINDFULNESS

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	Margaret McCredie	
	Martha Pollard	
	Gareth Stott	
	Brian Turnbull	
	Sarah Wright	
	George Greiss	
	Tina Moffatt	
	Gavin Inness	(Appointed 6 February 2026)
	Sarah Scott	(Appointed 28 June 2026)
	Rita Rosenback	(Appointed 3 March 2026)
	Jane Howard	(Appointed 4 March 2026)
Charity registration	Scotland	SC051472
Independent examiner	JRW Hogg & Thorburn LLP	
	Riverside House	
	Ladhope Vale	
	Galashiels	
	TD1 1BT	

PEER 2 PEER MINDFULNESS

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PEER 2 PEER MINDFULNESS

TRUSTEES' REPORT

FOR THE YEAR ENDED 31 JANUARY 2026

The trustees present their annual report and financial statements for the year ended 31 January 2026.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charity's Constitution, the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 (as amended) and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019).

Objectives and activities
The objectives of the Charity are as follows:

- To provide, monitor and evaluate free-of-charge secular mindfulness courses, predominantly throughout the Scottish Borders, for the public, primary and secondary schools and other groups, focussing on areas of particular need.
- To establish a hub for information and innovation in secular mindfulness within the Scottish Borders.
- To signpost to quality information about mindfulness, offer consultancy and evaluation, training and CPD, and to increase public understanding of mindfulness.

Aims of the Charity

- To provide high quality secular mindfulness courses to individuals and groups who may not have the means or opportunity to gain access to face to face mindfulness courses, and the benefits that learning and practicing mindfulness can provide.
- To empower vulnerable individuals and communities through mindfulness, which increases self-awareness, self-confidence, self-regulation and resilience, leading to increased likelihood of sustained well-being.
- To nurture a growing community of secular mindfulness practitioners from all walks of life by inspiring people to live and work according to mindfulness principles, for the well-being of practitioners, the wider Scottish Borders community, and society as a whole.

Outcomes of the Charity:

- The reach of high quality, face to face secular mindfulness teaching will be widened to include groups and individuals in the Scottish Borders who, because of financial or other barriers, would have been unable to gain access to secular mindfulness courses; thus widening the access to such courses beyond self-funding professionals.
- Course participants who complete the 8-week course and undertake regular practice in between course sessions will benefit from one or more of:
    - reduced stress, lower anxiety and improved mood
    - increased positive emotions and improved emotion regulation
    - reduced rumination and increased self-confidence, and
    - higher levels of empathy and compassion
- They will also show increases in trait mindfulness, relationship quality, improved attentional control and decreased stress reactivity.
- The community of secular mindfulness practice will be further embedded, widened and will continue to grow, with the Peer 2 Peer model having an impact for individuals, families and wider communities.

Public benefit
The trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the charity should undertake.

Achievements and performance

Significant activities and achievements against objectives

In the financial year 2025-2026, Peer 2 Peer Mindfulness continued to successfully provide its core objectives to a high standard.

Overview

From its base in Kelso, the trustees and volunteers of the charity, supported by qualified mindfulness tutors, have delivered:

- Eight x 8-week mindfulness courses (MBLC) across 4 towns,
- One x 16-week Compassion course (CBLC)
- 6 x daily online drop-in mindfulness practice sessions each week throughout the year
- 1 x weekly online drop-in mindfulness practice sessions throughout the year
- Monthly in-person Mindfulness Get Togethers in 4 towns
- Person-centred 1-2-1 in-person mindfulness sessions
- Four Mindfulness Retreat Days
- Two Wellness Sunday events
- One Inner Harmony Retreat Day
- Four Oasis of Calmness mindfulness sessions

Course feedback

Over 240 people from all walks of life applied for a place on one of the eight free-of-charge courses during this reporting period and received some degree of mindfulness tuition from Peer 2 Peer Mindfulness. Every participant who completed a course was given a feedback form and kindly took the time to let us know the benefits – which they tell us are considerable – that they are experiencing in life as a result of having spent time learning with Peer 2 Peer Mindfulness on the MBLC. The feedback forms also help us gain insight into how to keep shaping our courses and events to meet the needs of participants.

Achievement of mission and aims

The charity's mission in its activities is to empower under-served individuals through mindfulness with them gaining self-awareness, confidence, self-regulation and emotional resilience, leading to increased likelihood of sustained well-being.

Key contribution of volunteers

The trustees and a large number of volunteers, all of whom have previously participated in a free-of-charge Peer 2 Peer Mindfulness 8-week Mindfulness Based Living course (MBLC), have assisted the charity in achieving its aims during the period.

Some of these volunteers have now entered on to the Mindfulness Association teachers training programme with the aim of becoming a qualified mindfulness teacher so that they can teach mindfulness for Peer 2 Peer Mindfulness SCIO.

Key contribution of donations and fund-raising

Financial income was generated through donations kindly given by those attending the free-of-charge mindfulness courses and mindfulness retreat days, as well as by selling mindfulness courses to businesses and organisations. Funds were also raised through successful grant applications (further details below) and fund-raising events such as bake sales and the Kiltwalk.

Course and Grant funding details

Through Borders Community Action, a successful application was made during the 2024/25 financial year to the Scottish Government's 'Communities Mental Health and Wellbeing Fund' to enable us to run a roadshow of 'Oasis of Calmness' mindfulness workshops across 10 Scottish Borders towns during 2025/26. Peer 2 Peer Mindfulness received the £6600 awarded for this project during the 2025/26 financial year. Some of the funds carried forward into the 2026/27 financial year for 'Oasis of Calmness' mindfulness workshops being staged during this period.

One of the 8-week MBLC courses held in Selkirk in the September to November period of the 2025/26 reporting year was funded by a commercial donation.

A successful grant application was made to the Co-op Community Fund to stage two 8-week MBLC courses in Jedburgh. One of these 8-week courses started in this financial year (January 2026) and ran into the 2026/27 financial year. The second course will start in September 2026. We received £500 from the Co-op in March 2026 and will receive the remainder of the funds (as yet unknown amount) in October 2026.

Another successful grant application was made to the Blackhill Windfarm Community Fund for the sum of £3500 to enable Peer 2 Peer Mindfulness to run two further 8-week MBLC courses in Duns. The full amount was received in September 2025. One of these 8-week courses started in this financial year (January 2026) and ran into the 2026/27 financial year. The second course will start in September 2026.

All of the above has enabled Peer 2 Peer Mindfulness to continue offering free-of-charge MBLC courses throughout the year to the general public in the Scottish Borders area, part of its commitment to ensuring that financial ability was not an obstacle to anyone receiving the benefits of mindfulness.

The other free-of-charge 8-week MBLC courses held in the 2025/26 reporting year took place in Hawick and Galashiels and were funded by Peer 2 Peer Mindfulness fundraising efforts.

Another successful application for funds was made through Borders Community Action to the Scottish Government's 'Communities Mental Health and Wellbeing Fund'. This is for almost £20,000 to put in place a project manager to help coordinate a new 'Bringing Mindfulness to Life' project due to commence in 2026.

Peer 2 Peer Mindfulness Stakeholder Feedback

Peer 2 Peer Mindfulness's main stakeholders are its trustees, volunteers, and the participants of the 8-week mindfulness courses and events. At the end of each 8-week mindfulness course the participants are invited to provide feedback on their experience. This feedback indicates a very high level of benefit is received from learning mindfulness through Peer 2 Peer mindfulness courses.

Participants are asked to rate on a scale of 1 to 10 the extent to which they have received benefit. Over 95% of respondents rate the benefit they received as between 8 – 10.

Of the 5% of participants who gave a lower rating, many remarked in their feedback that the reason they didn't benefit more was because they didn't practice more on their own at home.

An example of the outcomes being obtained by those participating in Peer 2 Peer Mindfulness courses is shown in the following feedback:

"The course has literally been life changing for me in, for the first time, finding ways to manage my anxiety."

"Before joining the course, I was going through a period of self-loathing and hatred. Now I view the glass as half full instead of half empty and enjoy my day much more as I take life less seriously.

"My occupation is very demanding mentally and emotionally. The course has given me the skills to be able to do my job to the best of my ability and as a consequence I am feeling more confident and at peace.

Further Mindfulness Training

Thirty-two previous participants of a free 8-week Mindfulness Based Living Course took the development of their well-being further by participating in an online 18-week Compassion Based Living Course during the 2025-2026 period. 26 of the participants completed the course.

Retreat Days

Five full day Mindfulness Retreats were provided by Peer 2 Peer Mindfulness in the past year and 160 people participated in these events. Our Mindfulness Retreat Days have become very popular by members, and we have started to expand the activities offered – Sound baths, Qigong and yoga along with mindfulness meditation.

Peer 2 Peer Mindfulness was again very privileged to be given permission by William Younger and his family, owners of Old Melrose estate near Melrose, to have use of the estate grounds for two Mindfulness in Nature Retreat Day. These events continue to be enthusiastically received by members of the charity. The participants of these events unanimously gave positive feedback on the enjoyment and benefit they received by participating. William Younger is very enthusiastic about the aims of Peer 2 Peer Mindfulness and has collaborate with us in making further wellbeing event plans for the future.

Peer 2 Peer Mindfulness outreach and social events

Website & social media

The Peer 2 Peer Mindfulness website publicises the varied activities of the charity and facilitates participation in them and attracts a high level of engagement. The website visitors use the website to book places on courses, ask questions about the charity, the courses and mindfulness in general with regards to suitability towards themselves.

A Peer 2 Peer Mindfulness Facebook page posts regular updates on the charity's activities and invites participation in them. The Facebook page also regularly offers tips on practicing mindfulness. Almost 2000 individuals have 'liked' the charity's Facebook page and are regularly engaging with it.

Taster sessions

During the past year Peer 2 Peer Mindfulness provided several 'mindfulness taster sessions' for organisations such as 'Heads Together' (brain injury charity) and branches of the Scottish Women's Institute (SWI). Volunteers also attended well-being events to promote our free of charge Mindfulness based Living Courses.

Summer picnic

A Peer 2 Peer Mindfulness family picnic day was held again for members of the charity and proved to be successful with more members than before participating.

Volunteering/promotion of courses

The promotion of our Free-of-Charge Mindfulness based Living Courses by volunteers at supermarkets in towns throughout the Scottish Borders where each course is held continues to be successful.

Strategy and Governance

A subgroup of trustees has been continuing to meet regularly during the past year to construct a Strategy & Governance framework for the next five years. This supported our strategic decision making and grant applications for the long-term sustainability of Peer 2 Peer Mindfulness.

The trustees who served during and up to the date of signature of the financial statements were:

Ann Hetherington (Resigned 1 July 2025)

Brian Turnbull

Gareth Stott

Gavin Inness (Appointed 6th February 2026)

George Greiss

Jane Howard (Appointed 4th March 2026)

Martha Pollard

Margaret McCredie

Rita Rosenback (Appointed 3rd March 2026)

Sarah Scott (Appointed 28th June 2026)

Sarah Wright

Tina Moffatt

Financial review

Financial Review

The financial book-keeping software Xero continues to be beneficial to Peer 2 Peer Mindfulness for its financial bookkeeping. Tina Moffat (treasurer) has been effectively managing this. As a result, the preparation of the books for our accountants continues to be a easier process and is expected to again reduce our accountancy fees.

The total funds generated from all sources amounted to £39,752 (2025 - £24,679) and the expenditure amounted to £25,254 (2025 - £22,498) resulting in a overall surplus of £14,498 compared to £2,181 for the year ended 31 January 2025.

This is represented by restricted funds of £7,623 (2025 - £0) and unrestricted funds of £25,475 (2025 - £18,600) making a total of £33,098 compared to £18,600 in 2025.

The Trustees will continue to monitor the financial performance at their meetings.

Financial contributions
The trustees are always grateful for the generosity of funders and to individuals who make donations to the charity.

Reserves policy

It is the policy of the charity that unrestricted funds which have not been designated for a specific use should be maintained at a level equivalent to between three and six month's expenditure. The trustees consider that reserves at this level will ensure that, in the event of a significant drop in funding, they will be able to continue the charity's current activities while consideration is given to ways in which additional funds may be raised. This level of reserves has been maintained throughout the year.

Plans for future periods

The trustees are positive and enthusiastic about the future of the charity and its ability to grow and meet the growing demand from the public for its services.

To do so, the charity will continue to raise and invest sufficient funds in its activities in order to meet the charity's objectives and where possible expand the activities undertaken.

The success of all the services provided continues to be heavily dependent on the support of our dedicated volunteers. To ensure that the expectations of the increased users of the services are met, a recruitment campaign for trustees and volunteers is ongoing.

Structure, governance and management

The charity is a Scottish Charity Incorporated Organisation (SCIO).

A copy of the Constitution of Peer 2 Peer Mindfulness SCIO can be obtained from the secretary by request in writing.

The trustees who served during the year and up to the date of signature of the financial statements were:

Ann Hetherington	(Resigned 1 July 2025)
Margaret McCredie	
Martha Pollard	
Gareth Stott	
Brian Turnbull	
Sarah Wright	
George Greiss	
Tina Moffatt	
Gavin Inness	(Appointed 6 February 2026)
Sarah Scott	(Appointed 28 June 2026)
Rita Rosenback	(Appointed 3 March 2026)
Jane Howard	(Appointed 4 March 2026)

Recruitment and appointment of trustees

The Trustees will identify any position that requires additional expertise for the charity to develop and try and recruit someone with that knowledge. The Trustees will then carry out training and a induction review of the any new Trustee appointed so that that they are aware if their role and responsibilities.

Statement of Disclosure of Information to The Independent Examinator

As far as the members and trustees are aware:

- There is no relevant information of which the charity's accountants is unaware; and
- The members and trustees have taken all the steps they ought to have taken to make themselves aware of any relevant information, and to establish that the independent examinator/accounts is aware of the information.

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

Gareth Stott
Chair

4 August 2026

PEER 2 PEER MINDFULNESS

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF PEER 2 PEER MINDFULNESS

I report on the financial statements of the charity for the year ended 31 January 2026, which are set out on pages 9 to 18.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the financial statements in accordance with the terms of the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006. The charity trustees consider that the audit requirement of Regulation 10(1)(a)-(c) of the Charities Accounts (Scotland) Regulations 2006 does not apply.

It is my responsibility to examine the financial statements as required under section 44(1)(c) of the Charities and Trustee Investment (Scotland) Act 2005 and to state whether particular matters have come to my attention.

Basis of independent examiner's statement

Since the charity has prepared its financial statements on an accruals basis and is also registered in Scotland, the independent examiner must be a member of a body listed in Regulation 11(2) of the Charities Accounts (Scotland) Regulations 2006. I confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants of Scotland, which is one of the listed bodies.

Independent examiner's statement

Since the charity has prepared its financial statements on an accruals basis and is also registered in Scotland, the independent examiner must be a member of a body listed in Regulation 11(2) of the Charities Accounts (Scotland) Regulations 2006. I confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants of Scotland, which is one of the listed bodies.

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 Charities and Trustee Investment (Scotland) Act 2005 and Regulation 4 of the Charities Accounts (Scotland) Regulations 2006, and
    - to prepare financial statements which accord with the accounting records and comply with Regulation 8 of the Charities Accounts (Scotland) Regulations 2006

have not been met, or

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

Andrew Wayness

Andrew Wayness

JRW Hogg & Thorburn LLP
Chartered Accountants
Riverside House
Ladhope Vale
Galashiels
TD1 1BT
4 August 2026

PEER 2 PEER MINDFULNESS

STATEMENT OF FINANCIAL ACTIVITIES
(INCLUDING INCOME AND EXPENDITURE ACCOUNT)

FOR THE YEAR ENDED 31 JANUARY 2026

	Notes	Unrestricted funds 2026 £	Restricted funds 2026 £	Total 2026 £	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £
Income from:							
Donations and legacies	3	24,728	10,100	34,828	15,280	3,405	18,685
Other trading activities	4	4,924	-	4,924	5,994	-	5,994
Total income		29,652	10,100	39,752	21,274	3,405	24,679
Expenditure on:							
Raising funds	5	1,516	197	1,713	1,030	1,900	2,930
Charitable activities	6	21,261	2,280	23,541	15,927	3,641	19,568
Total expenditure		22,777	2,477	25,254	16,957	5,541	22,498
Net income/(expenditure)		6,875	7,623	14,498	4,317	(2,136)	2,181
Transfers between funds		-	-	-	(4)	4	-
Net movement in funds	8	6,875	7,623	14,498	4,313	(2,132)	2,181
Reconciliation of funds:							
Fund balances at 1 February 2025		18,600	-	18,600	14,287	2,132	16,419
Fund balances at 31 January 2026		25,475	7,623	33,098	18,600	-	18,600

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

PEER 2 PEER MINDFULNESS

STATEMENT OF FINANCIAL POSITION

AS AT 31 JANUARY 2026

	Notes	2026 £	£	2025 £	£
Fixed assets					
Property, plant and equipment	**12**		2,517		2,025
Current assets					
Trade and other receivables	**13**	4,549		6,651	
Cash at bank and in hand		27,517		10,424	
		32,066		17,075	
Current liabilities	**14**	(1,485)		(500)	
Net current assets			30,581		16,575
Total assets less current liabilities			33,098		18,600
The funds of the charity					
Restricted income funds	**15**		7,623		-
Unrestricted funds	**16**		25,475		18,600
			33,098		18,600

The financial statements were approved by the trustees on 4 August 2026

Gareth Stott
Chair

1 Accounting policies

Charity information

Peer 2 Peer Mindfulness is a charity governed by its Constitution. The registered office is 5 Hendersons Court, Kelso, TD5 7BG .

1.1 Basis of preparation

The financial statements have been prepared in accordance with the charity's Constitution, the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 (as amended), FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" ("FRS 102") and the Charities SORP "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). The charity is a Public Benefit Entity as defined by FRS 102.

The charity has taken advantage of the provisions in the SORP for charities not to prepare a Statement of Cash Flows.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention, modified to include the revaluation of financial instruments at fair value. The principal accounting policies adopted are set out below.

1.2 Going concern

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

1.3 Charitable funds

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

Restricted funds are subject to specific conditions by donors or grantors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

Endowment funds are subject to specific conditions by donors that the capital must be maintained by the charity.

1.4 Income

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

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Legacies are recognised on receipt or otherwise if the charity has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

1 **Accounting policies** **(Continued)**

1.5 Expenditure

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

Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges are allocated on the portion of the asset's use.

1.6 Property, plant and equipment

Property, plant and equipment are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

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

Fixtures and fittings	20% reducing balance

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

1.7 Impairment of non-current assets

At each reporting end date, the charity reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

1.8 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

1.9 Financial instruments

The charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

Basic financial assets

Basic financial assets, which include trade and other receivables and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

1 Accounting policies **(Continued)**

Basic financial liabilities

Basic financial liabilities, including trade and other payables and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade payables are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade payables are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

1.10 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

2 Critical accounting estimates and judgements

In the application of the charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

3 Income from donations and legacies

	Unrestricted funds 2026	Restricted funds 2026	Total 2026	Unrestricted funds 2025	Restricted funds 2025	Total 2025
	£	£	£	£	£	£
Donations and gifts	24,728	-	24,728	15,280	-	15,280
Grants	-	10,100	10,100	-	3,405	3,405
	24,728	10,100	34,828	15,280	3,405	18,685

4 Income from other trading activities

	Unrestricted funds 2026 £	Unrestricted funds 2025 £
Fundraising events	3,624	4,024
Counselling income	1,300	1,970
Other trading activities	4,924	5,994

5 Expenditure on raising funds

	Unrestricted funds 2026 £	Restricted funds 2026 £	Total 2026 £	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £
Fundraising and publicity						
Staging fundraising events	1,516	45	1,561	1,030	-	1,030
Advertising	-	152	152	-	1,900	1,900
	1,516	197	1,713	1,030	1,900	2,930

6 Expenditure on charitable activities

	Charitable activities 2026 £	Charitable activities 2025 £
Direct costs		
Depreciation and impairment	489	506
Advertising	2,733	2,063
Computer costs	416	355
Counsellor and tuition fees	8,915	6,980
Insurance	-	24
Postage & Stationery	736	848
Refreshments	741	909
Sundry expenses	1,051	1,206
Transport	3,058	2,021
Venue hire	4,582	3,779
	22,721	18,691
Share of support and governance costs (see note 7)		
Governance	820	877
	23,541	19,568
Analysis by fund		
Unrestricted funds	21,261	15,927
Restricted funds	2,280	3,641
	23,541	19,568

7 Support costs allocated to activities

	2026 £	2025 £
Governance costs	820	877
Analysed between:		
Charitable activities	820	877

The governance costs are for the independent examination.

8 Net movement in funds

	2026 £	2025 £
The net movement in funds is stated after charging/(crediting):		
Fees payable for the independent examination of the charity's financial statements	820	877
Depreciation of owned property, plant and equipment	489	506

9 Trustees

None of the trustees (or any persons connected with them) received any remuneration or benefits from the charity during the year.

10 Employees

The average monthly number of employees during the year was:

	2026 Number	2025 Number
Total	-	-

There were no employees whose annual remuneration was more than £60,000.

11 Taxation

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

12 Property, plant and equipment

	Fixtures and fittings £
Cost	
At 1 February 2025	3,321
Additions	1,371
At 31 January 2026	4,692
Depreciation and impairment	
At 1 February 2025	1,686
Depreciation charged in the year	489
At 31 January 2026	2,175
Carrying amount	
At 31 January 2026	2,517
At 31 January 2025	2,025

13 Trade and other receivables

	2026 £	2025 £
Amounts falling due within one year:		
Other receivables	4,339	6,442
Prepayments and accrued income	210	209
	4,549	6,651

14 Current liabilities

	2026	2025
	£	£
Accruals and deferred income	1,485	500

15 Restricted funds

The restricted funds of the charity comprise the unexpended balances of donations and grants held on trust subject to specific conditions by donors as to how they may be used.

	At 1 February 2025	Incoming resources	Resources expended	Transfers	At 31 January 2026
	£	£	£	£	£
	-	-	-	-	-
Blackhill	-	3,500	(284)	-	3,216
Borders Community Action	-	6,600	(2,193)	-	4,407
	-	10,100	(2,477)	-	7,623

Previous year:	At 1 February 2024	Incoming resources	Resources expended	Transfers	At 31 January 2025
	£	£	£	£	£
Life Changes Trust	2,132	-	(2,132)	-	-
Blackhill	-	1,500	(1,504)	4	-
Coop	-	1,905	(1,905)	-	-
	2,132	3,405	(5,541)	4	-

16 Unrestricted funds

The unrestricted funds of the charity comprise the unexpended balances of donations and grants which are not subject to specific conditions by donors and grantors as to how they may be used. These include designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes.

	At 1 February 2025	Incoming resources	Resources expended	Transfers	At 31 January 2026
	£	£	£	£	£
General funds	18,600	29,652	(22,777)	-	25,475

Previous year:	At 1 February 2024	Incoming resources	Resources expended	Transfers	At 31 January 2025
	£	£	£	£	£
General funds	14,287	21,274	(16,957)	(4)	18,600

17 Analysis of net assets between funds

	Unrestricted funds 2026	Restricted funds 2026	Total 2026
	£	£	£
At 31 January 2026:			
Property, plant and equipment	2,517	-	2,517
Current assets/(liabilities)	22,958	7,623	30,581
	25,475	7,623	33,098

	Unrestricted funds 2025	Restricted funds 2025	Total 2025
	£	£	£
At 31 January 2025:			
Property, plant and equipment	2,025	-	2,025
Current assets/(liabilities)	16,575	-	16,575
	18,600	-	18,600

18 Related party transactions

Transactions with related parties

During the year the charity entered into the following transactions with related parties:

Brian Turnbull (trustee) - £5,195 for Tutor fees and £2,139 for re-imbursement of travel expenses.
Margaret McCredie (trustee) - £243 for re-imbursement of travel expenses.
Martha Pollard (trustee) - £895 for Tutor fees and £245 for re-imbursement of travel expenses.