

PMH BORDERS
ANNUAL REPORT AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025

PMH BORDERS
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The Trustees are pleased to present their annual report together with the financial statements for the year ending 31 March 2025.

OBJECTIVES & ACTIVITIES

To provide psychological, moral and educational support to families, within the Scottish Borders, suffering postnatal and antenatal depression.

To provide therapy and support for mothers suffering from post-natal depression through counselling for individuals and groups, art therapy, infant massage and other therapeutic and educational activities to support them and their wider families.

ACHIEVEMENTS & PERFORMANCE

The single biggest event in the life of PMH Borders this year has been the purchase of East Lodge, the property from which we have operated since inception in 2010. Thanks to a very generous asking price and grants from The Hugh Fraser Foundation, Robert Barr's Charitable Trust and Miss M B Reekie Charitable Trust as well as donations, we were able to purchase the property with the addition of £17,324 from our own reserves to make up the balance. Property ownership comes with additional responsibilities, especially for maintenance of the building and garden, so our running costs have inevitably increased, but renting would have incurred even more additional expenditure for a much less suitable property. We are very pleased to have East Lodge as our permanent home.

The team currently consists of the Therapeutic Services Manager, the Deputy Manager/ Administrator, two Counsellors/ Psychotherapists, one Art Psychotherapist, and the Crèche Co-ordinator. One of the Counsellors/ Psychotherapists is covering a maternity leave, so currently working three days a week but that will reduce to one day when the maternity leave finishes. We are extremely fortunate in the calibre of staff PMH Borders is able to attract. Our Counsellors/ Psychotherapists are experienced and qualified to UK recognised postgraduate level and are regulated by HCPC/BACP/COSCA regulating bodies. They use clinical practices which are endorsed by SIGN, NICE and the NHS.

Our Therapeutic Services Manager, who was comparatively new at the time of the last Chair's Report, has made a very positive impact on the service in her first full year. We remain delighted to have recruited someone with so much experience and enthusiasm. In particular, her work in getting the new website functioning well has been very welcome.

The Deputy Manager/Administrator provides a warm welcome to mothers and babies as they arrive, as well as an extremely efficient administration service. On the administration front, our new IT contract is going well, a significant improvement on our last provider.

Staff are encouraged to undertake relevant training, and this year it has included the first level of full EMDR training for our Art Therapist. In May 2024 some staff members attended a CPD event on Perinatal Mental Health in Arts Therapies and the whole team has had Sharepoint IT training. The clinical team members are working their way through the learning modules for the NES specialist perinatal mental health training and some have attended Tavistock-Portman training exercises. The Therapeutic Services Manager undertook First Aid training.

We continue to offer creche facilities, managed by our experienced Creche Co-ordinator. In the early part of the year we had a student placement, but for various reasons there was no later placement. In the course of the year we recruited two new volunteers, and two Trustees can help as required.

In total, 130 referrals were made to the service during the course of the year, equalling last year's peak. In three of the months, 14 referrals were received. 77% of referrals came from Health Visitors, the others from GPs, midwives and other health care professionals. 110 were seen by the service, either for assessment or for ongoing care, with a highest ever annual number of 1082 sessions offered. The waiting list has been a source of concern, and even with strategies in place to reduce this it has not always proved possible. A significant difference this year was the age profile, with fewer in the 21-25 age group, and more in the age 36-40 age group. Our Chair combines his role with work on developing our database and subsequent analyses, which is invaluable both for management of the service and for funding applications.

FINANCIAL REVIEW

Total income received during the year was £248,763 and total expenditure was £251,419 giving an overall deficit of £2,656. Total income includes grants and donations received towards the purchase of East Lodge, while total expenditure includes its purchase price and associated conveyancing fees. Total funds at the end of the financial year were £126,633 of which £101,633 were unrestricted and £25,000 were restricted. Monthly running costs have significantly increased over the past few years. During the year monthly costs, excluding East Lodge purchase, averaged at just under £11,700. The loss of funding from the Scottish Government's PIMH fund is a significant blow. This year we received only £22,500, the final payment from the last round of awards.

As well as the grants received towards the purchase of East Lodge from The Hugh Fraser Foundation, Robert Barr's Charitable Trust and Miss M B Reekie Charitable Trust, other significant grants were received from The Robertson Trust, The Weir Charitable Trust and The Henry Smith Charity. Miss M B Reekie Charitable Trust, The Robertson Trust and The Weir Charitable Trust have been long term supporters of PMH Borders, and we hope their generosity will continue as we seek to replace the lost Scottish Government PIMH funds. Much work will be required to fill the gap, especially since the future of the Scottish Government's commitment to third sector funding for perinatal and infant mental health services is unclear. We continue to remain grateful to the Treasurer for his careful custody of our ever more complex finances, including opening an interest bearing account which yielded £2,373 this year, and for ensuring that Trustees are always well informed on our financial situation, a responsibility of all Trustees.

Reserves policy

The Trustees endeavour to maintain reserves to protect the charity from unforeseen fluctuations in income. The policy is to maintain unrestricted general funds at a level which would enable the charity to continue provision of its services if its sources of income were to cease or be delayed significantly. The Trustees consider that it is prudent for them to aim to cover between three and six months worth of expenditure by way of reserve. At 31st March 2025, the Trustees consider that the balance on the available unrestricted funds to be at a satisfactory level in line with this policy while being mindful of the continuing difficulty in attracting sufficient funding to continue to run the service as it is today.

STRUCTURE, GOVERNANCE & MANAGEMENT

The charity is a Scottish Charitable Incorporated Organisation (a SCIO) governed by its Constitution. Trustees are recruited from appropriately experienced members of the local community. There must be a minimum of 5 and a maximum of 12 Trustees. The Trustees are the members of the organisation for the purposes of the Charities and Trustee Investment (Scotland) Act.

REFERENCE & ADMINISTRATIVE DETAILS

Charity name	PMH Borders
Charity number	SC041376
Address	East Lodge, Elm Row, Galashiels TD1 3HT
Current Trustees	

Approved by the Trustees and signed on their behalf by

24 June 2025

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF
PMH BORDERS**

I report on the financial statements for the charity for the year ended 31 March 2025, which are set out on pages 4 to 6.

Respective responsibilities of Trustees & independent examiner

The 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 (as amended). The Trustees consider that the audit requirements of Regulation 10(1) (d) of the 2006 Regulations (as amended) does not apply. It is my responsibility to examine the financial statements as required under section 44(1) (c) of the 2005 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 2006 Regulations (as amended). An examination includes a review of the accounting records kept by the charity and a comparison of the financial statements presented, with those records. It also includes consideration of any unusual items or disclosures in the financial statements, and seeks explanations from the Trustees concerning 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 financial statements.

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 Regulations (as amended), and
 - to prepare financial statements which accord with the accounting records and comply with Regulation 9 of the 2006 Regulations (as amended)have not been met, or
2. to which, in my opinion, attention should be drawn in order to enable proper understanding of the financial statements to be reached.



24/0/25

Date

PMH BORDERS

STATEMENT OF RECEIPTS & PAYMENTS

For the year ended 31 March 2025

	Note	Unrestricted Funds £	Restricted Funds £	Total funds 2025 £	Total funds 2024 £
Receipts					
Grants	4	105,900	120,000	225,900	135,905
Donations	5	6,590	13,900	20,490	10,447
Bank interest		2,373	-	2,373	578
Total receipts		<u>114,863</u>	<u>133,900</u>	<u>248,763</u>	<u>146,930</u>
Payments					
<i>Fundraising costs</i>					
Fees		-	-	-	1,225
<i>Cost of charitable activities</i>					
Staff costs		65,049	50,081	115,130	97,109
Supervision, training and recruitment		4,695	705	5,400	3,893
Rent		375	-	375	600
Heat and light		1,501	-	1,501	1,950
Other household costs		5,451	-	5,451	4,491
Office costs		5,540	274	5,814	5,523
Website and computer support		5,353	-	5,353	1,890
Sundry		565	-	565	1,247
<i>Governance costs</i>					
Independent examiner's fees		606	-	606	606
<i>Capital costs</i>					
Property purchase and legal fees		<u>17,324</u>	<u>93,900</u>	<u>111,224</u>	<u>-</u>
Total payments		<u>106,459</u>	<u>144,960</u>	<u>251,419</u>	<u>118,534</u>
(DEFICIT)/SURPLUS FOR THE YEAR		<u>8,404</u>	<u>(11,060)</u>	<u>(2,656)</u>	<u>28,396</u>

The notes on page 6 form part of these financial statements

STATEMENT OF BALANCES

As at 31 March 2025

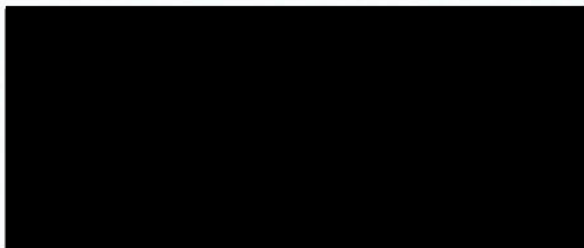
	Unrestricted Funds £	Restricted Funds £	Total funds 2025 £	Total funds 2024 £
Opening cash at bank and in hand	93,229	36,060	129,289	100,893
(Deficit)/surplus for the year	8,404	(11,060)	(2,656)	28,396
Closing cash at bank and in hand	<u>101,633</u>	<u>25,000</u>	<u>126,633</u>	<u>129,289</u>

Bank and cash balances	£	£	£	£
Cash at bank	101,594	25,000	126,594	129,215
Petty cash	39	-	39	74
	<u>101,633</u>	<u>25,000</u>	<u>126,633</u>	<u>129,289</u>

	2025 £	2024 £
Other assets - unrestricted fund		
Buildings at cost	110,000	-
	<u>110,000</u>	<u>-</u>

	2025 £	2024 £
Liabilities - unrestricted fund		
Other creditors	726	523
	<u>726</u>	<u>523</u>

The financial statements on pages 4 to 6 were approved by the Trustees on 24 June 2025 and were signed by:



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NOTES TO THE FINANCIAL STATEMENTS

For the Year Ended 31 March 2025

1 Basis of preparation

The financial statements are prepared on the Receipts and Payments basis in accordance with the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended).

2 Funds

Unrestricted general funds are funds which can be used in accordance with the objects of the charity at the discretion of the Trustees. Restricted funds are the funds that 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. In terms of restricted funding, an analysis of the amounts received during the year are set out below. Of these, The Volant Charitable Trust grant was fully expended during the year on staff costs, The Weir Charitable Trust grant received in advance of 2025/26 remained unspent, grants and donations received towards the purchase of East Lodge were spent during the year.

3 Trustee remuneration and expenses

No remuneration or expenses were paid to Trustees during the year or previous year.

4 Transactions with connected persons

There were no transactions with connected persons in the year or previous year.

5 Grants received

	2025	2024
	£	£
The Volant Charitable Trust (administered by Foundation Scotland)	15,000	15,000
The Weir Charitable Trust	25,000	21,500
Scottish Borders Communities Mental Health & Wellbeing Fund for Adults (administered by Third Sector Dumfries & Galloway)	-	14,560
Scottish Borders Council (Healthier, Happier, Stronger Fund)	-	4,845
Grants received towards East Lodge purchase:		
Miss M B Reekie Charitable Trust	50,000	-
The Hugh Fraser Foundation	20,000	-
Robert Barr's Charitable Trust	10,000	-
Total restricted grants	120,000	55,905
Scottish Government (Perinatal and Infant Mental Health Fund)	22,500	45,000
The Robertson Trust	25,000	25,000
The Henry Smith Charity	48,000	-
Sedel-Collings Foundation	10,000	-
Buccleugh Charitable Trust	400	-
Miss M B Reekie Charitable Trust	-	10,000
Total unrestricted grants	105,900	80,000
Total grants received	225,900	135,905

6 Donations received

	2025	2024
	£	£
Donations towards East Lodge purchase (<i>restricted</i>)	13,900	-
The Dyers' Company	5,000	5,000
Other donations	1,590	5,447
Total donations received	20,490	10,447