

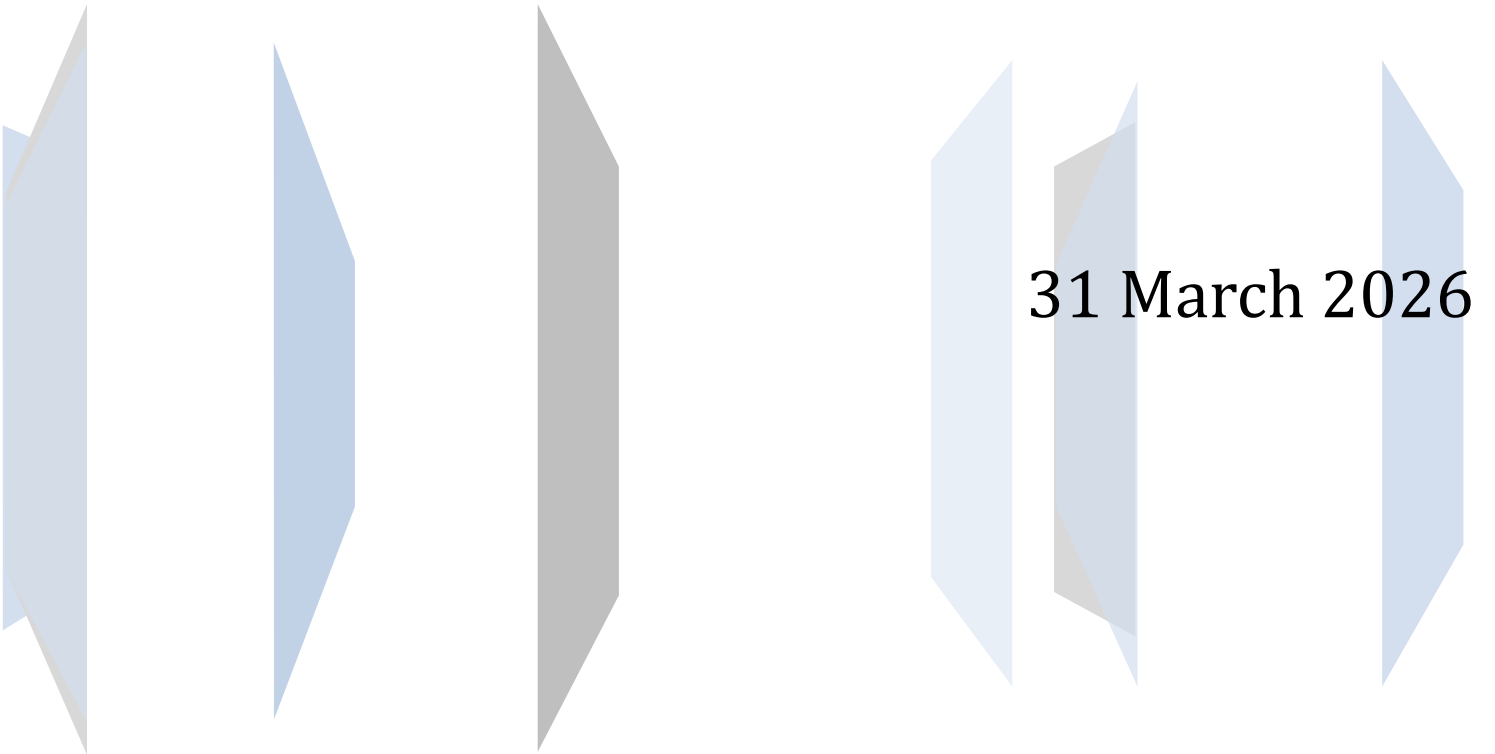
Relationships Scotland - Couple Counselling Fife

Scottish Charity Number SC018273 (SCIO)

Annual Report & Financial Statements

For Year Ended

31 March 2026

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Trustees' Annual Report

For the Year Ended 31 March 2026

The trustees have pleasure in presenting their report together with the financial statements and the independent examiner's report for the year ended 31 March 2026.

Reference & Administrative Information

Charity Name

Relationships Scotland - Couple Counselling Fife

Charity No

SC018273 (SCIO)

Address

15 Tolbooth Street
Kirkcaldy
KY1 1RW

Current Trustees

Sheriff Elizabeth McFarlane
Sally McKenzie
Steven Kay
Gordon McKenzie
Dave Dempsey
Kristina Stedul

Other Trustees who served during the year

Independent Examiner

Elaine Alsop
EA Independent Ltd
5 South Charlotte Street
Edinburgh
EH2 4AN

Structure Governance & Management

Constitution

The association was an unincorporated association governed by its constitution adopted on 18 September 1991 and on 10 December 2015 was incorporated as a Scottish Charitable Incorporated Organisation (SCIO).

Appointment of Trustees

Members of the Management Committee shall be elected at the Annual General Meeting.

Management

As stated in the Constitution the Management Committee shall be elected for three years and shall consist of not less than 6 members. The Association's Honorary Officers: Chairman, Vice Chairman, Secretary and Treasurer shall hold office until the conclusion of the Annual General Meeting of the Association next after their election but shall be eligible for re-election provided that no honorary officer shall hold office for more than 3 consecutive years. On the expiration of such period any former honorary officer shall be eligible for re-election to the post from which he or she has demitted office. The Chairman and other honorary officers shall be ex officio members of the Management Committee and of any other Committee.

Objectives & Activities

The purpose of the Association is to benefit the public; It aims to achieve this by:

To advance health by providing a confidential counselling service to those who experience difficulties in their marriage or intimate relationship.

To advance education by sponsoring men and women to train for this work.

To advance the relief of those in need by providing a counselling service to those detrimentally affected by family breakdown.

Achievements & Performance

The year ending March 2026 has been productive with 2816 counselling sessions delivered, a new record, a 10% increase on the previous year. 30% of these sessions were delivered free at the point of receipt. The restricted funding is targeted to help people from a disadvantaged socio-economic background to access the counselling service.

The organisation continues to offer placements to external trainees. 5 trainees have embarked upon the certificate course in relationship counselling, 4 of whom have qualified already and 4 have remained with our organisation. The counselling team consists of 12 qualified counsellors and 6 trainees, mostly external. It is encouraging to see that there is such an appetite amongst counsellors to train for couple work. It will help meet the demand for couple counselling, which increases year by year. The bottleneck for further expansion is the limited amount of core funding the organisation receives. Just 12% of the total income is core grant.

We've recruited 2 new receptionists and a cleaner, after our 2 long-term receptionists retired. The hope is that the receptionists can perform some administrative duties in the evening, in support of the day administrator. Our organisation, in collaboration with 2 other counselling agencies within the RS network, called out an EGM in September 2025, at which a new allocation of Scottish Government funding was proposed. 11 out of the 21 RS members stood to gain, but unfortunately the proposal was dismissed with only 5 votes out of 21 members in support. This was very disappointing indeed.

This year there was a small surplus at the year end. Finances are tight, but the organisation is stable in terms of outputs. What the organisation lost in restricted funding (£16,000 from the Robertson Trust), it has made up in expansion of client contributions. This is encouraging in a climate where funding is becoming increasingly difficult to obtain.

Financial Review

RSCCF received full funding from Fife Council and the Scottish Government CYPFEIF and Alec Fund Grant in the past year. In addition, the organisation received funding from Fife Young Carers and Fife Voluntary Action, Foundation Scotland, the Stafford trust, Pixel Fund and the National lottery community fund to offer counselling to hard-to-reach clients. The last of those 2 funds are specifically for young adults, 18-25yrs.

Reserves Policy

RSCCF aims to have a reserve of 3-6 months running costs.

Plans for Future Periods

The organisation aims to maintain service delivery, including the delivery of free counselling to hard-to-reach client groups. In the coming year the focus will be on training new couple counsellors to join the team. The organisation will run an in-person CPD event and will concentrate on securing core funding. The organisation will also work on improving the building.

Approved by the trustees on the date below and signed on their behalf by:

Signed: _____

Chair: _____

Date: _____

Elizabeth McFarlane

ELIZABETH MCFARLANE

21/9/26

Independent Examiner's Report

For the Year Ended 31 March 2026

Independent Examiner's Report to the Trustees of Relationships Scotland Couple Counselling Fife.

I report on the financial statements of the charity for the year ended 31 March 2026, which are set out on the following pages.

Respective responsibilities of Trustees and Examiner

The charity's trustees are responsible for the preparation of the accounts in accordance with the terms of the Charities and Trustee Investment (Scotland) Act 2005 ("the 2005 Act") and the Charities Accounts (Scotland) Regulations 2006 (as amended) ("the 2006 Regulations"). The charity's trustees consider that the audit requirement of Regulation 10(1) (d) of the 2006 Regulations does not apply. It is my responsibility to examine the accounts 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. 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 connection with my examination, no matter has come to my attention:

1. which gives me reasonable cause to believe that, in any material respect, the requirements:
 - to keep accounting records in accordance with section 44(1)(a) of the 2005 Act and Regulation 4 of the 2006 Regulations, and
 - to prepare accounts which accord with the accounting records and comply with Regulation 9 of the 2006 Regulationshave 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.



Elaine Alsop ACA FCIE DChA
EA Independent Ltd
5 South Charlotte Street
Edinburgh
EH2 4AN
7 September 2026

Relationships Scotland – Couple Counselling Fife
Statement of Receipts and Payments for the Year Ended 31 March 2026

Receipts			Unrestricted Funds £	Restricted Funds £	Total 2026 £	Total 2025 £
	Note					
Voluntary Receipts						
Grants	4		18,497	63,071	81,568	92,642
Gift Aid			6,769	-	6,769	4,222
 Receipts from Charitable Activities						
Client Contributions			67,461	-	67,461	40,353
Consultancy			877	-	877	3,006
Training fee			2,485	-	2,485	180
Sundry			65	-	65	160
			96,154	63,071	159,225	140,563
 Payments						
Cost of Charitable Activities	5		93,129	60,138	153,267	147,580
Governance Costs	6		400	-	400	400
Total Payments			93,529	60,138	153,667	147,980
 Surplus for the year before transfers						
			2,625	2,933	5,558	-7,418
 Transfers between funds						
			-	-	-	-
Surplus/(deficit) for the year			2,625	2,933	5,558	-7,418

The Notes on pages 8 to 10 form part of these Accounts

Relationships Scotland – Couple Counselling Fife
Statement of Balances as at 31 March 2026

Funds Reconciliation

	Note	Unrestricted Funds £	Restricted Funds £	Total 2026 £	Total 2025 £
Opening funds		25,510	20,087	45,597	53,015
Surplus/(Deficit) for year		2,625	2,933	5,558	-7,416
Closing funds	8	28,135	23,020	51,155	45,597

Represented by:

Bank Deposit Account	28,135	23,020	51,155	45,597
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Other Assets (Unrestricted Fund)

Building	100,000	100,000
IT Equipment	454	454
Furniture	556	556

Liabilities (Unrestricted Fund)

Loan	36,378	41,345
Payroll creditors	775	-
Independent examination fee	400	400

Approved by the trustees on the date below and signed on their behalf by:-

Chair: 

Date: 21/9/26

Treasurer:



Date:

STEVEN KAY
31/08/2026

The Notes on pages 8 to 10 form part of these Accounts

1 Accounting policies

Basis of Accounting

These accounts have been prepared on the Receipts & Payments basis in accordance with the Charities & Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended).

VAT

The charity is not registered for VAT and, accordingly, expenditure includes VAT where appropriate

Resources expended

Expenditure incurred has been classified on a basis appropriate to the charity's circumstances

2 Nature and purpose of funds

Unrestricted funds are those that may be used at the discretion of the trustees in furtherance of the objects of the charity. The trustees maintain a single unrestricted fund for the day-to-day running of the Charity. Restricted funds are managed according to the funder's intentions.

3 Related Party Transactions

No remuneration or similar payments were paid to the trustees or to any connected persons during the year (2025: Nil). No expenses were paid to any trustees during the year (2025: Nil).

4. Grants Received

	Unrestricted Funds £	Restricted Funds £	Total 2026 £	Total 2025 £
Fife Council	-	25,621	25,621	24,876
Fife Council unrestricted	-	-	-	10,411
Scottish Government CYPFEIF	14,747	-	14,747	14,747
Robertson Trust	-	-	-	16,000
Business Gateway	-	-	-	1059
Fife Young Carers	-	6,750	6,750	6,750
Foundation Scotland	500	6,200	6,700	4,800
FVA Adult Mental Wellbeing	-	14,500	14,500	14,000
The Stafford trust	3,250	-	3,250	-
National Lottery community fund	-	5,000	5,000	-
Pixel Fund	-	5,000	5,000	-
	18,497	63,071	81,568	92,642

5. Cost of Charitable Activities

	Unrestricted Funds £	Restricted Funds £	Total 2026 £	Total 2025 £
Loan repayment	4,665	3,665	8,330	8,551
Salaries	25,730	20,217	45,947	47,869
Receptionist Fees	7,184	5,645	12,829	10,681
Consultancy Fees	85	67	152	-
Counselling Fees	23,123	18,168	41,291	41,421
Training	507	398	905	898
Cancellation Fee	977	768	1,745	2,499
Supervision Fees	6,015	4,726	10,741	8,654
Travel Expenses	3,654	2,871	6,525	6,163
Rent	495	389	884	566
Legal & Professional Fees	161	127	288	364
Insurance	642	504	1,146	1,072
Subscriptions	952	-	952	937
Heating & Lighting	1,585	1,246	2,831	3,003
Equipment	132	104	236	1,233
Removals/Maintenance	2,009	-	2,009	5,294
Telephone	688	540	1,228	1,619
Printing & Stationery & Postage	258	202	460	243
Office expenses	637	501	1,138	1,488
Bank Charges	1,177	-	1,177	758
AGM	-	-	-	122
Sundry	-	-	-	253
Training fee students	12,453	-	12,453	3,892
	93,129	60,138	153,267	147,580

6. Governance Costs

	£	£
Independent Examiner's Fee	400	400

The independent examination fee for the March 2026 annual accounts is £400 and included in the Statement of balances

7. Funds Note

	Opening at 1 April 2025 £	Receipts £	Payments £	Transfers £	Closing at 31 March 2026 £
Unrestricted funds	25,510	96,154	(93,529)	-	28,135
Restricted funds:					
Robertson Trust	13,500	-	(13,500)	-	-
Fife Council	-	25,621	(25,621)	-	-
Fife Young Carers	-	6,750	(6,750)	-	-
FVA Adult mental wellbeing	6,587	14,500	(6,587)	-	14,500
Foundation Scotland	-	6,200	(3,700)	-	2,500
National Lottery Community Fund	-	5,000	-	-	5,000
Pixel Fund	-	5,000	(3,980)	-	1,020
Total restricted funds	20,087	63,071	(60,138)	-	23,020
Total funds	45,597	159,225	(153,667)	-	51,155

Nature and purpose of funds

Unrestricted funds have no restriction and are administered on a discretionary basis by the trustees in line with the objects of the charity.

Restricted funds:

Robertson Trust – funding represents year 5 of a 5-year award of £80,000 to deliver counselling services.

Fife Council – agreed Service Level Agreement for children and family counselling sessions. The sessions delivered were supported by unrestricted funds.

Fife Young Carers – funding to support counselling for young people with a caring role.

FVA Adult mental wellbeing – represents funding from Fife Voluntary Action for free counselling for adults from a disadvantaged social economic background.

National Lottery Community Fund – Funding to support counselling for young adults from a disadvantaged socio-economic background, 18-25 yrs.

Pixel Fund – Funding to support counselling for young adults from a disadvantaged socio-economic background, 18-25 yrs.

Transfers between funds

There were no transfers between funds during the year.