Charity registration number SC037080 (Scotland)

Company registration number SC273273

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CENTRE FOR CONFIDENCE AND WELL-BEING LTD

ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS

FOR THE PERIOD ENDED 31 JULY 2026

CENTRE FOR CONFIDENCE AND WELL-BEING LTD

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	Dr Carol Craig Mr D H Anderson Mr A A Sinclair Ms H Black
Secretary	Mrs H Black
Charity number (Scotland)	SC037080
Company number	SC273273
Registered office	Old Edenkin 8 Dumbrock Road Strathblane United Kingdom G63 9EF
Independent examiner	David H Nairn Azets Titanium 1 King's Inch Place Renfrew United Kingdom PA4 8WF

CENTRE FOR CONFIDENCE AND WELL-BEING LTD

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CENTRE FOR CONFIDENCE AND WELL-BEING LTD

REPORT (INCLUDING DIRECTOR'S REPORT)

FOR THE PERIOD ENDED 31 JULY 2026

The trustees present their annual trustees' report together with the financial statements of the charity for the year ending 31 July 2026 which are also prepared to meet the requirements for a directors' report and accounts for Companies Act purposes.

The financial statements comply with the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 (as amended), the Companies Act 2006, the Memorandum and Articles of Association, 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).

Objectives and activities

Objectives and aims

The Centre for Confidence and Well-being Limited aims to be a catalyst for change - individual, organisational and cultural. Through its web resources, publications and events it aims to stimulate new thinking and disseminate research findings on confidence and well-being. It believes that there is a place for psychological interventions but particularly favours a broad, integral approach which stresses the importance of various factors such as physical activity, engagement in activities, the role of the family, decentralised decision-making and equality.

Achievements and performance

Charitable activities

Events

The Centre held one early evening event during the year. It was called 'The Scots' Crisis of Child Development' and was held on May 20th, 2025 in St George's Tron Church in Glasgow. Over 100 people attended. Alan Sinclair spoke at the event about recent data from Scottish health visitors on the developmental challenges of a sizable proportion of Scottish toddlers. Carol Craig also spoke about other challenges facing children in Scotland.

Carol Craig spoke at two events on the importance of play to children's resilience and in support of the Centre's final *Postcards from Scotland* publication - *Born to Play* - which was edited by Tam Baillie, a former Children's Commissioner in Scotland and Professor John McKendrick from Caledonian University.

Closing the Centre

The Board of Trustees resolved to close the Centre finally sometime in early Summer of 2026. The Centre's *Postcards from Scotland* website ended at the beginning of March. In the first few months of 2026 Carol Craig managed to sell off, at a discounted price, some of the copies of our last publication, *Born to Play*. We gave the remaining copies to Upstart who had collaborated with us in its publication. Carol Craig also managed to give away, or dispose of, the Centre's remaining stock of books. Officially we ceased trading at the end of February 2026.

Carol Craig also put together an archive on the Centre's work and deposited this with the Mitchell Library in Glasgow.

At its December 2025 meeting, the Centre's Board of Trustees decided how it wants any remaining funds to be allocated. It would like Upstart to receive £200 and the remaining funds to be given to the G20 youth project in Maryhill. Its founder, Emily Cutts, worked for the Centre as a psychology researcher for several years and reports that what she learned in this role has led her to set up this organisation which aims to give disadvantaged youth in the area second chances and work opportunities. Both Upstart and the G20 youth project are registered charities.

Financial review

Principal funding sources

The charity's ceased trading at the end of February 2026 and is in the process of winding up its affairs.

Reserves policy

During the period under review the charity made a surplus of £909 (2025 - £6,574 deficit). This saw its overall funds increase at the period end to £290.

Plans for future periods

The Centre has no future plans other than closing the charity and winding up the business.

Structure, governance and management

Governing document

The organisation is a charitable company limited by guarantee, incorporated on 13th September 2004 and registered as a charity on 28th November 2005. The company was established under a Memorandum of Association containing the objects and powers of the charitable company and is governed under its Articles of Association.

In the event of the company being wound up members are required to contribute an amount not exceeding £1.

Recruitment and appointment of trustees

The Directors of the company are also known as the charity trustees for the purpose of charity law. Under the requirements of the Memorandum and Articles of Association, the members of the Board are elected to serve for a period of twelve months after which they must be re-elected at the next Annual General Meeting.

A broad range of skills is represented on the Board of Directors.

Organisational structure

The Board of Directors currently has 3 members who meet at least 3-4 times per year and are responsible for the strategic direction and policy of the charity. The Board members come from a variety of professional backgrounds relevant to the work of the charity. The Company Secretary also attends the Board meetings but has no voting rights.

The Chief Executive is responsible for ensuring the charity delivers its mission and the services specified. Throughout the period Carol Craig continued in her post as (unpaid) Chief Executive of the Centre.

Induction and training of trustees

Most trustees are already familiar with the work of the Centre before they join the Board. They attend regular Board meetings and other events whenever possible. In addition, the Chief Executive from time to time organises additional briefing sessions for members to ensure that they are kept up to date with the current position and future plans.

New trustees will be made aware of the following:
- The obligations of the Board of Directors.
- The guidance for charity trustees 'acting with care and diligence' issued by the Office of the Scottish Charity Regulator.
- The main documents which set out the operational framework for the Centre including the Memorandum and
- Articles of Association.
- Resourcing and the current financial position as set out in the latest published accounts.
- Future plans and objectives.

Related parties

In so far as is complementary to the charity's objects, the charity is guided by local and national policy on mental health and well-being.

Risk management

The Board of Directors has conducted a review of the major risks to which the Centre is exposed. A register has been prepared and is updated at least annually. Where appropriate, systems or procedures have been established to mitigate the risks the charity faces. Internal control risks are minimised by the implementation of procedures for authorisation of all transactions and projects.

The report was approved by the Board of .



Mr A A Sinclair

25 September 2026

CENTRE FOR CONFIDENCE AND WELL-BEING LTD

INDEPENDENT EXAMINER'S REPORT

TO THE OF CENTRE FOR CONFIDENCE AND WELL-BEING LTD

I report on the financial statements of the for the period ended 31 July 2026, which are set out on pages 5 to 10.

Respective responsibilities of 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 and the Charities Accounts (Scotland) Regulations 2006 (as amended). The charity's trustees 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 was 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 seeking explanations from you as 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.

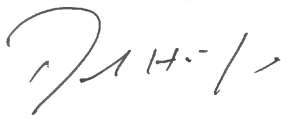
Independent examiner's statement

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 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.



David H Nairn
The Institute of Chartered Accountants of Scotland

Azets Audit Services
Chartered Accountant
Titanium 1
King's Inch Place
Renfrew
Glasgow
PA4 8WF

25 September 2026

CENTRE FOR CONFIDENCE AND WELL-BEING LTD

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE PERIOD ENDED 31 JULY 2026

Current financial period	Notes	Unrestricted funds 2026 £
Income from:		
Charitable activities		6,123
Investments		51
Total income		6,174
Expenditure on:		
Charitable activities		5,265
Total expenditure		5,265
Net income/(expenditure) and movement in funds		909
Reconciliation of funds:		
Fund balances at 1 April 2025		(619)
Fund balances at 31 July 2026		290

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

Prior financial year	Notes	Unrestricted funds 2025 £
Income from:		
Donations and legacies		250
Charitable activities		5,805
Investments		114
Total income		6,169
Expenditure on:		
Charitable activities		12,743
Total expenditure		12,743
Net income and movement in funds		(6,574)
Reconciliation of funds:		
Fund balances at 1 April 2024		5,955
Fund balances at 31 March 2025		(619)

CENTRE FOR CONFIDENCE AND WELL-BEING LTD

BALANCE SHEET

AS AT 31 JULY 2026

	Notes	2026 £	£	2025 £	£
Current assets					
Cash at bank and in hand		2,087		2,178	
Creditors: amounts falling due within one year	6	(1,797)		(2,797)	
Net current assets/(liabilities)			290		(619)
The funds of the					
Unrestricted funds	7		290		(619)
			290		(619)

The company is entitled to the exemption from the audit requirement contained in section 477 of the Companies Act 2006, for the period ended 31 July 2026.

The director acknowledges her responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of financial statements.

The members have not required the company to obtain an audit of its financial statements for the period in question in accordance with section 476.

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

The financial statements were approved by the on 25 September 2026

Mr A A Sinclair

Company registration number SC273273 (Scotland)

1 Accounting policies

Charity information

Centre for Confidence and Well-Being Ltd is a private company limited by guarantee incorporated in Scotland. The registered office is Old Edenkin, 8 Dumbrock Road, Strathblane, G63 9EF, United Kingdom.

1.1 Reporting period

[FRS 102 3.10 An entity shall present a complete set of financial statements (including comparative information as set out in paragraph 3.14) at least annually. When the end of an entity's reporting period changes and the annual financial statements are presented for a period longer or shorter than one year, the entity shall disclose the following: (a) that fact; (b) the reason for using a longer or shorter period; and (c) the fact that comparative amounts presented in the financial statements (including the related notes) are not entirely comparable.]

1.2 Accounting convention

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

The 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 . 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 freehold properties and to include investment properties and certain financial instruments at fair value]. The principal accounting policies adopted are set out below.

1.3 Going concern

The trustees have decided to cease the charity's activities and wind up its affairs. Accordingly, the financial statements have not been prepared on a going concern basis. The financial statements have been prepared on a basis considered appropriate for an entity that is not a going concern.

1.4 Charitable funds

Unrestricted funds are available for use at the discretion of the 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 .

1.5 Income

Income is recognised when the 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 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 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)**

1.6 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.

1.7 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.

Basic financial assets

Basic financial assets, which include debtors 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.

Basic financial liabilities

Basic financial liabilities, including creditors 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 creditors 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 creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

Financial assets are derecognised only when the contractual rights to the cash flows from the asset expire or are settled, or when the charity transfers the financial asset and substantially all the risks and rewards of ownership to another entity, or if some significant risks and rewards of ownership are retained but control of the asset has transferred to another party that is able to sell the asset in its entirety to an unrelated third party.

1.8 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 is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

2 Critical accounting estimates and judgements

In preparing these financial statements, the trustees have made the following judgements:

Tangible fixed assets are depreciated over their useful lives taking into account residual values, where appropriate. The actual lives of the assets and residual values are assessed annually and may vary depending on a number of factors. In re-assessing asset lives, factors such as technological innovation, product life cycles and maintenance programmes are taken into account. Residual value assessments consider issues such as future market conditions, the remaining life of the asset and projected disposal values.

Bad debts are provided for where objective evidence of the need for a provision exists.

3 Trustees' expenses

The Chief Executive received no reimbursement for expenses incurred during the performance of her duties (2025 - £nil). She received no royalties during the year for books she had written for the charity (2025 - £nil).

None of the other trustees were reimbursed for expenses incurred during the performance of their duties (2025 -£nil).

4 Employees

The average monthly number of employees during the period was:

	2026 Number	2025 Number
Total	-	-

There were no trustees' remuneration or other benefits for the year ended 31 July 2026 nor for the year ended 31 March 2025.

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

5 Taxation

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

6 Creditors: amounts falling due within one year

	2026 £	2025 £
Other creditors	1,000	2,000
Accruals and deferred income	797	797
	1,797	2,797

7 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 April 2025	Incoming resources	Resources expended	At 31 July 2026
	£	£	£	£
General funds	(619)	6,174	(5,265)	290

Previous year:	At 1 April 2024	Incoming resources	Resources expended	At 31 March 2025
	£	£	£	£
General funds	5,955	6,169	(12,743)	(619)

8 Related party transactions

There were no disclosable related party transactions during the period (2025 - none).