

Nurture the Borders SCIO

A Scottish Charitable Incorporated Organisation
Annual Report and Financial Statements

for the Year Ended 28 February 2025

Nurture the Borders SCIO

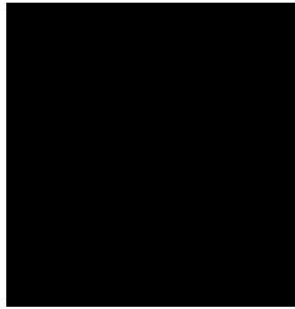
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Nurture the Borders SCIO

Reference and Administrative Details

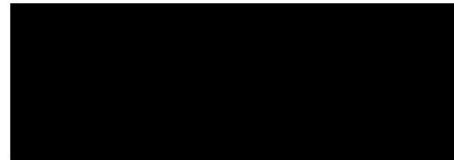
Trustees



Charity Registration Number

SC049971

Principal Office



Independent Examiner

Deans Chartered Accountants
27 North Bridge Street
Hawick
TD9 9BD

Nurture the Borders SCIO

Trustees' Report

The trustees present the annual report together with the financial statements of the charity for the year ended 28 February 2025.

Objectives and activities

Charitable Purposes

The charity's purpose is to promote and protect the physical and mental health of women, their infants, and families affected by or at risk of developing a perinatal mental health condition. This is achieved by providing support, education, and advice alongside services complementary to statutory provisions. The organisation also aims to raise awareness of perinatal mental health among women, fathers, families, and the broader community, advancing public health and education about parenthood.

Objectives, strategies and activities

The past year has presented both challenges and opportunities for families across the Scottish Borders. With increasing pressure on mental health services, rising living costs and growing levels of isolation among new and expectant parents, Nurture the Borders continued to respond proactively, adapting and strengthening delivery to meet the evolving needs of parents and babies.

During the year, the charity delivered a wide range of impactful perinatal and infant mental health services, including:

- **One-to-one Perinatal & Infant Mental Health Support:**

Providing tailored emotional, practical and relational support to parents experiencing anxiety, low mood, trauma, birth-related challenges and isolation. This included home visits, outreach support, advocacy, psychoeducation and coordinated multi-agency work.

- **Peer Support and Befriending:**

Volunteer Mum Befrienders provided lived-experience emotional support through regular one-to-one sessions, helping parents feel less isolated and more confident in their parenting role.

- **Counselling and Psychotherapy:**

Qualified therapists supported parents experiencing trauma, anxiety, depression, relationship strain and other complex emotional needs.

- **Video Interaction Guidance (VIG):**

Strengthening early bonding by helping parents reflect on and build confidence in their natural interactions with their babies.

- **Doula and Birth Preparation Support:**

Providing trauma-informed birth preparation, emotional support throughout pregnancy and labour, and continuity of care during the early postnatal period.

- **Support for Fathers and Partners:**

Dad Club sessions offered informal peer support, helping fathers build confidence, reduce isolation and strengthen early relationships with their babies.

- **Groups, Classes and Workshops:**

Including maternal peer groups, antenatal classes, Calm Creative Journaling, Birth & Baby workshops and Baby Massage courses, all designed to support emotional wellbeing, confidence and connection.

Across all services, the charity worked closely with NHS Borders, midwives, health visitors, GPs and other partner organisations to ensure joined-up and trauma-informed support.

Nurture the Borders SCIO

Trustees' Report (continued)

Achievements and performance

During the year, 256 parents accessed support across our services.

Key achievements included:

- 771 one-to-one support sessions
- 573 peer support sessions
- 368 counselling and psychotherapy sessions
- 22 VIG sessions
- 5 births supported through doula care
- 43 advocacy meetings
- A wide range of groups and workshops, including:
 - 38 Dad Club sessions
 - 6 antenatal class blocks
 - 8 Birth & Baby workshops
 - 8 Calm Creative Journaling sessions
 - 6 Baby Massage courses

Outcomes and impact

Parents demonstrated significant improvements in wellbeing:

- Average improvement of +13.9 points on the Warwick-Edinburgh Mental Wellbeing Scale
- 94.5% showed improved mental wellbeing
- Wellbeing Web outcomes included:
 - Emotional wellbeing improvements in 98%
 - Bonding and parenting confidence improvements in 83%
 - Reduced isolation for 73%
- All parents completing trauma therapy reported reduced distress

Financial review

During the year, the charity received income from restricted grants, charitable activities and donations. Expenditure related to the delivery of perinatal and infant mental health support, volunteer coordination, outreach work, therapeutic services, doula support, groups and essential operational costs.

The charity continued to monitor finances closely throughout the year.

The detailed financial statements, presented later in this report, provide a full summary of income, expenditure and year-end balances.

The charity has no outstanding debts other than normal operational commitments.

Policy on reserves

The trustees aim to maintain unrestricted reserves equivalent to three months of core operating costs to support financial stability and continuity of services.

Unrestricted reserves at year end were below this target, and securing additional unrestricted income remains an organisational priority.

Principal funding sources

The charity receives income primarily through restricted grants, alongside donations and limited unrestricted income. Restricted funding supports direct perinatal and infant mental health work, while unrestricted income supports core costs and organisational development.

Nurture the Borders SCIO

Trustees' Report (continued)

Plans for future periods

Aims and key objectives for future periods

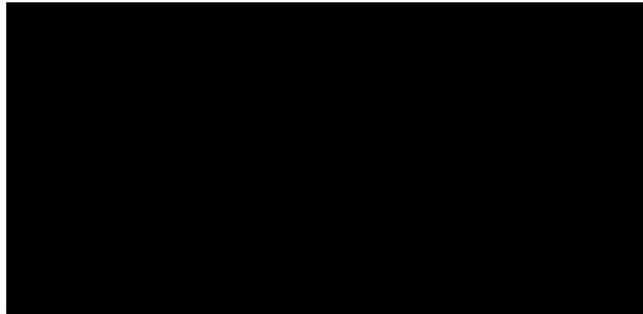
In the year ahead, the charity will focus on sustaining its current level of high-quality, trauma-informed support for parents and families across the Scottish Borders. The trustees' priority is to maintain the stability and effectiveness of existing services, support staff and volunteers, and ensure that families continue to receive consistent and accessible care.

The charity will continue to work closely with NHS Borders and partner organisations, monitor local needs, and strengthen internal systems where required. Securing sustainable funding to support core operational costs and protect service continuity will remain a key strategic focus.

Trustees and officers

The trustees and officers serving during the year and since the year end were as follows:

Trustees:



Structure, governance and management

Nature of governing document

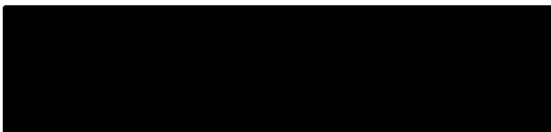
Nurture the Borders is a Scottish Charitable Incorporated Organisation (SCIO) and is governed by its constitution. The Board of Trustees is responsible for strategic direction, governance, financial oversight, and ensuring that the charity operates in line with its charitable purposes.

Trustee recruitment and induction

Trustees are recruited through open invitations, word-of-mouth recommendations, lived-experience involvement and targeted recruitment where particular skills are needed. All trustees receive an induction covering legal responsibilities, safeguarding, governance, and an overview of the charity's work.

Day-to-day service delivery is managed by the staff team, supported by volunteers, with the Board receiving regular updates and maintaining oversight of safeguarding, finance, organisational risk and service quality.

The annual report was approved by the trustees of the charity on ²⁰²⁵⁻¹¹⁻²⁷ and signed on its behalf by:



Trustee

Nurture the Borders SCIO

Independent Examiner's Report to the trustees of Nurture the Borders SCIO

I report to the trustees on my examination of the accounts of Nurture the Borders SCIO for the year ended 28 February 2025.

Responsibilities and basis of report

As the charity trustees of Nurture the Borders SCIO you are responsible for the preparation of the accounts in accordance with the requirements of the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended). You are satisfied that the audit requirement of Regulation 10(1) (a) to (c) of the 2006 Accounts Regulations does not apply.

I report in respect of my examination of the Nurture the Borders SCIO's accounts carried out under section 44 (1)(c) of the 2005 Act and section 145 of the 2011 Act. In carrying out my examination I have followed the requirements of Regulation 11 of the Charities Accounts (Scotland) Regulations 2006 (as amended). 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

Since the charity has prepared its accounts on an accruals basis and is also registered in Scotland your examiner must be a member of a body listed in Regulation 11(2) of the Charities Accounts (Scotland) Regulations 2006 (as amended). I can confirm that I am qualified to undertake the examination because I am a registered member of ICAS, which is one of the listed bodies.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

1. accounting records were not kept in respect of Nurture the Borders SCIO as required by section 44(1)(a) of the 2005 Act and Regulation 4 of the Charities Accounts (Scotland) Regulations 2006 (as amended); or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements Regulation 8 of the Charities Accounts (Scotland) Regulations 2006 (as amended).

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Date: 27-11-25

Nurture the Borders SCIO

Statement of Financial Activities for the Year Ended 28 February 2025

	Note	Unrestricted funds £	Restricted funds £	Total 2025 £
Income and Endowments from:				
Grants and donations	2	1,340	28,102	29,442
Total income		1,340	28,102	29,442
Expenditure on:				
Charitable activities	3	(2,794)	(25,566)	(28,360)
Total expenditure		(2,794)	(25,566)	(28,360)
Net (expenditure)/income		(1,454)	2,536	1,082
Gross transfers between funds		1,454	(1,454)	-
Net movement in funds		-	1,082	1,082
Reconciliation of funds				
Total funds brought forward		-	66,044	66,044
Total funds carried forward	10	-	67,126	67,126
	Note		Restricted funds £	Total 2024 £
Income and Endowments from:				
Donations and legacies	2		44,360	44,360
Total income			44,360	44,360
Expenditure on:				
Charitable activities	3		(24,601)	(24,601)
Total expenditure			(24,601)	(24,601)
Net income			19,759	19,759
Net movement in funds			19,759	19,759
Reconciliation of funds				
Total funds brought forward			46,285	46,285
Total funds carried forward	10		66,044	66,044

All of the charity's activities derive from continuing operations during the above two periods.

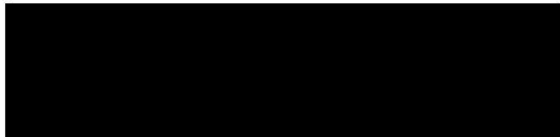
The funds breakdown for 2024 is shown in note 10.

Nurture the Borders SCIO

(Registration number: SC049971)
Balance Sheet as at 28 February 2025

	Note	2025 £	2024 £
Current assets			
Debtors	7	11,904	11,923
Cash at bank and in hand	8	169,132	54,765
		181,036	66,688
Creditors: Amounts falling due within one year	9	(113,910)	(644)
Net assets		67,126	66,044
Funds of the charity:			
Restricted income funds			
Restricted funds		67,126	66,044
Total funds	10	67,126	66,044

The financial statements on pages 6 to 11 were approved by the trustees, and authorised for issue on 2025-11-27 and signed on their behalf by:



Trustee

Nurture the Borders SCIO

Notes to the Financial Statements for the Year Ended 28 February 2025

1 Accounting policies

Statement of compliance

The financial statements have been prepared in accordance with 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 2015) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Charities Accounts (Scotland) Regulations 2006.

Basis of preparation

Nurture the Borders SCIO meets the definition of a public benefit entity under FRS 102. The accounts (financial statements) have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts.

The accounts are presented in £ and are rounded to the nearest £1.

Going concern

The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern.

Income and endowments

Voluntary income including donations, gifts, legacies and grants that provide core funding or are of a general nature is recognised when the charity has entitlement to the income, it is probable that the income will be received and the amount can be measured with sufficient reliability.

Donations and legacies

Donations and legacies are recognised on a receivable basis when receipt is probable and the amount can be reliably measured.

Grants receivable

Grants are recognised when the charity has an entitlement to the funds and any conditions linked to the grants have been met. Where performance conditions are attached to the grant and are yet to be met, the income is recognised as a liability and included on the balance sheet as deferred income to be released.

Deferred income

Deferred income represents amounts received for future periods and is released to incoming resources in the period for which, it has been received. Such income is only deferred when:

- The donor specifies that the grant or donation must only be used in future accounting periods; or
- The donor has imposed conditions which must be met before the charity has unconditional entitlement.

Expenditure

All expenditure is recognised once there is a legal or constructive obligation to that expenditure, it is probable settlement is required and the amount can be measured reliably. All costs are allocated to the applicable expenditure heading that aggregate similar costs to that category. Where costs cannot be directly attributed to particular headings they have been allocated on a basis consistent with the use of resources, with central staff costs allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use. Other support costs are allocated based on the spread of staff costs.

Charitable activities

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Nurture the Borders SCIO

Notes to the Financial Statements for the Year Ended 28 February 2025 (continued)

Support costs

Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources, for example, allocating property costs by floor areas, or per capita, staff costs by the time spent and other costs by their usage.

Governance costs

These include the costs attributable to the charity's compliance with constitutional and statutory requirements, including audit, strategic management and trustees meetings and reimbursed expenses.

Trade debtors

Trade debtors are amounts due from customers for merchandise sold or services performed in the ordinary course of business.

Trade debtors are recognised initially at the transaction price. They are subsequently measured at amortised cost using the effective interest method, less provision for impairment. A provision for the impairment of trade debtors is established when there is objective evidence that the charity will not be able to collect all amounts due according to the original terms of the receivables.

Cash and cash equivalents

Cash and cash equivalents comprise cash on hand and call deposits, and other short-term highly liquid investments that are readily convertible to a known amount of cash and are subject to an insignificant risk of change in value.

Fund structure

Restricted income funds are those donated for use in a particular area or for specific purposes, the use of which is restricted to that area or purpose.

2 Income from donations and legacies

	Unrestricted funds General £	Restricted funds £	Total funds £
Donations and legacies;			
Donations	1,091	-	1,091
Grants, including capital grants;			
Grants	249	28,102	28,351
Total for 2025	1,340	28,102	29,442
Total for 2024	-	44,360	44,360

3 Expenditure on charitable activities

	Unrestricted funds General £	Restricted funds £	Total funds £
Note			
Allocated support costs	2,410	25,566	27,976
Governance costs	384	-	384
Total for 2025	2,794	25,566	28,360
Total for 2024	-	24,601	24,601

Nurture the Borders SCIO

Notes to the Financial Statements for the Year Ended 28 February 2025 (continued)

4 Analysis of governance and support costs

Governance costs

	Unrestricted funds General £	Restricted funds £	Total funds £
Independent examiner fees			
Examination of the financial statements	384	-	384
Total for 2025	384	-	384
Total for 2024	-	422	422

5 Independent examiner's remuneration

	2025 £	2024 £
Examination of the financial statements	384	422

6 Taxation

The charity is a registered charity and is therefore exempt from taxation.

7 Debtors

	2025 £	2024 £
Prepayments	-	19
Other debtors	11,904	11,904
	11,904	11,923

8 Cash and cash equivalents

	2025 £	2024 £
Cash at bank	169,132	54,765

9 Creditors: amounts falling due within one year

	2025 £	2024 £
Other taxation and social security	137	222
Accruals	633	422
Deferred income	113,140	-
	113,910	644

Nurture the Borders SCIO

Notes to the Financial Statements for the Year Ended 28 February 2025 (continued)

10 Funds

	Balance at 1 March 2024 £	Incoming resources £	Resources expended £	Transfers £	Balance at 28 February 2025 £
General	-	1,340	(2,794)	1,454	-
Restricted funds	<u>66,044</u>	<u>28,102</u>	<u>(25,566)</u>	<u>(1,454)</u>	<u>67,126</u>
Total funds	<u>66,044</u>	<u>29,442</u>	<u>(28,360)</u>	<u>-</u>	<u>67,126</u>
	Balance at 1 March 2023 £	Incoming resources £	Resources expended £		Balance at 29 February 2024 £
General	-	-	-	-	-
Restricted funds	<u>46,285</u>	<u>44,360</u>	<u>(24,601)</u>		<u>66,044</u>
Total funds	<u>46,285</u>	<u>44,360</u>	<u>(24,601)</u>		<u>66,044</u>

11 Analysis of net assets between funds

	Unrestricted funds General £	Restricted funds £	Total funds at 28 February 2025 £
Current assets	24,199	156,837	181,036
Current liabilities	<u>(24,199)</u>	<u>(89,711)</u>	<u>(113,910)</u>
Total net assets	<u>-</u>	<u>67,126</u>	<u>67,126</u>
		Restricted funds £	Total funds at 29 February 2024 £
Current assets		66,688	66,688
Current liabilities		<u>(644)</u>	<u>(644)</u>
Total net assets		<u>66,044</u>	<u>66,044</u>

12 Related party transactions

There were no related party transactions in the year.

Nurture the Borders SCIO

Detailed Statement of Financial Activities for the Year Ended 28 February 2025

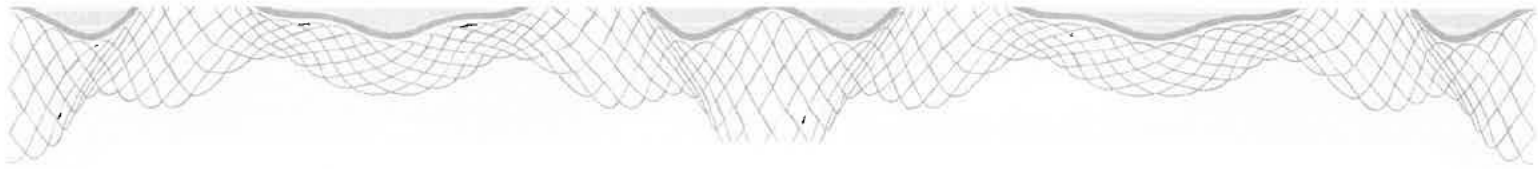
	2025	2024
Income	£	£
Donations and legacies (analysed below)	29,442	44,360
	<u>29,442</u>	<u>44,360</u>
Expenditure		
Charitable activities (analysed below)	(28,360)	(24,601)
	<u>(28,360)</u>	<u>(24,601)</u>
Surplus (deficit) for the year	<u>1,082</u>	<u>19,759</u>
Reconciliation of funds		
Total funds brought forward	66,044	46,285
Total funds carried forward	<u>67,126</u>	<u>66,044</u>

Donations and legacies

Grants - other agencies	28,351	44,360
Charitable activities	1,091	-
	<u>29,442</u>	<u>44,360</u>

Charitable activities

Direct costs	772	-
Staff training	1,846	-
Insurance	467	245
Office expenses	245	268
Computer software and maintenance costs	1,212	-
Cleaning	256	-
Advertising	431	-
Other services	-	310
Payroll fees	230	-
Wages and salaries	21,035	21,090
Staff NIC (Employers)	544	869
Staff pensions (Defined contribution)	198	261
Printing, postage and stationery	176	53
Travel and subsistence	564	1,083
Accountancy fees	384	422
	<u>28,360</u>	<u>24,601</u>



CERTIFICATE *of* SIGNATURE

