

**Mind Mosaic Child And Family Therapies SCIO**

**Accounts**

**Period ended 31 March 2025**

**Company No. CS003873**

**Charity No. SC049103**

**MIND MOSAIC CHILD AND FAMILY THERAPIES SCIO**

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COMPANY INFORMATION

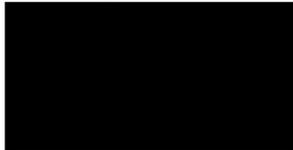
TRUSTEES



CHAIRPERSON

Rotated between Trustees

BOARD MEMBER



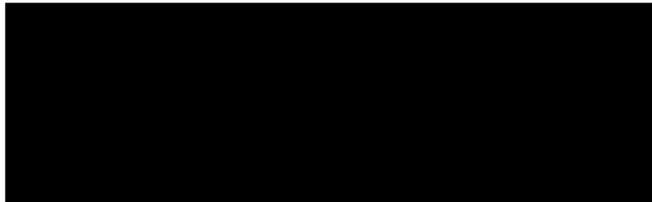
COMPANY NUMBER

CS003873

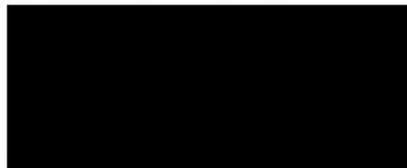
CHARITY NUMBER

SC049103

REGISTERED OFFICE



INDEPENDENT EXAMINER



BANKERS

Unity Trust Bank Plc  
Nine Brindley Place  
Birmingham  
B1 2HB

**TRUSTEES' REPORT**

**For the period ended 31 March 2025**

The trustees are pleased to present their annual trustees' report together with the financial statements of the charity for the period ended 31 March 2025 which are also prepared to meet the requirements for a trustees' report and accounts for Charity Law purposes.

The financial statements comply with the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 (as amended), the Constitution of the SCIO, 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 (FRS102).

**PRINCIPAL ACTIVITY**

To advance health and mental wellbeing through the provision of high quality accessible therapeutic services and Child and Family therapies particularly counselling and psychotherapy to children, young people and families, and with a particular focus on deprived areas and the community where there is greater need. The provision of play therapy services for children and young people up to the age of 18 years and for the advancement of education through the provision of training and workshops.

**SCIO OBJECTIVES AND ACTIVITIES**

The aim of the charity is to promote mental health and wellbeing of children by the provision of therapy services to young children, young people, and families as follows -

- The delivery of play therapy, counselling, psychotherapies and family work with parents, in the local community in an area of high deprivation.
- The provision of accessible play therapy for young children, and young people up to the age of 18yrs to advance health and wellbeing.
- The advancement of education by provision of training and workshops to parents, carers and professionals involved in the life and development of the child.
- The provision of Theraplay, Filial therapy, and group work for young children and parents.
- The provision of clinical supervision and practice placement education for students in training and for qualified therapists.
- Therapeutic support for families including parents, kinship carers, siblings, teaching staff, 3rd sector and social care staff.

**TRUSTEES' REPORT (cont'd.)**  
**For the period ended 31 March 2025**

**REFERENCE AND ADMINISTRATIVE DETAILS**

Charity Number: SC049103  
Company Number: CS003873  
Registered Office:



**OUR ADVISORS**

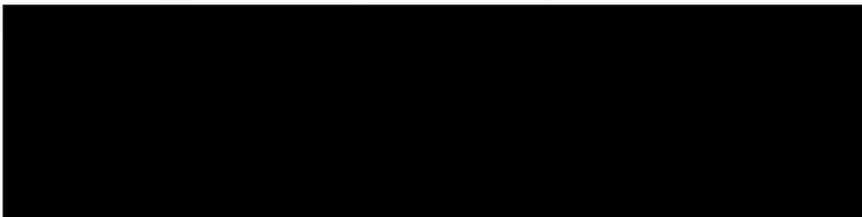
Independent Examiner:



Bankers: Unity Trust Bank Plc, Nine Brindley Place, Birmingham,  
B1 2HB

**TRUSTEES**

The following trustees have held office since 1 April 2024:



No trustee has a financial interest in the SCIO.

**ACHIEVEMENTS IN PERIOD AND PLANS FOR FUTURE**

Since becoming a SCIO in March 2019 Mind Mosaic Child and Family Therapies continue to focus on growth and sustainability. We continue to deliver the only specialist play therapy service to children and parents in Inverclyde facilitated by clinically trained and qualified BAPT registered play therapists.

This year we have continued to increase service to Inverclyde families by provision of Attachment based groups providing support to infants born during lockdown and their parents with a particular focus on helping to promote critical early relationships between parent and child; social inclusion for babies and children; a reduction of loneliness and isolation; therapeutic support to decrease postnatal depression, trauma and anxiety.

As children, young people and parents mental health and wellbeing referrals to our service become more complex post covid - referrals to our service continue to rise and demand for support for children and parents has increased by approx. 62 per cent.

In an attempt to signpost referrals to the appropriate service internal and external - we have set up weekly check in appointment slots for general enquiries and for parents who have a child placed on our waiting list - to help prioritise need.

**TRUSTEES' REPORT (cont'd.)**

**For the period ended 31 March 2025**

**ACHIEVEMENTS IN PERIOD AND PLANS FOR FUTURE (cont'd.)**

This year there has been an increased demand in referrals for whole family support for infants, children, teenagers and parents, which includes in-depth work with separated or divorced parents and issues relating to family breakdown/parents under pressure.

As the need for service increases in number it also includes specialist play therapy for infant and parent where referrals include more complex psychological and difficult life issues that require one to one input from a trained Play Therapist.

Increase in referrals has been noted in all areas and now over 100 children and parents are seen at our therapy base in Ladyburn Business Centre and in two local schools in Inverclyde within any week.

We continue to provide therapy and counselling services to two local schools in Inverclyde - one senior secondary school; and one primary/secondary school for children and young people with ASD where we provide full play therapy/young people's counselling, support to parents and in-service training and support to teaching staff.

The post pandemic effect of Covid 19 continues to impact on young people and families mental health and as the rise of referrals increase we have increased our staff team by the addition of one part time play therapist, and two Young people and Adult Counsellors.

We provide practice placements for students at Universities across Scotland for the Msc in Play Therapy; Msc in Mental Health; Bsc in Psychology; Msc in Adult Counselling and the Msc in Social Work.

This year our staff team of Play Therapists; Counsellors; and Intensive Family Workers trained in Story Stem Assessment Profiling delivered by the team from the Anna Freud Centre in London and this will enhance the service we can deliver to families. SSAP is a National Institute for Health and Care Excellence recommended tool and will enhance specialised work with families.

Two of our Play Therapists have completed Autplay therapy training which will benefit children and young people affected by Autism.

We continue to open one evening a week to meet demand and deliver Group Work via Superhero Change Grief and Loss groups for children and teenagers and we were also involved in a new football group for children's mental health and wellbeing where we have partnered with Morton in the Community funded by UEFA and The National Lottery.

Demand for training from Professionals as well as parents and carers has increased and this year we have delivered training workshops to staff and trustees who deliver local services and to volunteers, parents and carers.

**TRUSTEES' REPORT (cont'd.)**

**For the period ended 31 March 2025**

**ACHIEVEMENTS IN PERIOD AND PLANS FOR FUTURE (cont'd.)**

In the past year attendance has increased for our Therapist, Counsellor and Family Worker support forum which enables colleagues and network partners in the caring and therapy professions to come together for a session of selfcare, conversation and cup of tea after work where they can reflect on and receive support for their own mental health and wellbeing in a safe and therapeutic environment this forum is currently unfunded and staff facilitate this in a voluntary capacity. Interest in this group has grown and professionals from other agencies attend on a regular basis.

We increased clinical supervision and workplace supervision sessions to support staff's own mental health in the complex work that they provide and as a response to the more complex referrals for mental health support now being received to the organisation. We now support two other external agencies staff by delivering monthly formal Supervision to them.

Approximately 100 Inverclyde children and parents per week are in receipt of therapy, counselling, intensive family support and wellbeing group work and all therapists and counsellors are registered professionals who receive clinical supervision of their cases on a monthly basis as we adhere to an ethical basis and guideline of our registration bodies - BAPT; PTUK and BACP which ensures confidence and trust for the public.

Plans for the coming year include growth of the whole family approach to our services to support mental health and wellbeing across the life span from birth to parent/kinship carer/grandparent via Intensive family work; mentoring and life coaching; peri-natal and infant groups; parent discussion sessions; unique play therapy services; teenage and young people's counselling; parent counselling. we provide increased support to schools as Headteachers request continuation of therapy services for children and teenagers.

Two of our Senior Staff team have utilised an opportunity for Leadership training and succession planning over 4 months with the RS MacDonald charitable trust as well as an additional training focused on building a sustainable charity which led to our whole staff team working together on the future direction of our organisation in a recent strategy day in Edinburgh.

Admin staff will continue to progress ideas and systems following a bursary place internship 12 month training that covered a range of data, digital and design topics.

We will continue to offer opportunities to young volunteers which includes a current placement for a young person working on the Duke of Edinburgh Award Scheme and for young people seeking work experience placements.

At Christmas time 2024 we delivered our 6<sup>th</sup> annual Little Box of Love at Christmas campaign which resulted in donations of over 600 gifts being received at our base and distributed to over 200 local families in need identified by our network partners from schools; local 3<sup>rd</sup> sector orgs and statutory agencies. We are currently working toward our 7<sup>th</sup> appeal for this year's Little Box of Love campaign.

**TRUSTEES' REPORT (cont'd.)**

For the period ended 31 March 2025

**ACHIEVEMENTS IN PERIOD AND PLANS FOR FUTURE (cont'd.)**

We continue to work with our partners from Health Improvement Scotland via the local Suicide prevention forum, and we continue to work with and receive referrals to our services from local and national network partners including - MagicTorch; WithKids Glasgow; Play Therapy Base; Morton in the Community; Play Therapy Base Midlothian; Homestart Inverclyde; Safe Harbour; Skills Development Scotland; Inverclyde Schools; Action for Children; Inverclyde HSCP; CVS Inverclyde; Inverclyde Family Contact Centre.

This year we are seeking to increase our Board membership via recruitment over the coming months.

All staff, volunteers and trustees will continue to attend and receive Annual Safeguarding and Child Protection Training delivered by the local Child Protection Lead from Inverclyde Health and Social Care Partnership.

**STRUCTURE, GOVERNANCE AND MANAGEMENT**

The organisation is a Scottish Charitable Incorporated Organisation (SCIO), registered as a charity in March 2019.

**Organisation**

The core team of staff and admin support have long standing experience in this field with the Manager leading the changes which are required to suit client needs and a very pro-active Board which includes managers from the private and public sector.

The Board holds the final authority on implementation of any strategic planning or financial proposals.

The SCIO is committed to the professional development of their employee development and encourages opportunity to undertake training for their CPD and to support the improvements and standards of work performance in the delivery of their services.

**APPOINTMENT OF TRUSTEES**

Most directors who apply for appointment to the Board come from the pool of volunteers who support the day-to-day activities of the organisation and its charitable activities.

The Trustees reflect experiences in working in support of services within the voluntary sector and are active members of their local community and have good knowledge and understanding of the sector and community planning within the charities operational area. The founding trustee of the organisation is the only qualified, registered Play Therapist in Inverclyde with specialist knowledge of the unique play therapy intervention.

All Board members are circulated with invitations to nominate trustees prior to the AGM advising them of any retiring trustees and requesting nominations for the AGM. When considering co-opting trustees, the Board has regard to the requirement for any specialist skills needed that may be required.

All trustees are experienced and a succession planning process is being put in place to ensure stability and continuity of governance. The Board recognise that development of this base will strengthen the organisation.

**TRUSTEES' REPORT (cont'd.)**  
**For the period ended 31 March 2025**

**APPOINTMENT OF TRUSTEES**

Informal briefings are held monthly by the Board to explain the process being made, the direction of associated funding and all general concerns that could and would enable us to give a better service.

**FINANCIAL REVIEW**

The year to 31 March 2025 saw the SCIO report a surplus of £35,761 (2024 - deficit of £148,686). Of this surplus £6,293 was generated from unrestricted reserves.

New funding has been received in the year to 31 March 2026 providing sufficient income to fund the activities of the organisation.

**RESERVES POLICY AND GOING CONCERN**

It is the policy of the SCIO to maintain unrestricted funds, which are the free reserves of the charity, at a level not less than three months expenditure. This ensures sufficient funds to cover management and administration and support costs, including premises costs.

The current level of unrestricted funds equates to just over 2 months of total expenditure. Costs have been reviewed in the year to 31 March 26 to reduce the overhead costs of the organisation. Based on just unrestricted costs the organisation has 4 months of costs held in unrestricted funds.

**RELATED PARTIES**

Any connection between a trustee and/or senior manager of the SCIO with a staff member, service user or partnership organisation production company, must be disclosed to the full board of trustees in the same way as any other contractual relationship with a related party.

██████████ the founding trustee, received a salary from the SCIO for her work as a therapist. The salary is paid in accordance with the salary scale for this level of work and is approved by the remaining trustees at the AGM.

One family member of a trustees is also employed by the SCIO. The relevant trustee was not involved in the recruitment process for the roles undertaken by the family member.

**RISK MANAGEMENT**

The Board of Trustees have carried out a review of the SCIO's business activity. The review has assisted future decisions regarding the governance of Mind Mosaic and its future direction, and provided an evaluation of the current programmes delivered and development of future programmes, which will be supported through future service contracts, SLA's and funding partners service priorities over the next three to five years. The review has been developed in conjunction with the Board of Trustees, staff, service users, volunteers and wider community consultation.

Risk management for the organisation is recognised as the responsibility of the Board of Trustees. A risk assessment has been carried out to monitor the business situation and is carried out yearly. The Trustees are aware of their responsibility in regard to health and safety issues and procedures, and staff training is in place to ensure compliance with legislation for all staff, employees, service users, volunteers and members of the public accessing our services.

**TRUSTEES' REPORT (cont'd.)**

For the period ended 31 March 2025

**PAY POLICY FOR SENIOR STAFF**

The trustees and the senior management team comprise the key management of personnel of the SCIO in charge of directing and controlling, running and operating the organisation on a day-to-day basis.

The salary of the founding director is discussed and agreed annually at the AGM by the Board of Trustees, and to ensure that salary does not exceed a 35 hour week.

**TRUSTEES' RESPONSIBILITIES**

Charity law requires the Trustees to prepare financial statements for each financial period which give a true and fair view of the state of affairs of the SCIO and of the income and expenditure of the SCIO for that period. In preparing those financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently;
- make judgements and estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the SCIO will continue in business.

The Trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the SCIO and to enable them to ensure that the SCIO financial statements comply with Charity legislation. They are also responsible for safeguarding the assets of the SCIO and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

**STATEMENT AS TO DISCLOSURE TO OUR INDEPENDENT EXAMINERS**

In so far as the trustees are aware at the time of approving our trustees' annual report:

- there is no relevant information, being information needed by the Independent Examiner in connection with preparing their report, of which the group's Independent Examiner is unaware, and
- the trustees, having made enquiries of fellow trustees and the group's Independent Examiner that they ought to have individually taken, have each taken all steps that he/she is obliged to take as a trustee in order to make themselves aware of any relevant information and to establish that the Independent Examiner is aware of that information.

TRUSTEES' REPORT (cont'd.)  
For the period ended 31 March 2025

INDEPENDENT EXAMINER

The trustees are recommending that [REDACTED] of Henry Brown & Co, Chartered Accountants, continues as Independent Examiner and a resolution to re-appoint him and authorising the trustees to fix his remuneration will be proposed at the meeting of the trustees.

[REDACTED] 025.

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF MIND MOSAIC CHILD AND FAMILY THERAPIES SCIO**

I report on the accounts of the SCIO for the period ended 31 March 2025 which are set out on pages 10 to 21.

**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 and the Charities Accounts (Scotland) Regulations 2006 (as amended). The charity trustees consider that the audit requirement of Regulation 10(1)(a) to (c) of the 2006 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 is carried out in accordance with Regulation 11 of the 2006 Accounts 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.

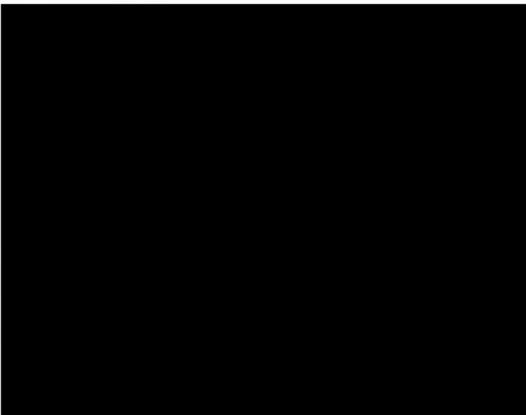
**Independent examiner's statement**

In 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 Accounts Regulations
  - to prepare accounts which accord with the accounting records and comply with Regulation 8 of the 2006 Accounts Regulations

have 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.



**STATEMENT OF FINANCIAL ACTIVITIES**  
**For the period ended 31 March 2025**

	Notes	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total Funds 2025 £
<b>Incoming Resources</b>				
Donations and Legacies		19,628	-	19,628
Income from Charitable Activities		111,705	-	111,705
Grants Received	2	64,497	237,017	301,514
Fundraising		7,021	-	7,021
Other Income		3,800	-	3,800
<b>Total Incoming Resources</b>		<u>206,651</u>	<u>237,017</u>	<u>443,668</u>
<b>Resources expended</b>				
Direct Charitable Expenses	3	153,997	183,001	336,998
Management & Administration	4	46,361	24,548	70,909
<b>Total Resources Expended</b>		<u>200,358</u>	<u>207,549</u>	<u>407,907</u>
<b>Net (incoming) resources</b>		6,293	29,468	35,761
<b>Reconciliation of funds</b>				
Total funds brought forward		<u>67,755</u>	<u>41,250</u>	<u>109,005</u>
Total funds carried forward		<u>74,048</u>	<u>70,718</u>	<u>144,766</u>

The Statement of Financial Activities includes all gains and losses in the year.  
All incoming resources and resources expended derive from continuing activities.

**STATEMENT OF FINANCIAL ACTIVITIES - COMPARATIVE YEAR**  
**For the period ended 31 March 2025**

	Notes	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Total Funds 2024 £
<b>Incoming Resources</b>				
Donations and Legacies		29,888	~	29,888
Income from Charitable Activities		122,151	-	122,151
Grants Received	2	54,622	93,953	148,575
Fundraising		775	-	775
Other Income		-	-	-
<b>Total Incoming Resources</b>		<u>207,436</u>	<u>93,953</u>	<u>301,389</u>
<b>Resources expended</b>				
Direct Charitable Expenses	3	179,589	189,815	369,404
Management & Administration	4	43,515	37,516	80,671
<b>Total Resources Expended</b>		<u>223,104</u>	<u>226,971</u>	<u>450,075</u>
<b>Net (outgoing) resources</b>		( 15,668 )	( 133,018 )	( 148,686 )
<b>Reconciliation of funds</b>				
Total funds brought forward		<u>83,423</u>	<u>174,268</u>	<u>257,691</u>
Total funds carried forward		<u>67,755</u>	<u>41,250</u>	<u>109,005</u>

The Statement of Financial Activities includes all gains and losses in the year.  
 All incoming resources and resources expended derive from continuing activities.

**BALANCE SHEET**  
As at 31 March 2025

	Notes	2025		2024	
		£	£	£	£
<b>CURRENT ASSETS</b>					
Debtors	5	15,993		5,840	
Cash at bank and in hand		<u>133,803</u>		<u>115,772</u>	
		149,796		121,612	
<b>CREDITORS: amounts falling due within one year</b>					
	6	<u>5,030</u>		<u>12,607</u>	
<b>NET CURRENT ASSETS</b>			<u>144,766</u>		<u>109,005</u>
			<u>144,766</u>		<u>109,005</u>
<b>RESERVES</b>					
Unrestricted Reserves	7		74,048		67,755
Restricted Reserves	7		<u>70,718</u>		<u>41,250</u>
			<u>144,766</u>		<u>109,005</u>

ember 2025.

**CASHFLOW STATEMENT**

For the period ended 31 March 2025

	2025 £	2024 £
Surplus / (Deficit) for the year	35,761	( 148,686 )
(Increase) / Decrease in Debtors	( 10,153 )	19,472
(Decrease) / Increase in Creditors	<u>( 7,577 )</u>	<u>( 36,275 )</u>
<b>Increase / (Decrease) in cash in the period</b>	<b><u>18,031</u></b>	<b><u>( 165,489 )</u></b>
Bank and Cash brought forward	115,772	281,261
<b>Bank and Cash carried forward</b>	<b><u>133,803</u></b>	<b><u>115,772</u></b>

**Notes to the Accounts  
For the period ended 31 March 2025**

**1. ACCOUNTING POLICIES**

**Company Information**

Mind Mosaic Child And Family Therapies SCIO is a Scottish Charitable Incorporated Organisation (an SCIO). The registered office is [REDACTED] which is also its principal place of business.

**1.1 Basis of Accounting**

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 (FRS102).

The disclosure requirements of Section 1A of FRS102 have been applied.

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

The financial statements have been prepared under the historical cost convention. The principal accounting policies adopted are set out below.

**1.2 Going Concern**

The trustees have reviewed the position and consider the SCIO to be a going concern. The financial statements will be prepared on the going concern basis.

This assessment has been based on the funding that has been secured since the 31<sup>st</sup> March and due to the level of reserves held by the SCIO at the 31 March.

**1.3 Fund Accounting**

- (a) Unrestricted funds are available for use at the discretion of the trustees in furtherance of the general objectives of the SCIO.
- (b) Restricted funds are subjected to restrictions on their expenditure imposed by the donor.

**Notes to the Accounts (cont'd.)**  
**For the period ended 31 March 2025**

**1.4 Incoming Resources**

All incoming resources are included in the statement of financial activities when the SCIO is entitled to the income and the amount can be quantified with reasonable accuracy. The following specific policies are applied to particular categories of income:

- (a) Incoming resources from charitable activities are accounted for when earned.
- (b) Incoming resources from grants, where related to performance and specific deliveries are accounted for as the charity earns the right to consideration by its performance and are released to the Statement of Financial Activities as the related expenditure is incurred. Grants, where entitlement is not conditional on the delivery of a specific performance by the charity, are recognised when the charity becomes unconditionally entitled to the grant.

**1.5 Resources Expended**

Expenditure is recognised on an accruals basis as a liability is incurred.

- (a) Direct Charitable expenditure comprises those costs incurred by the SCIO 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.
- (b) Management and Administration costs include those costs associated with meeting the constitutional and statutory requirements of the SCIO and include the accountancy fees and costs linked to the strategic management of the SCIO.

**1.6 Cash and Cash Equivalents**

Cash and cash equivalents are basic financial assets and 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.

**1.7 Financial Instruments**

The SCIO has elected to apply the provisions of Section 11 'Basic Financial Instruments' of FRS102 to all of its financial instruments.

***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 rate 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.

***Impairment of Financial Assets***

Financial assets, other than those held at fair value through the Statement of Financial Activities, are assessed for indicators of impairment at each reporting end date.

Notes to the Accounts (cont'd.)  
For the period ended 31 March 2025

**1.7 Financial Instruments (cont'd.)**

Financial assets are impaired where there is objective evidence that, as a result of one or more events that occurred after the initial recognition of the financial asset, the estimated future cash flows have been affected. If an asset is impaired, the impairment loss is the difference between the carrying amount and the present value of the estimated cash flows discounted at the asset's original effective interest rate. The impairment loss is recognised in the Statement of Financial Activities.

If there is a decrease in the impairment loss arising from an event occurring after the impairment was recognised, the impairment is reversed. The reversal is such that the current carrying amount does not exceed what the carrying amount would have been, had the impairment not previously been recognised. The impairment reversal is recognised in the Statement of Financial Activities.

**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 receipts discounted at a market rate of interest.

Financial liabilities classified as payable within one year are not amortised.

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

**1.8 Employee Benefits**

The costs of short-term employee benefits including holiday pay are recognised as a liability and an expense.

**1.9 Retirement Benefits**

Payments to defined contribution retirement benefit schemes are charged as an expense as they fall due.

Notes to the Accounts (cont'd.)  
For the period ended 31 March 2025

## 2. GRANTS RECEIVED

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total Funds 2025 £
Young Start	-	30,000	30,000
Awards for All	-	10,017	10,017
MacDonald Trust	-	15,000	15,000
Cattanach Trust	-	37,000	37,000
Big Lottery	-	100,000	100,000
Children in Need	-	15,000	15,000
The Robertson Trust	-	30,000	30,000
Childrens Lottery	5,000	-	5,000
Garfield Western	25,000	-	25,000
The Newark Trust	10,000	-	10,000
Trusthouse	23,122	-	23,122
Small Grants	1,375	-	1,375
	<u>64,497</u>	<u>237,017</u>	<u>301,514</u>

## GRANTS RECEIVED - COMPARATIVE YEAR

	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Total Funds 2024 £
Young Start	-	30,000	30,000
Mental Health Foundation	-	5,000	5,000
MacDonald Trust	-	15,000	15,000
Cattanach Trust	-	18,500	18,500
Volant	-	7,453	7,453
Children in Need	-	15,000	15,000
The Robertson Trust	30,000	-	30,000
Hugh Fraser Foundation	-	3,000	3,000
Trusthouse	23,122	-	23,122
Tesco	1,500	-	1,500
	<u>54,622</u>	<u>93,953</u>	<u>148,575</u>

Notes to the Accounts (cont'd.)  
 For the period ended 31 March 2025

3. DIRECT CHARITABLE EXPENDITURE

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total Funds 2025 £
Wages	133,118	174,170	307,288
Training	12,006	500	12,506
Pension Cost	6,760	1,537	8,297
Purchases	2,113	6,794	8,907
	<u>153,997</u>	<u>183,001</u>	<u>336,998</u>

DIRECT CHARITABLE EXPENDITURE - COMPARATIVE YEAR

	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Total Funds 2024 £
Wages	164,957	181,835	346,792
Training	3,520	1,445	4,965
Pension Cost	7,489	1,200	8,689
Purchases	3,623	5,335	8,958
	<u>179,589</u>	<u>189,815</u>	<u>369,404</u>

Notes to the Accounts (cont'd.)  
For the period ended 31 March 2025

4. MANAGEMENT, ADMINISTRATION & GOVERNANCE COSTS	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total Funds 2025 £
<b>Management &amp; Administration</b>			
Rent	23,949	15,548	39,497
Cleaning	2,134	625	2,759
Utilities	8,123	2,050	10,173
Repairs & Maintenance	600	-	600
Telephone & Internet	1,081	650	1,731
Insurance	1,349	625	1,974
Photocopier Costs	1,664	550	2,214
Stationery	1,050	1,375	2,425
Advertising & Marketing	32	-	32
Dues & Subscriptions	455	550	1,005
Computer Costs	1,552	700	2,252
Travel Costs	53	-	53
Professional Fees	2,095	1,000	3,095
Bank Charges	278	-	278
Volunteer Expenses	375	875	1,250
Meeting Costs	313	-	313
Fundraising Costs	683	-	683
General Expenses	575	-	575
	46,361	24,548	70,909

**MANAGEMENT, ADMINISTRATION & GOVERNANCE COSTS - COMPARATIVE YEAR**

	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Total Funds 2024 £
<b>Management &amp; Administration</b>			
Rent	21,082	21,690	42,772
Cleaning	2,141	-	2,141
Utilities	3,610	8,476	12,086
Repairs & Maintenance	-	-	-
Telephone & Internet	1,013	907	1,920
Insurance	1,876	-	1,876
Photocopier Costs	1,300	726	2,026
Stationery	1,594	1,723	3,317
Advertising & Marketing	190	219	409
Dues & Subscriptions	637	291	928
Computer Costs	1,448	481	1,929
Travel Costs	238	1,139	1,377
Professional Fees	6,706	864	7,570
Bank Charges	313	-	313
Volunteer Expenses	-	571	571
Meeting Costs	786	69	855
Fundraising Costs	171	-	171
General Expenses	410	-	410
	43,515	37,576	80,671

Notes to the Accounts (cont'd.)  
For the period ended 31 March 2025

5.	<b>DEBTORS</b>	<b>2025</b>	<b>2024</b>
		£	£
	Held by GCVS	4,948	-
	Accrued Income	11,045	5,840
		<u>15,993</u>	<u>5,840</u>
6.	<b>CREDITORS - amounts falling due within one year</b>	<b>2025</b>	<b>2024</b>
		£	£
	Accruals	4,534	4,265
	Deferred Income	-	8,250
	Wages Control	-	92
	Credit Card	496	-
		<u>5,030</u>	<u>12,607</u>

Notes to the Accounts (cont'd.)  
For the period ended 31 March 2025

## 7. ANALYSIS OF MOVEMENT OF FUNDS - CURRENT YEAR

	At 1 April 2024	Incoming Resources	Resources Expended	At 31 March 2025
<b>Restricted Funds</b>				
Cattanach Trust	-	37,000	20,042	16,958
Awards for All	-	10,017	5,007	5,010
MacDonald Trust	12,500	15,000	15,000	12,500
The Robertson Trust	-	30,000	7,500	22,500
Big Lottery	-	100,000	100,000	-
Young Start	17,500	30,000	30,000	17,500
Children in Need	11,250	15,000	15,000	11,250
<b>TOTAL RESTRICTED FUNDS</b>	<b>41,250</b>	<b>237,017</b>	<b>207,549</b>	<b>70,718</b>
<b>Unrestricted Funds</b>				
General Reserves	67,755	206,651	200,358	74,048
	67,755	206,651	200,358	74,048
<b>TOTAL FUNDS</b>	<b>109,005</b>	<b>443,668</b>	<b>407,907</b>	<b>144,766</b>

## ANALYSIS OF MOVEMENT OF FUNDS - COMPARATIVE YEAR

	At 1 April 2023	Incoming Resources	Resources Expended	At 31 March 2024
<b>Restricted Funds</b>				
Cattanach Trust	-	18,500	18,500	-
Mental Health Foundation	12,451	5,000	17,451	-
MacDonald Trust	12,500	15,000	15,000	12,500
Volant	-	7,453	7,453	-
Big Lottery	149,317	-	149,317	-
Hugh Fraser Foundation	-	3,000	3,000	-
Young Start	-	30,000	12,500	17,500
Children in Need	-	15,000	3,750	11,250
<b>TOTAL RESTRICTED FUNDS</b>	<b>174,268</b>	<b>93,953</b>	<b>226,971</b>	<b>41,250</b>
<b>Unrestricted Funds</b>				
General Reserves	83,423	207,436	223,104	67,755
	83,423	207,436	223,104	67,755
<b>TOTAL FUNDS</b>	<b>257,691</b>	<b>301,389</b>	<b>450,075</b>	<b>109,005</b>

Notes to the Accounts (cont'd.)  
For the period ended 31 March 2025

**Purpose of Restricted Funds:**

Big Lottery Fund

Funding to continue and expand the existing specialist therapy service. Core activities will include Play Therapy sessions for age 5-18yrs. Filial therapy for complex parent and child issues. Family Work sessions to support parents. Theraplay to children and parents/groups and professionals. Specialist interventions - infant play therapy to children and young parents age 0-5yrs. Therapeutic groups to children and young people. The grant will fund the manager play therapist for 25hrs per week. A full time family worker. Admin officer. Sessional staff costs. Some core costs and training/professional costs and utilities.

Cattanach Trust

To provide a service for 30 young children age 0-3yrs to receive infant play therapy, and to help their parents improve and strengthen attachment relationships and increase parent confidence through training workshops and parent and child play sessions.

Children In Need

Funding to support the provision of play therapy and group/family work through a contribution towards the staff costs of a play therapist and sessional therapists.

Young Start

To provide Superhero Groups to enhance children's confidence and wellbeing and reduce anxiety and stress.

MacDonald Trust

Funding to support children, young people, parents and carers in Inverclyde who have experienced abuse and neglect.

Awards for All

Funding for Play In Mind - a football and mental health and wellbeing project for children age 10-12yrs delivered by Mind Mosaic Child and Family Therapies in partnership with Morton in the Community.

The Robertson Trust

Providing funding toward the salary costs of a Play Therapist to support the mental health and wellbeing of children affected by life difficulties and a range of psychological issues.

Notes to the Accounts (cont'd.)  
For the period ended 31 March 2025

## 8. ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Unrestricted Funds £	Restricted Funds £	Total Funds £
Current Assets	79,078	70,718	149,796
Current Liabilities	( 5,030 )	-	( 5,030 )
	<u>74,048</u>	<u>70,718</u>	<u>144,766</u>

## ANALYSIS OF NET ASSETS BETWEEN FUNDS - COMPARATIVE YEAR

	Unrestricted Funds £	Restricted Funds £	Total Funds £
Current Assets	80,362	41,250	121,612
Current Liabilities	( 12,607 )	-	( 12,607 )
	<u>67,755</u>	<u>41,250</u>	<u>109,005</u>

## 9. STAFF COSTS AND NUMBERS

The average monthly number of employees during the year was:

	2025	2024
Direct Wages	8	10
Management and administration	3	3
	<u>11</u>	<u>13</u>

The costs incurred in respect of these employees were:

	£
Gross Wages	280,678
ER NIC	22,045
ER Pension Contributions	8,297
Sessional Therapists	4,565
	<u>315,585</u>

One employee received emoluments between £70,000 to £79,999 in the year ended 31 March 2025. One in excess of £70,000 in 2024.

Key management personnel compensation for the year totalled £71,833 (2024 - £70,042). This includes Gross Wages, ER NIC and ER Pension.

Notes to the Accounts (cont'd.)  
For the period ended 31 March 2025

10. RELATED PARTIES

For the period 1 April 2024 to 31 March 2025, [REDACTED] (trustee) received remuneration of £71,833 (2024 - £70,042) (including ER NIC and ER Pension).

During the same period the following remuneration was paid to close family members of trustees:

£

K. Boyle	20,666	(2024 - £18,197)
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11. TAXATION

As a charity, Mind Mosaic Child And Family Therapies SCIO is exempt from tax on income and gains falling within section 1177 of the Corporation Taxes Act 2010 or s256 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects. No tax charges have arisen in the SCIO.