

Streets Ahead (Borders)

Scotland · Charity number SC015215

Details

Status	Active
Legal form	Company (the charity is registered with Companies House)
Registered	1987-08-01
Register	View on the OSCR register

Contact

Address	Unit 2 Annfield Business Centre 1 Teviot Crescent Hawick TD9 9RE
Website	www.streets-ahead.org.uk

Activities

Activities: 'It carries out activities or services itself'

Purposes: 'the relief of those in need by reason of age, ill-health, disability, financial hardship or other disadvantage'

What the charity does: Streets Ahead was set up to support people with learning difficulties, in particular to support them to live independently. Our dedicated and skilled team give tailored support to each person

Beneficiaries: 'People with disabilities or health problems'

Objectives: 1.1 The objects of the Company are to support those in need by providing person-centred support to individuals and their families or carers affected by (but not limited to) learning and physical disabilities, neurodiversity, mental health conditions or dementia by providing tailored services to help individuals live safely and independently in their own homes and communities, promoting inclusion, wellbeing, and positive personal outcomes.

Geography

- **Main operating location:** Scottish Borders
- **Geographical spread:** Wider, but within one local authority area

Finances

Period end	Income	Expenditure	Assets	Employees
2025-09-30	£4,245,088	£4,356,879	-	142
2024-09-30	£3,928,933	£3,987,758	-	139
2023-09-30	£3,816,775	£3,751,216	-	143
2022-09-30	£3,530,858	£3,523,133	-	141
2021-09-30	£3,336,967	£3,408,759	-	140
2020-09-30	£3,409,064	£3,248,275	-	136

Accounts

Company registration number SC105923 (Scotland)

Charity registration number SC015215 (Scotland)

STREETS AHEAD (BORDERS)
ANNUAL REPORT AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED 30 SEPTEMBER 2025



STREETS AHEAD (BORDERS)

CONTENTS

	Page
Trustees' report	1 - 5
Independent auditor's report	6 - 9
Statement of financial activities	10
Balance sheet	11
Statement of cash flows	12
Notes to the financial statements	13 - 23

STREETS AHEAD (BORDERS)

TRUSTEES' REPORT (INCLUDING DIRECTOR'S REPORT)

FOR THE YEAR ENDED 30 SEPTEMBER 2025

The trustees present their annual report and financial statements for the year ended 30 September 2025.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charity'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)".

Objectives and activities

The Company provides support and care to adults across the Scottish Borders. Most of the people it supports have learning disabilities; some have mental health issues and others have multiple life challenges. Services offered include care at home, housing support and other community-based and outreach support. All services are aimed at supporting positive outcomes for people, promoting independence, active citizenship and healthy community connections. The Company's on-going aims are to provide specialist, but practical person-centred support to people with a wide range of needs in the Scottish Borders.

The focus over the year has been:-

- a) To ensure the safety and well being of clients and staff.
- b) To review and strengthen the management structure following the appointment during the year of a new Finance and Resource Manager
- c) To embed the "Charter for Involvement" within the work of the Policy & Quality Group which is driven by the people we support.
- d) To invest in the workplace promoting learning, professional development and innovation, ensuring that Streets Ahead is a place where people with the right values can reach their potential and be part of the ongoing development of the company.
- e) To be very active in recruiting suitable caring staff in the very competitive employment market which exists in the Scottish Borders.
- f) To champion and embed flexible working to support the work-life balance of staff.
- g) To review progress against the outgoing Business Plan and start work on the future strategy of the company.
- h) To implement comprehensive training programmes and support mechanisms for staff to ensure the company has staff who are trained to fully meet the needs of Streets Ahead (Borders) clients and which were difficult to implement during the pandemic.
- i) To provide assistance to the people we support with learning and physical disability to improve their quality of life through shopping, leisure, community activities and employment opportunities.
- j) To complete the roll-out of smart phones for all employees as the first major step towards digital care planning.
- k) To ensure a robust system of internal control to protect clients finances and those of the company.
- l) To promote the community integration of people with learning difficulties and the work of Streets Ahead through conferences, meetings and special events.

Public benefit

The trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the charity should undertake.

STREETS AHEAD (BORDERS)

TRUSTEES' REPORT (INCLUDING DIRECTOR'S REPORT) (CONTINUED) **FOR THE YEAR ENDED 30 SEPTEMBER 2025**

Volunteers

Because of the specialist nature of the service provided, the Company have a limited use of volunteers on day to day work, however, as noted on page 3, the Non-Executive Board members are fundamentally volunteers who have specialist skills which are relevant to the Company. The Company does however also aim to work closely with local volunteering organisations to work individually with a very small number of the people Streets Ahead support.

Achievements and performance

Streets Ahead (Borders) is committed to improving performance across its services and continually reviews its performance management framework to ensure it is robust and effectively measures its progress towards meeting its targets.

An annual financial budget is set at the beginning of each financial year and quarterly comparisons with budgets are compiled and reviewed by the Directors at the next appropriate board meeting. Further key performance indicators, with agreed targets, are set to measure other significant and relevant sectors of the operations of the business and are reviewed at each board meeting. These cover, number of service contracts and hours provided, number of staff reviews conducted and staff meetings held, number of regular reports completed in relation to the people we support, number of finance audits in respect of the finances of people we support, number of training courses undertaken by staff in relation to health and safety, medication, first aid, adult protection, food hygiene, infection control and fire safety, percentage of staff sickness absence, turnover and stability of staffing levels, accident, incident and notable events which have occurred.

Streets Ahead (Borders) propose in the future to continue to further develop the significant activities which are noted below. Budgets for the year to September 2026, based on current contracts held, have been which forecast a deficit of £141,000. This includes substantial development costs intended to move the business forward. The charity is however looking for other opportunities to further develop its service.

Financial review

The Board consider it to be appropriate to have on reserve in their unrestricted fund an amount equating to approximately four months gross salaries and a contingency fund of £250,000 to cover the potential loss of a major contract or an unplanned event. This would enable the charity to ensure that should funding sources cease there is sufficient in reserve to permit alternative arrangements to be put in place so that clients care did not suffer in any way.

Based on salary costs for the four months to 30 September 2025 the unrestricted reserves target would be £1,663,025 at 30 September 2025. The actual unrestricted reserves at 30 September 2025 was £1,204,267 so therefore the charity fell short of its target.

The Board will continue to review the adequacy of its levels of reserves to enable it to cater for an organisation which by its very nature can be subject to volatile fluctuations. The company will however not deviate from its aim of maintaining a high quality safe service for its clients coupled with the retention of a stable well-trained staff and it will only operate in areas where it is confident about being able to provide a secure and appropriate service to its clients.

During the year the company had net expenditure of £111,791 compared to net expenditure of £58,825 in the year to 30 September 2024.

STREETS AHEAD (BORDERS)

TRUSTEES' REPORT (INCLUDING DIRECTOR'S REPORT) (CONTINUED)

FOR THE YEAR ENDED 30 SEPTEMBER 2025

Structure, governance and management

The charity is controlled by its governing document, its Memorandum and Articles, and constitutes a limited company, limited by guarantee, as defined by the Companies Act 2006.

Reference and administrative details

Registered Company Number

SC105923 (Scotland)

Registered Charity Number

SC015215

Registered office

Academy House
Shedden Park Road
Kelso
Roxburghshire
TD5 7AL

Trustees

The trustees, who are also the directors for the purpose of company law, and who served during the year and up to the date of signature of the financial statements were:

R M Johnson	Chair (Resigned 5th February 2025)
G H Young	
Mrs P A Hunter	Chair from 5th February 2025
Ms J C Kelleher	
D M Hornigold	Vice chair from 5th February 2025
Mrs E M Sneddon	(Resigned 26th November 2025)
Mrs J C Brunton	
Miss H A Broatch	(Appointed 4th February 2026)

Company Secretary

G H Young BA CA

Auditors

Thomson Cooper
3 Castle Court
Carnegie Campus
Dunfermline
KY11 8PB

Recruitment and appointment of trustees

The structure of the Board of Directors at 30th September 2025 consisted of a non-executive Chair who is assisted by non-executive Directors with a wide variety of experience in the main fields of operation of the Company. New Trustees are chosen because they have knowledge of some particular aspects of Streets Ahead (Borders) through their respective operations and on appointment are briefed about the working of the operation and development sessions are being held.

There were no changes in the membership of the board during the year however the company continue to endeavour to recruit new members with relevant experience and life skills.

STREETS AHEAD (BORDERS)

TRUSTEES' REPORT (INCLUDING DIRECTOR'S REPORT) (CONTINUED) FOR THE YEAR ENDED 30 SEPTEMBER 2025

Organisational structure

Streets Ahead is governed by a voluntary Board of Directors who meet on a bi-monthly basis.

Management responsibility of the company is delegated to the Chief Executive Officer.

Two Service Managers and the Finance and Resource Manager report directly to the CEO. A health and safety sub committee meet on a regular basis. During the year the company has also employed specialist consultants to assist in training, staff counselling, quality assurance, risk management and human resources. The Finance Committee consisting of two Directors, the CEO and the Finance and Resource Manager meet on a regular basis.

Risk management

The Board is responsible for the management of risks faced by Streets Ahead and ensures controls are put in place to provide reasonable assurance against fraud and error. The Risk Register is reviewed before every Board Meeting and presented to the Board for information and discussion. The Health and Safety Committee use the services of independent Health and Safety Consultants who are contracted to provide services on a monthly basis covering assessment and training on Health and Safety issues. The Company also uses the services of an HR Service to assist with staffing issues. The Company also co-operates fully with the regulatory services of the Care Inspectorate and Scottish Borders Council who monitor the services provided by Streets Ahead on an ongoing basis.

The Company currently provides the following services:

	2025	2024
Care at home services	62	62

Staffing Levels are as follows:

	2025	Number of Staff 2024
Full time	74	93
Part time	68	46

STREETS AHEAD (BORDERS)

TRUSTEES' REPORT (INCLUDING DIRECTOR'S REPORT) (CONTINUED)

FOR THE YEAR ENDED 30 SEPTEMBER 2025

Statement of Trustees' responsibilities

The trustees, who are also the directors of Streets Ahead (Borders) for the purpose of company law, are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that year.

In preparing these financial statements, the trustees are required to:

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

The trustees are responsible for keeping adequate accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Companies Act 2006, the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

In so far as the trustees are aware:

- there is no relevant audit information of which the charitable company's auditors are unaware; and
- the trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditors are aware of that information.

Auditor

JRW Hogg & Thorburn resigned as Auditors on 31st October 2025. Thomson Cooper were appointed as Auditors on 5th November 2025. In accordance with the company's articles, a resolution proposing that Thomson Cooper be appointed and reappointed as auditor of the company will be put at a General Meeting.

Disclosure of information to auditor

Each of the trustees has confirmed that there is no information of which they are aware which is relevant to the audit, but of which the auditor is unaware. They have further confirmed that they have taken appropriate steps to identify such relevant information and to establish that the auditor is aware of such information.

The Trustees' report was approved by the Board of Trustees.



Mr G Young

1 April 2026

STREETS AHEAD (BORDERS)

INDEPENDENT AUDITOR'S REPORT

TO THE TRUSTEES OF STREETS AHEAD (BORDERS)

Opinion

We have audited the financial statements of Streets Ahead (Borders) (the 'charity') for the year ended 30 September 2025 which comprise the statement of financial activities, the balance sheet, the statement of cash flows and notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 *The Financial Reporting Standard applicable in the UK and Republic of Ireland* (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 30 September 2025 and of its incoming resources and application of resources, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006, the Charities and Trustee Investment (Scotland) Act 2005 and regulation 8 of the Charities Accounts (Scotland) Regulations 2006.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the *Auditor's responsibilities for the audit of the financial statements* section of our report. We are independent of the charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the Trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charity's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other information

The other information comprises the information included in the annual report other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information contained within the annual report. Our opinion on the financial statements does not cover the other information and we do not express any form of assurance conclusion thereon. Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit, or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

STREETS AHEAD (BORDERS)

INDEPENDENT AUDITOR'S REPORT (CONTINUED) TO THE TRUSTEES OF STREETS AHEAD (BORDERS)

Matters on which we are required to report by exception

We have nothing to report in respect of the following matters in relation to which the Charities Accounts (Scotland) Regulations 2006 requires us to report to you if, in our opinion:

- the information given in the financial statements is inconsistent in any material respect with the Trustees' report; or
- proper accounting records have not been kept; or
- the financial statements are not in agreement with the accounting records; or
- we have not received all the information and explanations we require for our audit.

Responsibilities of trustees

As explained more fully in the statement of Trustees' responsibilities, the trustees, who are also the directors of the charity for the purpose of company law, are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error. In preparing the financial statements, the trustees are responsible for assessing the charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

We have been appointed as auditor under section 44(1)(c) of the Charities and Trustee Investment (Scotland) Act 2005 and report in accordance with the Act and relevant regulations made or having effect thereunder.

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

The extent to which our procedures are capable of detecting irregularities, including fraud, is detailed below.

STREETS AHEAD (BORDERS)

INDEPENDENT AUDITOR'S REPORT (CONTINUED)

TO THE TRUSTEES OF STREETS AHEAD (BORDERS)

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud, is detailed below.

We obtained an understanding of the legal and regulatory frameworks within which the company operates, focusing on those laws and regulations that have a direct effect on the determination of material amounts and disclosures in the financial statements. The laws and regulations we considered in this context were the Charities and Trustees Investment (Scotland) Act 2005, Charities Accounts (Scotland) Regulations 2006 (as amended), Companies Act 2006, Employment Law, Data Protection Act and Money Laundering Regulations.

We assessed the extent of compliance of the laws and regulations identified above by inspecting any legal correspondence and making enquiries of management.

We reviewed the laws and regulations in areas that directly affect the financial statements including financial and taxation legislation and considered the extent of compliance with those laws and regulations as part of our procedures on the related financial statement items.

With the exception of any known or possible non-compliance with relevant and significant laws and regulations, and as required by the auditing standards, our work in respect of these was limited to enquiry of the officers and management of the company.

We identified the greatest risk of material impact on the financial statements from irregularities, including fraud, to be the override of controls by management, existence and timing of recognition of income and posting of unusual journals.

We communicated identified laws and regulations throughout our team and remained alert to any indications of non-compliance throughout the audit. Our audit procedures to respond to these risks included:

- Enquiries of management about their own identification and assessment of the risks of irregularities.
- Sample testing on the posting of journals.
- Reviewing meeting minutes.
- Detailed substantive testing on the completeness of income.

Owing to the inherent limitations of an audit, there is an unavoidable risk that we may not have detected some material misstatements in the financial statements, even though we have properly planned and performed our audit in accordance with auditing standards. We are not responsible for preventing non-compliance and cannot be expected to detect non-compliance with all laws and regulations.

These inherent limitations are particularly significant in the case of misstatement resulting from fraud as this may involve sophisticated schemes designed to avoid detection, including deliberate failure to record transactions, collusion or the provision of intentional misrepresentations.

A further description of our responsibilities is available on the Financial Reporting Council's website at: <https://www.frc.org.uk/auditorsresponsibilities>. This description forms part of our auditor's report.

Other matters

We were engaged to audit the financial statements of Streets Ahead (Borders) for the year ended 30 September 2025. We were not engaged to audit, nor did we audit, the financial statements of Streets Ahead (Borders) for the year ended 30 September 2024. Those financial statements were audited by JRW Hogg & Thornburn, whose report, dated 22 May 2025, expressed an unqualified opinion on those financial statements.

Use of our report

This report is made solely to the charity's trustees, as a body, in accordance with Regulation 10 of the Charities Accounts (Scotland) Regulations 2006. Our audit work has been undertaken so that we might state to the charity's trustees those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charity and the charity's trustees as a body, for our audit work, for this report, or for the opinions we have formed.

STREETS AHEAD (BORDERS)

INDEPENDENT AUDITOR'S REPORT (CONTINUED) TO THE TRUSTEES OF STREETS AHEAD (BORDERS)



Alan Mitchell (Senior Statutory Auditor)

For and on behalf of , Statutory Auditor

Chartered Accountants

Date: 21 APRIL 2026

Thomson Cooper is eligible for appointment as auditor of the charity by virtue of its eligibility for appointment as auditor of a company under section 1212 of the Companies Act 2006.

STREETS AHEAD (BORDERS)

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 30 SEPTEMBER 2025

		Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
	Notes						
Income and endowments from:							
Donations and legacies	2	5,250	-	5,250	-	18,905	18,905
Charitable activities	3	4,222,608	3,913	4,226,521	3,874,067	4,156	3,878,223
Investments	4	13,212	-	13,212	31,736	-	31,736
Other income		105	-	105	69	-	69
Total income		4,241,175	3,913	4,245,088	3,905,872	23,061	3,928,933
Expenditure on:							
Charitable activities	5	4,337,203	19,676	4,356,879	3,956,224	31,534	3,987,758
Total expenditure		4,337,203	19,676	4,356,879	3,956,224	31,534	3,987,758
Net expenditure and movement in funds		(96,028)	(15,763)	(111,791)	(50,352)	(8,473)	(58,825)
Reconciliation of funds:							
Fund balances at 1 October 2024		1,300,295	266,177	1,566,472	1,350,647	274,650	1,625,297
Fund balances at 30 September 2025		1,204,267	250,414	1,454,681	1,300,295	266,177	1,566,472

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

STREETS AHEAD (BORDERS)

BALANCE SHEET

AS AT 30 SEPTEMBER 2025

	Notes	2025 £	£	2024 £	£
Fixed assets					
Tangible assets	11		285,638		267,258
Current assets					
Debtors	12	499,013		625,673	
Cash at bank and in hand		1,173,756		1,088,474	
		<u>1,672,769</u>		<u>1,714,147</u>	
Creditors: amounts falling due within one year	13	<u>(503,726)</u>		<u>(414,933)</u>	
Net current assets			1,169,043		1,299,214
Total assets less current liabilities			<u>1,454,681</u>		<u>1,566,472</u>
The funds of the charity					
Restricted income funds	14		250,414		266,177
Unrestricted funds	15		1,204,267		1,300,295
			<u>1,454,681</u>		<u>1,566,472</u>

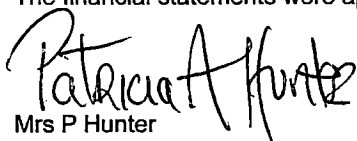
The company is entitled to the exemption from the audit requirement contained in section 477 of the Companies Act 2006, for the year ended 30 September 2025, although an audit has been carried out under section 144 of the Charities Act 2011.

The directors acknowledge their 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 under the requirements of the Companies Act 2006, for the year 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 trustees on 1 April 2026


Mrs P Hunter

STREETS AHEAD (BORDERS)

STATEMENT OF CASH FLOWS

FOR THE YEAR ENDED 30 SEPTEMBER 2025

	Notes	2025 £	£	2024 £	£
Cash flows from operating activities					
Cash generated from/(absorbed by) operations	19		100,643		(181,261)
Investing activities					
Purchase of tangible fixed assets		(28,573)		(2,942)	
Investment income received		13,212		31,736	
Net cash (used in)/generated from investing activities			(15,361)		28,794
Net cash generated from financing activities			-		-
Net increase/(decrease) in cash and cash equivalents			85,282		(152,467)
Cash and cash equivalents at beginning of year			1,088,474		1,240,941
Cash and cash equivalents at end of year			1,173,756		1,088,474

STREETS AHEAD (BORDERS)

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 30 SEPTEMBER 2025

1 Accounting policies

Charity information

Streets Ahead (Borders) is a private company limited by guarantee incorporated in Scotland. The registered office is Academy House, Shedden Park Road, Kelso, Roxburghshire, TD5 7AL.

1.1 Basis of preparation

The financial statements have been prepared in accordance with the charity'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 charity is a Public Benefit Entity as defined by FRS 102.

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

1.2 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for a period of 12 months from the date of approval of the financial statements. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds

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

1.4 Income

Income is recognised when the charity 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 charity 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 charity 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.

STREETS AHEAD (BORDERS)

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 30 SEPTEMBER 2025

1 Accounting policies

(Continued)

1.5 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.

Management and administration costs are the daily running expenses of the charity which are not directly related to the incoming resources. These consist principally of administrative wages, management charges, training, insurance, rent of premises and telephone.

1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Freehold land and buildings	Not Depreciated
Improvements to property	6.67% Straightline
Fixtures and fittings	20% - 33% Straightline
Motor vehicles	25% Straightline

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

The property donated has not been depreciated on the grounds that it is considered by the Board to have retained its value. Its value will be reviewed annually.

1.7 Impairment of fixed assets

At each reporting end date, the charity reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

1.8 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.

STREETS AHEAD (BORDERS)

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 30 SEPTEMBER 2025

1 Accounting policies

(Continued)

1.9 Financial instruments

The charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

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

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

1.11 Retirement benefits

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

STREETS AHEAD (BORDERS)

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 30 SEPTEMBER 2025

2 Income from donations and legacies

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
Donations and gifts	5,250	-	5,250	-	3,305	3,305
Grants	-	-	-	-	15,600	15,600
	<u>5,250</u>	<u>-</u>	<u>5,250</u>	<u>-</u>	<u>18,905</u>	<u>18,905</u>
Grants						
Voluntary Sector	-	-	-	-	15,600	15,600
Development Fund	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>15,600</u>	<u>15,600</u>

3 Income from charitable activities

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
Income from provision of services						
Supported Accommodation	4,209,906	3,913	4,213,819	3,864,414	4,156	3,868,570
Services	12,702	-	12,702	9,653	-	9,653
Charitable rental income	<u>4,222,608</u>	<u>3,913</u>	<u>4,226,521</u>	<u>3,874,067</u>	<u>4,156</u>	<u>3,878,223</u>

4 Income from investments

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Deposit Account Interest	<u>13,212</u>	<u>31,736</u>

STREETS AHEAD (BORDERS)

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 30 SEPTEMBER 2025

5 Expenditure on charitable activities

	2025 £	2024 £
Direct costs		
Staff costs	3,675,506	3,325,537
Household Costs	19,933	19,734
Rental Expenses	3,837	4,548
	<u>3,699,276</u>	<u>3,349,819</u>
 Share of support and governance costs (see note 6)		
Support	622,922	604,474
Governance	34,681	33,465
	<u>4,356,879</u>	<u>3,987,758</u>
 Analysis by fund		
Unrestricted funds	4,337,203	3,956,224
Restricted funds	19,676	31,534
	<u>4,356,879</u>	<u>3,987,758</u>

6 Support costs allocated to activities

	2025 £	2024 £
Staff costs	383,755	374,636
Depreciation	10,193	11,355
Rent & Rates	19,695	22,452
Heat & Light	7,536	940
Postage, Stationery , Telephone and Sundries	39,945	38,879
Repairs & Maintenance	34,544	23,582
Staff Training	42,175	42,544
Motor Vehicle Costs	24,519	31,889
Management & Registration Fees	17,152	17,774
Entertainment	3,827	3,677
Insurance	39,386	36,377
Bank Charges	195	369
Governance	34,681	33,465
	<u>657,603</u>	<u>637,939</u>

STREETS AHEAD (BORDERS)

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 30 SEPTEMBER 2025

6 Support costs allocated to activities (Continued)

	2025 £	2024 £
Governance costs comprise:		
Audit fees	9,750	6,150
Legal and professional	24,931	27,315
	<u>34,681</u>	<u>33,465</u>

All support costs have been allocated on a direct basis.

7 Net movement in funds

	2025 £	2024 £
--	-----------	-----------

The net movement in funds is stated after charging/(crediting):

Fees payable for the audit of the charity's financial statements	9,750	6,150
Depreciation of owned tangible fixed assets	10,193	11,354
	<u>19,943</u>	<u>17,504</u>

8 Trustees

There were trustees' expenses paid in the year ended 30 September 2025 of nil (2024 - £137).

9 Employees

The average monthly number of employees during the year was:

	2025 Number	2024 Number
Full time	74	93
Part time	68	46
Total	<u>142</u>	<u>139</u>

	2025 £	2024 £
Employment costs		
Wages and salaries	3,522,974	3,274,721
Social security costs	373,750	275,678
Other pension costs	162,537	149,774
	<u>4,059,261</u>	<u>3,700,173</u>

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

STREETS AHEAD (BORDERS)

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 30 SEPTEMBER 2025

9 Employees

(Continued)

Remuneration of key management personnel

The remuneration of key management personnel was as follows:

	2025 £	2024 £
Aggregate compensation	183,890	179,544

Key management personnel consist the Chief Executive Officer, the Service Manager (West), the Service Manager (Central) and the Finance & Resource Manager.

10 Taxation

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

11 Tangible fixed assets

	Freehold land and buildings £	Improvements to property £	Fixtures and fittings £	Motor vehicles £	Total £
Cost					
At 1 October 2024	230,000	52,938	111,967	13,000	407,905
Additions	-	11,722	16,851	-	28,573
Disposals	-	-	(7,891)	-	(7,891)
At 30 September 2025	230,000	64,660	120,927	13,000	428,587
Depreciation and impairment					
At 1 October 2024	-	20,715	107,473	12,459	140,647
Depreciation charged in the year	-	3,727	5,925	541	10,193
Eliminated in respect of disposals	-	-	(7,891)	-	(7,891)
At 30 September 2025	-	24,442	105,507	13,000	142,949
Carrying amount					
At 30 September 2025	230,000	40,218	15,420	-	285,638
At 30 September 2024	230,000	32,223	4,494	541	267,258

12 Debtors

	2025 £	2024 £
Amounts falling due within one year:		
Trade debtors	444,036	563,196
Other debtors	25,058	29,451
Prepayments and accrued income	29,919	33,026
	499,013	625,673

STREETS AHEAD (BORDERS)

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 30 SEPTEMBER 2025

13 Creditors: amounts falling due within one year

	2025 £	2024 £
Other taxation and social security	84,329	64,885
Trade creditors	10,174	27,536
Client account	9,632	19,759
Other creditors	94,488	520
Accrued wages	288,801	285,349
Other accruals	16,302	16,884
	<u>503,726</u>	<u>414,933</u>

14 Restricted funds

The restricted funds of the charity comprise the unexpended balances of donations and grants held on trust subject to specific conditions by donors as to how they may be used.

	At 1 October 2024 £	Incoming resources £	Resources expended £	At 30 September 2025 £
Mount View/Station Drive Transport	8,221	3,913	(3,863)	8,271
Fernlea	241,957	-	(4,920)	237,037
Station Drive	3,555	-	-	3,555
YPI Scotland	740	-	-	740
PWS Duns	254	-	-	254
Staff Training	11,450	-	(10,893)	557
	<u>266,177</u>	<u>3,913</u>	<u>(19,676)</u>	<u>250,414</u>

Previous year:

	At 1 October 2023 £	Incoming resources £	Resources expended £	At 30 September 2024 £
Mount View/Station Drive Transport	10,429	4,156	(6,364)	8,221
Fernlea	247,393	-	(5,436)	241,957
Station Drive	250	3,305	-	3,555
YPI Scotland	3,000	-	(2,260)	740
PWS Duns	254	-	-	254
Staff Training	13,254	15,600	(17,404)	11,450
Wellfield	70	-	(70)	-
	<u>274,650</u>	<u>23,061</u>	<u>(31,534)</u>	<u>266,177</u>

STREETS AHEAD (BORDERS)

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 30 SEPTEMBER 2025

14 Restricted funds

(Continued)

Mount View/Station Drive Transport - A bequest received which is to be used for the provision of transport at Mount View/Station Drive, Duns.

Fernlea - A donation of property which is to be used for a specific purpose plus donations received for the benefit of staff and residents at Fernlea.

Station Drive - Donation received for the benefit of residents at Station Drive, Duns.

Amazon Smile PWS - Donations received for the benefit of the people we support.

YPI Scotland - A prize won through Hawick High School which is to spent within the local Hawick community.

PWS Duns - Donations received for the benefit of the people we support.

Staff Training - A grant received to fund training of staff.

Wellfield - A donation received for the benefit of the people we support.

15 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 October 2024	Incoming resources	Resources expended	At 30 September 2025
	£	£	£	£
General funds	1,300,295	4,241,175	(4,337,203)	1,204,267
	<u> </u>	<u> </u>	<u> </u>	<u> </u>
Previous year:	At 1 October 2023	Incoming resources	Resources expended	At 30 September 2024
	£	£	£	£
General funds	1,350,647	3,905,872	(3,956,224)	1,300,295
	<u> </u>	<u> </u>	<u> </u>	<u> </u>

16 Analysis of net assets between funds

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £
At 30 September 2025:			
Tangible assets	55,638	230,000	285,638
Current assets/(liabilities)	1,148,629	20,414	1,169,043
	<u> </u>	<u> </u>	<u> </u>
	1,204,267	250,414	1,454,681
	<u> </u>	<u> </u>	<u> </u>

STREETS AHEAD (BORDERS)

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 30 SEPTEMBER 2025

16 Analysis of net assets between funds

(Continued)

	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
At 30 September 2024:			
Tangible assets	37,258	230,000	267,258
Current assets/(liabilities)	1,263,037	36,177	1,299,214
	<u>1,300,295</u>	<u>266,177</u>	<u>1,566,472</u>

17 Operating lease commitments

Lessee

At the reporting end date the charity had outstanding commitments for future minimum lease payments under non-cancellable operating leases, which fall due as follows:

	2025 £	2024 £
Within one year	14,589	15,511
Between two and five years	33,232	24,814
	<u>47,821</u>	<u>40,325</u>

18 Related party transactions

Transactions with related parties

During the year under consideration the trustee, G H Young, was employed as a consultant by Rennie Welch LLP, which provided some accounting services to the charitable company together with certain secretarial and administrative functions. Rennie Welch LLP was in receipt of fees of £11,480 (2024 - £12,120).

During the year the charity incurred costs of nil (2024 - £11,644) from Fernbank Consultancy of which Mrs P A Hunter is a consultant.

Section 24 of the Company's Articles of Association gives authority for such payments.

STREETS AHEAD (BORDERS)

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 30 SEPTEMBER 2025

19	Cash generated from/(absorbed by) operations	2025 £	2024 £
	Deficit for the year	(111,791)	(58,825)
	Adjustments for:		
	Investment income recognised in statement of financial activities	(13,212)	(31,736)
	Depreciation and impairment of tangible fixed assets	10,193	11,355
	Movements in working capital:		
	Decrease/(increase) in debtors	126,660	(135,440)
	Increase in creditors	88,793	33,385
	Cash generated from/(absorbed by) operations	<u>100,643</u>	<u>(181,261)</u>