

Argyll Couple Counselling

Scotland · Charity number SC023995

Details

Known as	Relationships Scotland - Couple Counselling Argyll
Status	Active
Legal form	SCIO (Scottish Charitable Incorporated Organisation)
Registered	2001-10-02
Register	View on the OSCR register

Contact

Address	c/o Mackay & Co 120 George Street Oban PA34 5NT
Website	www.argyllcouplecounselling.org

Activities

Activities: 'It carries out activities or services itself'

Purposes: 'the advancement of human rights, conflict resolution or reconciliation', 'the relief of those in need by reason of age, ill-health, disability, financial hardship or other disadvantage'

What the charity does: We provide confidential relationship counselling to all adult adults couples and individuals who may be experiencing problems with a close personal relationship

Beneficiaries: 'No specific group, or for the benefit of the community'

Objectives: The organisation's purposes are: The relief of those in need and the advancement of human rights, conflict resolution and reconciliation by: a) Providing a confidential counselling service for people who are experiencing difficulties in their marriage or any other close personal relationship. b) Recruiting, sponsoring and supporting men and women in this work. c) Liaising with statutory and voluntary agencies as appropriate to promote the aims of Argyll Couple Counselling.

Geography

- **Main operating location:** Argyll And Bute
- **Geographical spread:** Wider, but within one local authority area

Finances

Period end	Income	Expenditure	Assets	Employees
2026-03-31	£29,941	£36,320	-	1
2025-03-31	£32,228	£35,083	-	1
2024-03-31	£26,951	£31,829	-	1
2023-03-31	£31,431	£22,904	-	2
2022-03-31	£27,307	£24,083	-	1
2021-03-31	£23,793	£23,571	-	1

Accounts

Charity Reference SC023995

Argyll Couple Counselling
Relationship Scotland - Couple Counselling Argyll
A Scottish Charitable Incorporated Organisation

Receipts and Payments Accounts
For the year to 31st March 2026

Argyll Couple Counselling
(A Scottish Charitable Incorporated Organisation)

Legal and Administrative information

Charity name:	Argyll Couple Counselling Known as - Relationships Sotland - Couple Counselling Argyll	
Charity number:	SC023995	
Registered Address:	c/o Mackay and Co 120 George Street Oban PA34 5NT	
Trustees:	Jeanette Perry Crerar Diana Jane Midlane Jessie MacFarlane Sheila Nancy Wilkins Ann Campbell Anne Hay Lynne Merrylees	deceased 12.7.2025
Independent Examiner:	David Ross Mackay and Co 120 George Street Oban PA34 5NT	

Introduction

The trustees present their report and the financial statements for the year ended 31 March 2026. The trustees of Argyll Couple Counselling who served during the year and up to the date of this report are set out on page 2.

Structure, Governance & Management

Governance

The charity is registered with the Office of the Scottish Charity Regulator and was constituted as a Company Limited by Guarantee until 4th February 2020 when it was reconstituted as a Scottish Charitable Incorporated Organisation (SCIO).

The charity is managed by Trustees who are recruited from the local community and are appointed at each AGM. The Trustees meet four times a year to review its activities and financial position.

Risk Policy

The Trustees have assessed the major risks to which the charity is exposed, and in particular, those related to the operations and finances of the Charity, and are satisfied that systems are in place to mitigate any exposure to these risks.

Reserves Policy

In line with our Reserves Policy, we aim to establish a reserve of six months operating costs which is held in designated funds. The required reserve and any amounts to be allocated is reviewed annually to reflect changing funding and other risks. We also aim to designate sufficient funds for us to train a new couple counsellor at short notice, due to any unforeseen reduction in existing counsellor numbers. This will allow us to continue to provide our core service activities.

Objectives and activities

Main objectives

The charity's main objective is to foster the success and stability of marriage and other intimate personal relationships as the foundation of family life and the wellbeing of society.

Where we work

The charity is an independent local service and a member of Relationships Scotland. Our area of operation is the whole of Argyll & Bute, with a population of some 86,000 scattered over 26 inhabited islands, 6 main towns, 46 villages and 156 small settlements covering an area of 2,600 square miles. The majority of our area falls within Highland Health Board with Helensburgh falling within the Greater Glasgow and Clyde Health Board area.

How we achieve our objectives

We provide a confidential counselling service for people who are experiencing difficulties in their marriage or any other personal relationship. Our service is offered to any adult individual or couple regardless of race, religion, gender or ability to contribute towards costs.

Achievements and performance

Our achievements over the year

Argyll Couple Counselling operating under the name of Relationships Scotland Couple Counselling Argyll provided a telephone and online counselling service for the entire year. We were also able to offer a face to face service in Oban.

The demand for our service increased throughout the first 9 months of the year but then reduced for the final three months, resulting in the total counselling activity remaining the same as the year before on average. The slight drop in activity towards the end of the year can be attributed to the loss of the Relate/family Matters contract for employer counselling, and a significant but unexplained fall in the rate of general enquiries from the beginning of 2026, compared to the previous year.

There were 57 children under the age of 16 belonging to our clients. Forty three percent of cases were from North Argyll, 23% from Helensburgh area, 16% from the islands of Bute, Mull, Tiree and Islay, 15% from Cowal and the remaining 3% from Kintyre and Mid Argyll.

Nineteen percent of the appointments held were at no cost to the client.

At the end of this year we supported five qualified couple counsellors, with only one being local to Argyll. We were able to maintain our service by engaging counsellors from other parts of Scotland, England and Ireland. This means that the opportunity to provide face to face counselling in Argyll continues to be limited to Oban.

Argyll Couple Counselling
(A Scottish Charitable Incorporated Organisation)

Charity Reference SC023995

Trustees' Report
for the year ended 31 March 2026

How we fund our work

The majority of the year's funding comprised the Scottish Government's CYPFEIF & ALEC grant distributed by Relationships Scotland.

This report was approved by the board on 18 06 26 and signed on its behalf by



Ann Campbell
Trustee

Argyll Couple Counselling
(A Scottish Charitable Incorporated Organisation)

Independent examiner's report to the directors on the unaudited financial statements of
Argyll Couple Counselling

I report to the charity trustees on the accounts for the year ended 31 March 2026.

Respective responsibilities of Trustees and examiner

The Trustees are responsible for the preparation of the accounts in accordance with the terms of the Charities and Trustee Investment (Scotland) Act 2005 and Charities Accounts (Scotland) Regulations 2006 (as amended). The Trustees consider that the audit requirement of Regulation 10(1) (d) 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 accounting records and comply with Regulation 9 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.

David A. Ross 26/6/2026.

David A Ross CA
Mackay and Co
120 George Street
Oban
PA34 5NT

Argyll Couple Counselling
A Scottish Charitable Incorporated Organisation

SC023995

Receipts and payments account
for the year ended 31 March 2026

	Unrestricted funds to nearest £	Restricted funds to nearest £	2026 Total Total funds current period to nearest £	2025 Total Total funds last period to nearest £
Receipts				
Donations	12,763	-	12,763	11,064
Legacies	-	-	-	-
Grants	14,747	-	14,747	16,522
Gross receipts from charitable activities	2,021	-	2,021	4,210
Miscellaneous income	165	-	165	-
Interest received	245	-	245	432
Sub total	29,941	-	29,941	32,228
Receipts from asset & investment sales				
Proceeds from sale of fixed assets	-	-	-	-
Sub total	-	-	-	-
Total receipts	29,941	-	29,941	32,228
Payments				
Staff costs	21,672	-	21,672	20,863
Volunteer training costs	160	-	160	1,080
Counselling expenses	11,327	800	12,127	9,890
Establishment costs	-	-	-	-
Motor and travelling expenses	-	-	-	-
Accountancy fees	660	-	660	732
Legal and professional fees	-	-	-	-
Communications and IT	462	-	462	716
Other office expenses	1,704	-	1,704	1,202
Other costs	229	-	229	600
Advertising and promotion	106	-	106	-
Sub total	36,320	800	37,120	35,083
Payments relating to asset and investment movements				
Purchases of fixed assets	-	-	-	-
Purchase of investments	-	-	-	-
Sub total	-	-	-	-
Total payments	36,320	800	37,120	35,083
Net receipts / (payments)	(6,379)	(800)	(7,179)	(2,855)
Transfers to / (from) funds			-	-
Surplus / (deficit) for year	(6,379)	(800)	(7,179)	(2,855)

Argyll Couple Counselling
A Scottish Charitable Incorporated Organisation
Year ended 31 March 2026

Charity Reference

SC023995

Statement of balances

	Unrestricted funds £	Restricted funds £	Total 2024 £	Total 2024 £
Opening cash at bank and in hand	31,265	800	32,065	34,920
Surplus/(Deficit) for the year	(6,379)	(800)	(7,179)	(2,855)
Closing cash at bank and in hand	<u>24,886</u>	<u>-</u>	<u>24,886</u>	<u>32,065</u>
Bank and Cash Balances				
Bank current account	271	-	271	7,699
RBS reserves account	24,118	-	24,118	23,873
PayPal	410	-	410	410
Cash in hand	87	-	87	83
	<u>24,886</u>	<u>-</u>	<u>24,886</u>	<u>32,065</u>
Other liabilities				
PAYE owed	250	-	250	579
Pension contribution owed	<u>254</u>	<u>-</u>	<u>254</u>	<u>353</u>
	504	-	504	932

On behalf of the trustees

18/6/26

Date: 18 06 26

1 Grants

	Unrestricted funds	Restricted funds	2026 Total	2025 Total
Scottish Government CYPFEIF & ALEC Grant Fund	14,747	-	14,747	14,747
Argyll & Bute Council	-	-	-	-
Communities Mental Health & Wellbeing Fund	-	-	-	1,775
	<u>14,747</u>	<u>-</u>	<u>14,747</u>	<u>16,522</u>

2 Employment costs

	Unrestricted funds	Restricted funds	2026 Total	2025 Total
Wages and salaries	21,672	-	21,672	20,268
Pension costs	<u>636</u>	<u>-</u>	<u>636</u>	<u>595</u>
	22,308	-	22,308	20,863

No employee received emoluments of more than £60,000 (2024: None)

The average number of employees during the year, was as follows:

	2026	2025
Charity Manager	<u>1</u>	<u>1</u>

Key Management Personnel

The key management personnel comprise the Board of Trustees and the charity Manager.

Trustees' expenses and remuneration

The charity trustees were not paid and did not receive any remuneration, benefits in kind or reimbursement of expenses in their capacity as trustee during the year. No trustee received payment for professional or other services supplied to the charity.

3 Transactions with trustees and connected persons

There were no transactions with trustees or connected persons during the year under review.

4 Pension costs

The company operates a defined contribution pension scheme. The scheme and its assets are held by independent managers. The pension charges represent contributions due from the company and was as follows:

	2026	2025
Pension charge	636	595

5 Funds

Restricted funds	At 1 April 2025	Incoming resources	Outgoing resources	Transfers	At 31 March 2026
Argyll Third Sector	800		(800)	-	-
	800	-	(800)	-	-

During the 2024-25 year £1,775 was received from Argyll & Bute Third Sector fund to cover the counselling costs of 65 waived appointments at £25 per appointment and 15 no show appointments at £10 per appointment.

Unrestricted and designated funds

	At 1 April 2025	Incoming resources	Outgoing resources	Transfers	At 31 March 2026
Unrestricted funds	8,265	29,941	(36,320)	13,000	14,886
Sustainability fund	8,000	-	-	(8,000)	-
Training fund	15,000	-	-	(5,000)	10,000
	31,265	29,941	(36,320)	-	24,886

Sustainability fund

The sustainability fund represents the amounts set aside to cover core operating costs in the event of loss of recurring funding.

Training fund

The training fund represents an amount set aside for training of new counsellors should this be required.

Unrestricted funds

The remaining funds are shown in unrestricted funds and are free to use as the charity sees fit.

Accounts

Charity Reference SC023995

Argyll Couple Counselling
Relationship Scotland - Couple Counselling Argyll
A Scottish Charitable Incorporated Organisation

Receipts and Payments Accounts
For the year to 31st March 2025

Argyll Couple Counselling
(A Scottish Charitable Incorporated Organisation)

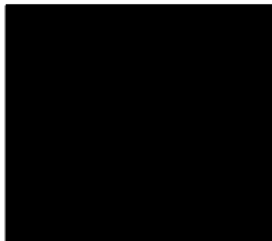
Legal and Administrative information

Charity name: Argyll Couple Counselling
Known as - Relationships Scotland - Couple Counselling Argyll

Charity number: SC023995

Registered Address: c/o Mackay and Co
120 George Street
Oban
PA34 5NT

Trustees:



Independent Examiner:

Mackay and Co
120 George Street
Oban
PA34 5NT

Trustees' Report
for the year ended 31 March 2025

Introduction

The trustees present their report and the financial statements for the year ended 31 March 2025. The trustees of Argyll Couple Counselling who served during the year and up to the date of this report are set out on page 2.

Structure, Governance & Management

Governance

The charity is registered with the Office of the Scottish Charity Regulator and was constituted as a Company Limited by Guarantee until 4th February 2020 when it was reconstituted as a Scottish Charitable Incorporated Organisation (SCIO).

The charity is managed by Trustees who are recruited from the local community and are appointed at each AGM. The Trustees meet four times a year to review its activities and financial position.

Risk Policy

The Trustees have assessed the major risks to which the charity is exposed, and in particular, those related to the operations and finances of the Charity, and are satisfied that systems are in place to mitigate any exposure to these risks.

Reserves Policy

In line with our Reserves Policy, we aim to establish a reserve of six months operating costs which is held in designated funds. The required reserve and any amounts to be allocated is reviewed annually to reflect changing funding and other risks. We also aim to designate sufficient funds for us to train a new couple counsellor at short notice, due to any unforeseen reduction in existing counsellor numbers. This will allow us to continue to provide our core service activities.

Objectives and activities

Main objectives

The charity's main objective is to foster the success and stability of marriage and other intimate personal relationships as the foundation of family life and the wellbeing of society.

Trustees' Report
for the year ended 31 March 2025

Where we work

The charity is an independent local service and a member of Relationships Scotland. Our area of operation is the whole of Argyll & Bute, with a population of some 86,000 scattered over 26 inhabited islands, 6 main towns, 46 villages and 156 small settlements covering an area of 2,600 square miles. The majority of our area falls within Highland Health Board with Helensburgh falling within the Greater Glasgow and Clyde Health Board area.

How we achieve our objectives

We provide a confidential counselling service for people who are experiencing difficulties in their marriage or any other personal relationship. Our service is offered to any adult individual or couple regardless of race, religion, gender or ability to contribute towards costs.

Achievements and performance

Our achievements over the year

Argyll Couple Counselling operating under the name of Relationships Scotland - Couple Counselling Argyll provided a telephone and online counselling service for the entire year, but were able to offer a limited number of face to face appointments in Oban.

The demand for our service increased throughout the course of the year with 25% more clients than the previous year and 16% more appointments. Six percent of our cases came to us via GP's and social Workers. There were 69 children under the age of 16 belonging to our clients. Thirty two percent of cases were from North Argyll, 26% from Helensburgh area, 18% from mid Argyll, 14% from the islands and the remaining 7% from Kintyre and outside Argyll, where travel to Oban was possible for clients.

We supported four qualified couple counsellors and two student counsellors, with only two being local to Argyll. We were able to maintain our service by engaging counsellors from other parts of Scotland, England and Ireland. This means that the opportunity to provide face to face counselling in Argyll continues to be limited to Oban. An increasing number of clients from areas outside of Oban asked for face to face appointments in preference to on-line, which we were unable to provide.

The Trustees supported the Part time Manager, with the day to day running of the charity. Board

Argyll Couple Counselling
(A Scottish Charitable Incorporated Organisation)

Charity Reference SC023995

Trustees' Report
for the year ended 31 March 2025

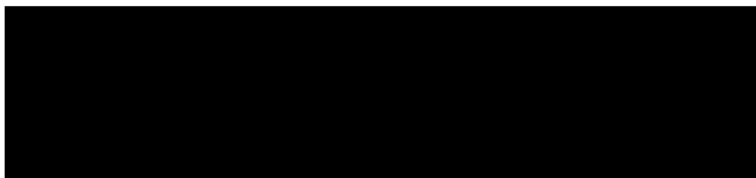
How we fund our work

Twenty six percent of the appointments held were at no cost to the client, an increase of 6% from last year.

The majority of the year's funding comprised the Scottish Government's CYPFEIF & ALEC grant distributed by Relationships Scotland.

This report was approved by the board on

and signed on its behalf by



Argyll Couple Counselling
(A Scottish Charitable Incorporated Organisation)

Independent examiner's report to the directors on the unaudited financial statements of
Argyll Couple Counselling

I report to the charity trustees on the accounts for the year ended 31 March 2025.

Respective responsibilities of Trustees and examiner

The Trustees are responsible for the preparation of the accounts in accordance with the terms of the Charities and Trustee Investment (Scotland) Act 2005 and Charities Accounts (Scotland) Regulations 2006 (as amended). The Trustees consider that the audit requirement of Regulation 10(1) (d) 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 accounting records and comply with Regulation 9 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.


Mackay and Co
120 George Street
Oban
PA34 5NT

Argyll Couple Counselling
A Scottish Charitable Incorporated Organisation

SC023995

Receipts and payments account
For the year ended 31 March 2025

	Unrestricted funds to nearest £	Restricted funds to nearest £	2025 Total Total funds current period to nearest £	2024 Total Total funds last period to nearest £
Receipts				
Donations	11,064	-	11,064	6,948
Legacies	-	-	-	-
Grants	14,747	1,775	16,522	14,747
Gross receipts from charitable activities	4,210	-	4,210	4,954
Interest received	432	-	432	301
Sub total	30,453	1,775	32,228	26,951
Receipts from asset & investment sales				
Proceeds from sale of fixed assets	-	-	-	-
Sub total	-	-	-	-
Total receipts	30,453	1,775	32,228	26,951
Payments				
Staff costs	20,863	-	20,863	20,730
Volunteer training costs	1,080	-	1,080	415
Counselling expenses	8,914	975	9,889	6,376
Establishment costs	-	-	-	-
Motor and travelling expenses	-	-	-	-
Accountancy fees	732	-	732	660
Legal and professional fees	-	-	-	-
Communications and IT	716	-	716	1,526
Other office expenses	1,202	-	1,202	1,942
Other costs	600	-	600	-
Advertising and promotion	-	-	-	181
Sub total	34,108	975	35,083	31,829
Payments relating to asset and investment movements				
Purchases of fixed assets	-	-	-	-
Purchase of investments	-	-	-	-
Sub total	-	-	-	-
Total payments	34,108	975	35,083	31,829
Net receipts / (payments)	(3,655)	800	(2,855)	(4,878)
Transfers to / (from) funds			-	-
Surplus / (deficit) for year	(3,655)	800	(2,855)	(4,878)

Statement of balances

	Unrestricted funds £	Restricted funds £	Total 2024 £	Total 2024 £
Opening cash at bank and in hand	34,920	-	34,920	39,799
Surplus/(Deficit) for the year	(3,655)	800	(2,855)	(4,878)
Closing cash at bank and in hand	31,265	800	32,065	34,920
Bank and Cash Balances				
Bank current account	7,699	-	7,699	11,151
RBS reserves account	23,073	800	23,873	23,541
PayPal	410	-	410	68
Cash in hand	83	-	83	160
	31,265	800	32,065	34,920
Other liabilities				
PAYE owed	579	-	579	486
Pension contribution owed	353	-	353	353
	932	-	932	839

1 Grants

	Unrestricted funds	Restricted funds	2025 Total	2024 Total
Scottish Government CYPFEIF & ALEC Grant Fund	14,747	-	14,747	14,747
Argyll & Bute Council	-	-	-	-
Communities Mental Health & Wellbeing Fund	-	1,775	1,775	-
	14,747	1,775	16,522	14,747

2 Employment costs

	Unrestricted funds	Restricted funds	2025 Total	2024 Total
Wages and salaries	20,268	-	20,268	18,241
Pension costs	595	-	595	2,489
	20,863	-	20,863	20,730

No employee received emoluments of more than £60,000 (2024: None)

The average number of employees during the year, was as follows:

	2025	2024
Manager & Support Worker	1	2

Key Management Personnel

The key management personnel comprise the Board of Trustees and the charity Manager.

Trustees' expenses and remuneration

The charity trustees were not paid and did not receive any remuneration, benefits in kind or reimbursement of expenses in their capacity as trustee during the year. No trustee received payment for professional or other services supplied to the charity.

3 Transactions with trustees and connected persons

There were no transactions with trustees or connected persons during the year under review.

4 Pension costs

The company operates a defined contribution pension scheme. The scheme and its assets are held by independent managers. The pension charges represent contributions due from the company and was as follows:

	2025	2024
Pension charge	595	2,489

5 Funds

Restricted funds	At 1 April 2024	Incoming resources	Outgoing resources	Transfers	At 31 March 2025
Argyll Third Sector	-	1,775	(975)	-	800
	-	1,775	(975)	-	800

During the 2024-25 year £1,775 was received from Argyll & Bute Third Sector fund to cover the counselling costs of 65 waived appointments at £25 per appointment and 15 no show appointments at £10 per appointment.

Unrestricted and designated funds

	At 1 April 2024	Incoming resources	Outgoing resources	Transfers	At 31 March 2024
Unrestricted funds	11,920	30,453	(34,108)	-	8,265
Sustainability fund	8,000	-	-	-	8,000
Training fund	15,000	-	-	-	15,000
	34,920	30,453	(34,108)	-	31,265

Sustainability fund

The sustainability fund represents the amounts set aside to cover core operating costs in the event of loss of recurring funding.

Training fund

The training fund represents an amount set aside for training of new counsellors should this be required.

Unrestricted funds

The remaining funds are shown in unrestricted funds and are free to use as the charity sees fit.