

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)

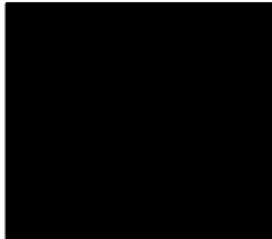
Legal and Administrative information

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

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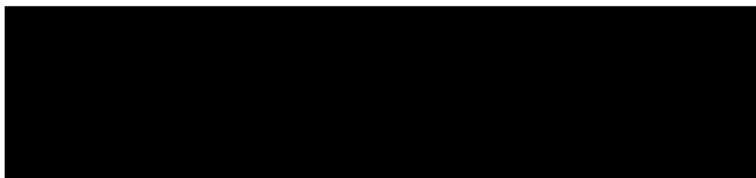
How we fund our work

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
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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
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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	<u>31,265</u>	<u>800</u>	<u>32,065</u>	<u>34,920</u>
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
	<u>31,265</u>	<u>800</u>	<u>32,065</u>	<u>34,920</u>
Other liabilities				
PAYE owed	579	-	579	486
Pension contribution owed	353	-	353	353
	<u>932</u>	<u>-</u>	<u>932</u>	<u>839</u>



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.