

# Crisis

Scotland · Charity number SC027620

## Details

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|            |  |
|------------|--|
| Status     | Active   |
| Legal form | Company (the charity is registered with Companies House) |
| Registered | 1998-03-02   |
| Register   | <a href="#">View on the OSCR register</a>                |

## Contact

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|         |  |
|---------|--|
| Address | 26 Whitehills<br>North Barr<br>Erskine<br>PA8 6DZ                            |
| Website | <a href="http://www.crisiscounselling.co.uk">www.crisiscounselling.co.uk</a> |

## Activities

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**Activities:** 'It carries out activities or services itself'

**Purposes:** 'the advancement of health'

**What the charity does:** The principal activity of the charity is to provide a high level quality professional counselling service to respond to the immediate emotional needs of the community following significant stress and trauma.

**Beneficiaries:** 'Children or young people', 'Older People', 'People with disabilities or health problems', 'No specific group, or for the benefit of the community', 'Other charities or voluntary bodies'

**Objectives:** The company's objects are the relief of poverty, sickness and distress, the protection and the promotion of the good health both physical and mental of persons in Erskine and its environs and as a means of achieving these objects: (a) To provide a high quality service which will effectively meet the needs of the local and surrounding community by deploying the skills and expertise of its staff and volunteers efficiently (b) To provide a service which is easily accessible and affordable to clients, and a confidential setting where they can feel safe, secure and at ease (c) To provide one to one counselling, group counselling and support, counsellor supervision and support, outreach work in the Community, clinical and pastoral counselling, an Advice and Support Centre and employee counselling (non Managerial)

## Geography

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- **Main operating location:** Renfrewshire
- **Geographical spread:** More than one local authority area in Scotland

## Finances

| Period end | Income   | Expenditure | Assets | Employees |
|------------|----------|-------------|--------|-----------|
| 2025-06-30 | £244,487 | £247,290    | -      | 4         |
| 2024-06-30 | £256,911 | £231,834    | -      | 2         |
| 2023-06-30 | £162,759 | £177,828    | -      | 2         |
| 2022-06-30 | £119,357 | £153,573    | -      | 2         |
| 2021-06-30 | £170,127 | £134,385    | -      | 2         |

**Crisis**

Scotland - Charity number SC027620

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# Accounts

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**CRISIS  
TRUSTEES' REPORT AND  
FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 30 JUNE 2025**

## Crisis Contents

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

## **Objectives and Activities**

### **Aims and Objectives**

The trustees have considered the Charity Commission's guidance on public benefit, including the guidance 'public benefit: running a charity (PB2)'.

### **Significant Activities**

The principal activity of the charity is to provide a high level quality professional counselling service to respond to the immediate emotional needs of the community following significant stress and trauma. Crisis is now in its 30th anniversary year of providing support services to Communities and since May 1996 it has delivered services to over 70,000 clients, almost 20,000 of this number were under 16. Crisis has helped enhance the skills of at least 825+ Therapists to on-going employment through placement mentorship and guidance. In turn Crisis has benefited from their skills and commitment.

## **Achievements and Performance**

### **Main Achievements**

#### **Charitable activities**

Crisis continue to build its customer base with a range of services all contributing to the support of around 2500 clients annually from its centre in Erskine and around Scotland. This has been achieved by evidence obtained from outcomes, good practice, diversity and flexibility.

Crisis have developed a diverse range of partnerships and customers for its Employee Assistance Service which includes mediation, critical incident response, bespoke training and our existing partners have expanded their contracts in a variety of ways. For example, Lothian Buses now includes Edinburgh Tram and East Lothian Buses, a range of Housing Associations, Kibble and Veterans Associations. NHS Highland and Rest of Scotland contracts.

There has been a lot of support throughout the year with gifts in kind, fundraising and professionals providing their time and expertise which has helped in many ways. The biggest asset as always are our therapists and trainees whose work has supported over 2,000 referrals over this financial period and the Post Graduate Therapists who work externally as Associates representing the organization in our business activities.

#### **External factors**

Crisis is affected by the ever-changing political agenda. It will continue to scan this landscape and diversify as required in order to minimise the threat of 'mission drift' which has never happened in its 28 years.

## **Financial Review**

### **Financial Position**

#### **Financial results for the year**

Total income for the year to 30th June 2025 was £244,487 (2024: £256,911), comprising unrestricted income of £178,306 (2024: £189,665) and restricted income of £66,181 (2024: £67,246). Total expenditure was £247,289 (2024: £231,834), comprising unrestricted expenditure of £171,220 (2024: £201,086) and restricted expenditure of £76,069 (2024: £30,748).

Total reserves for the year to 30th June 2025 amounted to £220,765 (2024: £223,567), comprising unrestricted reserves of £158,379 (2024: £151,293) and restricted reserves of £62,386 (2024: £72,274).

#### **Reserves Policy**

The Directors are confident that the charity is making progress in improving its financial position during the current financial period and this will be built on during the forthcoming period.

It is the aim of the charity to maintain unrestricted reserves at a level which will be sufficient to cover short term management, administration and support costs. Common practice and advice leans towards a policy whereby the unrestricted funds held by the charity not committed or invested in tangible fixed assets ('the free reserves') should be whenever possible 3 to 6 months of the resources expended.

The committee are confident that the current year, although challenging as always, will be ultimately managed.

Detailed cash flow projections have been prepared which indicate that the charity can continue to operate within the funds currently available to it.

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**Crisis**  
**Trustees' Report (continued)**  
**For The Year Ended 30 June 2025**

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**Reserves Policy - continued**

**Risk management**

The trustees of the charity are aware of the risks and consider that adequate procedures are in place for dealing with those risks.

**PLANS FOR FUTURE PERIODS**

The charity will continue to explore each opportunity which is true to its core aims & objectives. In so far as it is complimentary to the charity's objects, the charity is guided by both local and national policies and will continue to have a significant presence on key Health and Social Care groups.

Zoom/skype/telephone and increased CPD training, meetings, and engagement through Webex, Zoom and Teams which has enhanced communication service provision, increased time available to clients and session choices for those who have multiple barriers to care.

**Structure, Governance and Management**

**Governing Document**

The organisation is a charitable company limited by guarantee, incorporated on the 4th June 1996. The company was established under a Memorandum of Association which established the objects and powers of the charitable company and is governed under its Articles of Association. In the event of the company being wound up members are required to contribute an amount not exceeding £1.

**Trustee Selection Methods**

Due to the nature of Crisis's work, the Management Committee seeks to ensure the needs of the client groups are appropriately reflected through the diversity of its members. To enhance the potential pool of members, the charity ensures the more traditional mix of business and medical skills are well represented on the Management Committee. In the event of particular skills being lost due to ill health or retirements, individuals are approached to offer themselves for election to the Management Committee and are requested to provide a list of their skills.

Training in governance of the charity is offered to new members.

**Organisational structure**

Crisis is governed by a Management Committee which meets six weekly and is responsible for the strategic direction and policy of the charity. This committee comes from a variety of professional backgrounds relevant to the work of the charity and building our links to veteran's agencies.

A scheme of delegation is in place and the day-to-day responsibility for the provision of the services rests with the Directors, along with Finance, Services and Administration managers. The Directors are responsible for ensuring that the charity delivers the services specified and the KPI's are met. This includes individual supervision of the staff team and ensuring that the team continue to develop their skills and working practices in line with good practice.

The Trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Companies Act 2006. The Trustees are also responsible for safeguarding the assets of the charity and hence taking reasonable steps for the prevention and detection of fraud and other irregularities.

**Reference and Administrative Details**

**Trustees**

Ms Jean Cumming - Director  
Mr Gordon Carmichael - Director  
Ms Anne McGarva - Director  
Ms Margaret Shaw - Director

**Company Secretary**

Mr Gordon Carmichael

**Crisis  
Trustees' Report (continued)  
For The Year Ended 30 June 2025**

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**Charity Number**  
SC027620

**Company Number**  
SC166079

**Independent Examiner**  
Leigh Scott CIMA  
32 Houstoun Court  
Johnstone  
PA5 8DL

**Crisis  
Trustees' Report (continued)  
For The Year Ended 30 June 2025**

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**Small Company Rules**

The above report has been prepared in accordance with the provisions applicable to companies subject to the small companies' regime as set out in Part 15 of the Companies Act 2006 and in accordance with the Charities SORP (FRS 102).  
The trustees' report was approved by the board of trustees and signed on its behalf by:



Ms Jean Cumming  
Trustee  
31st March 2026

**Crisis**  
**Independent Examiner's Report to the Trustees of Crisis**  
**For The Year Ended 30 June 2025**

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I report on the financial statements of Crisis for the year ended 30 June 2025 which comprise the Statement of Financial Activities, the Summary Income and Expenditure Account, the Balance Sheet, the Statement of Cash Flows and the related notes.

**Responsibilities and Basis of Report**

As the charity trustees of the Company (and also its directors for the purposes of company law), you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ("the 2006 Act").

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5) (b) of the 2011 Act.

**Independent Examiner's Statement**

In connection with 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 financial statements 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.



Leigh Scott CIMA  
31st March 2026  
32 Houstoun Court  
Johnstone  
PA5 8DL

**Crisis**  
**Statement of Financial Activities (including Income and Expenditure Account)**  
**For The Year Ended 30 June 2025**

|                                    |           | Unrestricted<br>funds | Restricted<br>funds | 2025<br>Total funds | 2024<br>Total funds |
|------------------------------------|-----------|-----------------------|---------------------|---------------------|---------------------|
|                                    | Notes     | £                     | £                   | £                   | £                   |
| <b>INCOME AND ENDOWMENTS FROM:</b> |           |                       |                     |                     |                     |
| Donations and legacies             | <b>3</b>  | 53,321                | -                   | 53,321              | 47,019              |
| Charitable activities:             |           |                       |                     |                     |                     |
| Charitable Activities              |           | 124,985               | 66,181              | 191,166             | 209,893             |
|                                    |           | <u>178,306</u>        | <u>66,181</u>       | <u>244,487</u>      | <u>256,912</u>      |
| <b>EXPENDITURE ON:</b>             |           |                       |                     |                     |                     |
| Raising funds                      | <b>5</b>  | (216)                 | (15,000)            | (15,216)            | (231,835)           |
| Charitable activities:             | <b>5</b>  |                       |                     |                     |                     |
| Charitable Activities              |           | (171,004)             | (61,069)            | (232,073)           | -                   |
|                                    |           | <u>(171,220)</u>      | <u>(76,069)</u>     | <u>(247,289)</u>    | <u>(231,835)</u>    |
| <b>NET (EXPENDITURE)/INCOME</b>    |           | <u>7,086</u>          | <u>(9,888)</u>      | <u>(2,802)</u>      | <u>25,077</u>       |
| <b>NET MOVEMENT IN FUNDS</b>       |           | <u>7,086</u>          | <u>(9,888)</u>      | <u>(2,802)</u>      | <u>25,077</u>       |
| <b>RECONCILIATION OF FUNDS:</b>    |           |                       |                     |                     |                     |
| Total funds brought forward        |           | 151,293               | 72,274              | 223,567             | 198,490             |
| <b>TOTAL FUNDS CARRIED FORWARD</b> | <b>13</b> | <u>158,379</u>        | <u>62,386</u>       | <u>220,765</u>      | <u>223,567</u>      |

The notes on pages 10 to 16 form part of these financial statements.

**Crisis**  
**Comparative Statement of Financial Activities (including Income and Expenditure Account)**  
**For The Year Ended 30 June 2025**

|                                    |           | Unrestricted<br>funds | Restricted<br>funds  | 2024<br>Total funds   |
|------------------------------------|-----------|-----------------------|----------------------|-----------------------|
|                                    | Notes     | £                     | £                    | £                     |
| <b>INCOME AND ENDOWMENTS FROM:</b> |           |                       |                      |                       |
| Donations and legacies             | <b>3</b>  | 47,019                | -                    | 47,019                |
| Charitable activities:             |           |                       |                      |                       |
| Charitable Activities              |           | 142,647               | 67,246               | 209,893               |
|                                    |           | <u>189,666</u>        | <u>67,246</u>        | <u>256,912</u>        |
| <b>EXPENDITURE ON:</b>             |           |                       |                      |                       |
| Raising funds                      | <b>5</b>  | (201,087)             | (30,748)             | (231,835)             |
| Charitable activities:             | <b>5</b>  |                       |                      |                       |
| NET INCOME/(EXPENDITURE)           |           | <u>(11,421)</u>       | <u>36,498</u>        | <u>25,077</u>         |
| NET MOVEMENT IN FUNDS              |           | <u>(11,421)</u>       | <u>36,498</u>        | <u>25,077</u>         |
| <b>RECONCILIATION OF FUNDS:</b>    |           |                       |                      |                       |
| Total funds brought forward        |           | 162,714               | 35,776               | 198,490               |
| TOTAL FUNDS CARRIED FORWARD        | <b>13</b> | <u><u>151,293</u></u> | <u><u>72,274</u></u> | <u><u>223,567</u></u> |

The notes on pages 10 to 16 form part of these financial statements.

**Crisis  
Balance Sheet  
As At 30 June 2025**

|   | Notes     | 2025<br>Total funds<br>£ | 2024<br>Total funds<br>£ |
|---|-----------|--------------------------|--------------------------|
| <b>FIXED ASSETS</b>                                   |           |                          |                          |
| Tangible Assets                                       | 9         | 84,080                   | 89,883                   |
|   |           | <u>84,080</u>            | <u>89,883</u>            |
| <b>CURRENT ASSETS</b>                                 |           |                          |                          |
| Debtors   | 10        | 16                       | 12,500                   |
| Cash at bank and in hand                              |           | 139,710                  | 123,201                  |
|   |           | <u>139,726</u>           | <u>135,701</u>           |
| <b>Creditors: Amounts Falling Due Within One Year</b> | <b>11</b> | <b>(3,041 )</b>          | <b>(2,017 )</b>          |
| <b>NET CURRENT ASSETS (LIABILITIES)</b>               |           | <b>136,685</b>           | <b>133,684</b>           |
| <b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>          |           | <b>220,765</b>           | <b>223,567</b>           |
| <b>NET ASSETS</b>                                     |           | <b>220,765</b>           | <b>223,567</b>           |
| <b>FUNDS OF THE CHARITY</b>                           |           |                          |                          |
| Restricted Funds                                      |           | 62,386                   | 72,274                   |
| Unrestricted Funds                                    |           | 158,379                  | 151,293                  |
| <b>TOTAL FUNDS</b>                                    | <b>13</b> | <b>220,765</b>           | <b>223,567</b>           |

For the year ending 30 June 2025 the charitable company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

The members have not required the charitable company to obtain an audit in accordance with section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts.

These accounts have been prepared in accordance with the provisions applicable to companies subject to the small companies regime.

On behalf of the board



Ms Jean Cumming  
Trustee

31st March 2026

The notes on pages 10 to 16 form part of these financial statements.

**Crisis  
Cash Flow Statement  
For The Year Ended 30 June 2025**

|  | Notes | 2025<br>£      | 2024<br>£      |
|--|-------|----------------|----------------|
| <b>Cash flows from operating activities</b>    |       |                |                |
| Net cash generated from operations             | 1     | 16,509         | 16,717         |
| Interest paid                                  |       | -              | (1)            |
| Net cash generated from operating activities   |       | <u>16,509</u>  | <u>16,716</u>  |
| Increase in cash and cash equivalents          |       | 16,509         | 16,716         |
| Cash and cash equivalents at beginning of year | 2     | 123,201        | 106,485        |
| Cash and cash equivalents at end of year       | 2     | <u>139,710</u> | <u>123,201</u> |

**Crisis**  
**Notes to the Cash Flow Statement**  
**For The Year Ended 30 June 2025**

**1. Reconciliation of (expenditure)/income to cash generated from operations**

|  | <b>2025</b> | <b>2024</b> |
|--|-------------|-------------|
|  | <b>£</b>    | <b>£</b>    |
| Net (expenditure)/income                         | (2,802)     | 25,077      |
| Adjustments for:                                 |             |             |
| Depreciation of tangible assets                  | 5,803       | 6,204       |
| Movements in working capital:                    |             |             |
| Decrease/(increase) in trade and other debtors   | 12,500      | (12,500 )   |
| Increase/(decrease) in trade and other creditors | 1,008       | (2,064 )    |
| Net cash generated from operations               | 16,509      | 16,717      |

**2. Cash and cash equivalents**

Cash and cash equivalents, as stated in the Statement of Cash Flows, relates to the following items in the Balance Sheet:

|                          | <b>2025</b> | <b>2024</b> |
|--------------------------|-------------|-------------|
|                          | <b>£</b>    | <b>£</b>    |
| Cash at bank and in hand | 139,710     | 123,201     |

**3. Analysis of changes in net funds**

|                          | <b>As at 1 July<br/>2024</b> | <b>Cash flows</b> | <b>As at 30<br/>June 2025</b> |
|--------------------------|------------------------------|-------------------|-------------------------------|
|                          | <b>£</b>                     | <b>£</b>          | <b>£</b>                      |
| Cash at bank and in hand | 123,201                      | 16,509            | 139,710                       |

## **1. General Information**

Crisis is a company limited by guarantee, incorporated in Scotland, registered number SC166079 and registered charity number SC027620. The registered office is .

## **2. Accounting Policies**

### **2.1. Basis of Preparation of Financial Statements**

The financial statements have been prepared in accordance with the Charities SORP (FRS 102) "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)", Financial Reporting Standard 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" and the Companies Act 2006.

The charitable company is a Public Benefit Entity as defined by FRS 102.

### **2.2. Fund Accounting**

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Designated funds comprise unrestricted funds that have been set aside by the trustees for a specific purpose.

Restricted funds are to be used for specific purposes as laid down by the donor.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

### **2.3. Incoming Resources**

Income is included in the Statement of Financial Activities (SoFA) when the charity becomes entitled to, and virtually certain to receive, the income and the amount of the income can be measured with sufficient reliability.

Where income has related expenditure the income and related expenditure is reported gross in the SoFA.

Voluntary income received by way of grants, donations and gifts is included in the SoFA when receivable and only when the Charity has unconditional entitlement to the income.

Income from tax reclaims is included in the SoFA at the same time as the gift/donation to which it relates.

Donated services and facilities are only included in income (with an equivalent amount in expenditure) where the benefit to the Charity is reasonably quantifiable, measurable and material.

The value of any volunteer help received is not included in the accounts.

Investment income is included in the account when receivable.

Gain or loss on revaluation of fixed assets includes any gain or loss resulting from revaluing investments to market value at the end of the year.

Gain or loss on investment assets includes any gain or loss on the sale of investments.

### **2.4. Donated Goods and Services**

All donated goods, facilities and services received are recognised within incoming resources and expenditure at an estimate of the value of the charity.

### **2.5. Resources Expended**

Expenditure is recognised on an accruals basis. Expenditure includes any VAT which cannot be fully recovered, and is reported as part of the expenditure to which it relates.

Expenditure on raising funds comprise the costs associated with attracting voluntary income, fundraising trading costs and investment management costs.

Expenditure on charitable activities comprise the costs incurred by the Charity in the delivery of its activities and services in the furtherance of its objects, including the making of grants and governance costs.

All grant expenditure is accounted for on an actual paid basis plus an accrual for grants that have been approved by the trustees at the end of the year but not yet paid.

Governance costs include those costs associated with meeting the constitutional and statutory requirements of the Charity, including any audit/independent examination fees, costs linked to the strategic management of the Charity, together with a share of other administration costs.

Other expenditure are support costs not allocated to a particular activity.

**Crisis**  
**Notes to the Financial Statements (continued)**  
**For The Year Ended 30 June 2025**

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**2.6. Tangible Fixed Assets and Depreciation**

Tangible fixed assets are measured at cost less accumulated depreciation and any accumulated impairment losses.

Depreciation is provided at rates calculated to write off the cost of the fixed assets, less their estimated residual value, over their expected useful lives on the following bases:

|                     |     |
|---------------------|-----|
| Freehold            | 2%  |
| Leasehold           | 20% |
| Fixtures & Fittings | 10% |
| Computer Equipment  | 20% |

**2.7. Investment Properties**

Investment properties are measured initially at cost and subsequently at fair value at each balance sheet date and are not depreciated. All gains or losses are taken to the Statement of Financial Activities as they arise.

**2.8. Leasing and Hire Purchase Contracts**

Where the charity enters into a lease which entails taking substantially all the risks and rewards of ownership of an asset, the lease is treated as a finance lease.

Leases which do not transfer substantially all the risks and rewards of ownership to charity are classified as operating leases.

Assets held under finance leases are initially recognised as assets of the charity at their fair value at the inception of the lease or, if lower, at the present value of the minimum lease payments. The corresponding liability to the lessor is included in the balance sheet date as a finance lease obligation. Lease payments are apportioned between finance expenses and reduction of the lease obligation so as to achieve a constant rate of interest on the remaining balance of the liability. Finance expenses are recognised immediately, unless they are directly attributable to qualifying assets, in which case they are capitalised in accordance with the charity's policy on borrowing costs.

Assets held under finance leases are depreciated in the same way as owned assets.

Operating lease payments are recognised as an expense on a straight-line basis over the lease term. In the event that lease incentives are received to enter into operating leases, such incentives are recognised as a liability. The aggregate benefit of incentives is recognised as a reduction of rental expense on a straight-line basis.

**2.9. Stocks and Work in Progress**

Stocks and work in progress are valued at the lower of cost and net realisable value. Donated items of stock are recognised at fair value which is the amount the charity would have been willing to pay for the items on the open market.

**2.10. Cash and Cash Equivalents**

Cash and cash equivalents comprise cash at bank and on hand, demand deposits with banks and other short-term highly liquid investments with original maturities of three months or less and bank overdrafts. In the statement of financial position, bank overdrafts are shown within borrowings or current liabilities. In the Statement of Cash Flows, cash and cash equivalents are shown net of bank overdrafts that are repayable on demand and form an integral part of the company's cash management.

**2.11. Foreign Currencies**

Monetary assets and liabilities denominated in currencies other than the functional currency of the charity are translated at the rates of exchange prevailing at the end of the reporting period.

Transactions in currencies other than the functional currency of the charity are recorded at the rate of exchange on the date that the transaction occurred.

All exchange difference are taken into account in arriving at net income/expenditure.

**2.12. Taxation**

The charity is exempt from tax as all its income is charitable and applied for charitable purposes.

**2.13. Pensions**

The charity operates a defined contribution plan for its employees. A defined contribution plan is a pension plan under which the company pays fixed contributions into a separate entity. Once the contributions have been paid the company has no further payments obligations. The contributions are recognised as expenses when they fall due. Amounts not paid are shown in accruals in the balance sheet. The assets of the plan are held separately from the company in independently administered funds.

**Crisis**  
**Notes to the Financial Statements (continued)**  
**For The Year Ended 30 June 2025**

**2.14. Research and Development**

Expenditure on research and development is written off in the year in which it is incurred.

**2.15. Trade and Other Debtors**

Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

**2.16. Trade and Other Creditors**

Short term creditors are measured at the transaction price. Other creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

**3. Income from Donations and Legacies**

|       | <b>2025</b>               | <b>2024</b>               |
|-------|---------------------------|---------------------------|
|       | <b>Unrestricted funds</b> | <b>Unrestricted funds</b> |
|       | <b>£</b>                  | <b>£</b>                  |
| Other | 53,321                    | 47,019                    |

**4. Net Income/(Expenditure)**

The net (expenditure)/income is stated after charging/(crediting):

|   | <b>2025</b> | <b>2024</b> |
|---|-------------|-------------|
|   | <b>£</b>    | <b>£</b>    |
| Depreciation of tangible fixed assets - owned | 5,803       | 6,204       |

**5. Analysis of Expenditure**

|                       | <b>Activities undertaken directly</b> | <b>Support costs (see note 6 )</b> | <b>2025</b>  |
|-----------------------|---------------------------------------|------------------------------------|--------------|
|                       | <b>£</b>                              | <b>£</b>                           | <b>Total</b> |
|                       |                                       |                                    | <b>£</b>     |
| Raising funds         | 216                                   | 15,000                             | 15,216       |
| Charitable Activities | 1,659                                 | 230,414                            | 232,073      |
|                       | 1,875                                 | 245,414                            | 247,289      |
|                       |                                       |                                    | <b>2024</b>  |
|                       | <b>Activities undertaken directly</b> | <b>Support costs (see note 6 )</b> | <b>Total</b> |
|                       | <b>£</b>                              | <b>£</b>                           | <b>£</b>     |
| Raising funds         | 1,780                                 | 230,055                            | 231,835      |

**Crisis**  
**Notes to the Financial Statements (continued)**  
**For The Year Ended 30 June 2025**

**6. Support Costs**

|                        |                      |                              | <b>2025</b>          |
|------------------------|----------------------|------------------------------|----------------------|
|                        | <b>Raising funds</b> | <b>Charitable Activities</b> | <b>Total</b>         |
|                        | <b>£</b>             | <b>£</b>                     | <b>£</b>             |
| Employee costs         | -                    | 111,633                      | 111,633              |
| Premises expenses      | -                    | 21,511                       | 21,511               |
| General administration | 15,000               | 91,467                       | 106,467              |
| Depreciation           | -                    | 5,803                        | 5,803                |
|                        | <u>15,000</u>        | <u>230,414</u>               | <u>245,414</u>       |
|                        |                      |                              | <b>2024</b>          |
|                        |                      |                              | <b>Raising funds</b> |
|                        |                      |                              | <b>£</b>             |
| Employee costs         |                      |                              | 90,464               |
| Premises expenses      |                      |                              | 26,245               |
| General administration |                      |                              | 107,142              |
| Depreciation           |                      |                              | 6,204                |
|                        |                      |                              | <u>230,055</u>       |

**7. Staff Costs**

Staff costs were as follows:

|                       | <b>2025</b>    | <b>2024</b>   |
|-----------------------|----------------|---------------|
|                       | <b>£</b>       | <b>£</b>      |
| Wages and salaries    | 106,281        | 89,940        |
| Social security costs | 4,900          | -             |
| Other pension costs   | 1,659          | 1,564         |
|                       | <u>112,840</u> | <u>91,504</u> |

No employees received employee benefits (excluding employer pension costs) for the reporting period of more than £60,000.

**8. Average Number of Employees**

Average number of employees during the year was: 4 (2024: 4)

**9. Tangible Assets**

|                    | <b>Land &amp; Property</b> |                  |                                |                           | <b>Total</b>   |
|--------------------|----------------------------|------------------|--------------------------------|---------------------------|----------------|
|                    | <b>Freehold</b>            | <b>Leasehold</b> | <b>Fixtures &amp; Fittings</b> | <b>Computer Equipment</b> |                |
|                    | <b>£</b>                   | <b>£</b>         | <b>£</b>                       | <b>£</b>                  |                |
| <b>Cost</b>        |                            |                  |                                |                           |                |
| As at 1 July 2024  | 117,907                    | 12,500           | 57,385                         | 51,765                    | 239,557        |
| As at 30 June 2025 | <u>117,907</u>             | <u>12,500</u>    | <u>57,385</u>                  | <u>51,765</u>             | <u>239,557</u> |

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**Crisis**  
**Notes to the Financial Statements (continued)**  
**For The Year Ended 30 June 2025**

**Depreciation**

|                            |               |               |               |               |                |
|----------------------------|---------------|---------------|---------------|---------------|----------------|
| As at 1 July 2024          | 33,113        | 12,500        | 52,525        | 51,536        | 149,674        |
| Provided during the period | 2,358         | -             | 3,445         | -             | 5,803          |
| As at 30 June 2025         | <u>35,471</u> | <u>12,500</u> | <u>55,970</u> | <u>51,536</u> | <u>155,477</u> |

**Net Book Value**

|                    |               |          |              |            |               |
|--------------------|---------------|----------|--------------|------------|---------------|
| As at 30 June 2025 | <u>82,436</u> | <u>-</u> | <u>1,415</u> | <u>229</u> | <u>84,080</u> |
| As at 1 July 2024  | <u>84,794</u> | <u>-</u> | <u>4,860</u> | <u>229</u> | <u>89,883</u> |

**10. Debtors**

|                            | <b>2025</b> | <b>2024</b>   |
|----------------------------|-------------|---------------|
|                            | <b>£</b>    | <b>£</b>      |
| <b>Due within one year</b> |             |               |
| Other debtors              | <u>16</u>   | <u>12,500</u> |

**11. Creditors: Amounts Falling Due Within One Year**

|                              | <b>2025</b>  | <b>2024</b>  |
|------------------------------|--------------|--------------|
|                              | <b>£</b>     | <b>£</b>     |
| Taxation and social security | <u>3,041</u> | <u>2,017</u> |

**12. Pension Commitments**

The charitable company operates a defined contribution pension scheme. The assets of the scheme are held separately from those of the charitable company in an independently administered fund.

During the year the charge to the statement of financial activities in respect of defined contribution schemes was £1,659 (2024: £1,564).

At the balance sheet date contributions of £NIL were due to the fund and are included in creditors.

**13. Movement in Funds**

|                           | <b>As at 1 July<br/>2024</b> | <b>Income</b>  | <b>Expenditure</b> | <b>As at 30<br/>June 2025</b> |
|---------------------------|------------------------------|----------------|--------------------|-------------------------------|
|                           | <b>£</b>                     | <b>£</b>       | <b>£</b>           | <b>£</b>                      |
| <b>Unrestricted funds</b> |                              |                |                    |                               |
| General:                  |                              |                |                    |                               |
| General unrestricted fund | 151,293                      | 178,306        | (171,220)          | 158,379                       |
| <b>Restricted funds</b>   |                              |                |                    |                               |
| Restricted funds          | 72,274                       | 66,181         | (76,069)           | 62,386                        |
| <b>Total funds</b>        | <u>223,567</u>               | <u>244,487</u> | <u>(247,289)</u>   | <u>220,765</u>                |
|                           | <b>As at 1 July<br/>2023</b> | <b>Income</b>  | <b>Expenditure</b> | <b>As at 30<br/>June 2024</b> |
|                           | <b>£</b>                     | <b>£</b>       | <b>£</b>           | <b>£</b>                      |
| <b>Unrestricted funds</b> |                              |                |                    |                               |
| General:                  |                              |                |                    |                               |
| General unrestricted fund | 162,714                      | 189,666        | (201,087)          | 151,293                       |
| <b>Restricted funds</b>   |                              |                |                    |                               |
| Restricted funds          | 35,776                       | 67,246         | (30,748)           | 72,274                        |
| <b>Total funds</b>        | <u>198,490</u>               | <u>256,912</u> | <u>(231,835)</u>   | <u>223,567</u>                |

**Crisis**  
**Notes to the Financial Statements (continued)**  
**For The Year Ended 30 June 2025**

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**14. Transactions with Trustees**

The following trustees have been paid remuneration or have received other benefits from the charity or related entity:

| <b>Name of trustee</b> | <b>Remuneration</b> | <b>2025 Total</b> |
|------------------------|---------------------|-------------------|
|                        | <b>£</b>            | <b>£</b>          |
| Ms Jean Cumming        | 48,000              | 48,000            |

During the previous year the following trustees have been paid remuneration or have received other benefits from the charity or a related entity:

| <b>Name of trustee</b> | <b>Remuneration</b> | <b>2024 Total</b> |
|------------------------|---------------------|-------------------|
|                        | <b>£</b>            | <b>£</b>          |
| Ms Jean Cumming        | 48,000              | 48,000            |

One trustee was paid remuneration of £48,000 for services in relation to the activities of the charity and in accordance with the Constitution of the charity. No trustee was paid for their duties as a trustee.

**16. Controlling Parties**

The company is limited by guarantee and has no share capital; thus no single party controls the company.

**17. Company limited by guarantee**

The company is limited by guarantee and has no share capital.

Every member of the company undertakes to contribute to the assets of the company, in the event of a winding up, such an amount as may be required not exceeding £1.

**Crisis**  
**Detailed Statement of Financial Activities (including Income and Expenditure Account)**  
**For The Year Ended 30 June 2025**

|                                       | <b>2025</b>        | <b>2024</b>        |
|---------------------------------------|--------------------|--------------------|
|                                       | <b>Total funds</b> | <b>Total funds</b> |
|                                       | <b>£</b>           | <b>£</b>           |
| <b>INCOME AND ENDOWMENTS FROM:</b>    |                    |                    |
| <b>Donations and legacies</b>         |                    |                    |
| Income from donations and legacies    | 53,321             | 47,019             |
|                                       | <u>53,321</u>      | <u>47,019</u>      |
| <b>Charitable Activities:</b>         |                    |                    |
| <b>Charitable Activities</b>          |                    |                    |
| Income from charitable activities     | 191,166            | 209,893            |
|                                       | <u>191,166</u>     | <u>209,893</u>     |
|                                       | <u>244,487</u>     | <u>256,912</u>     |
| <b>EXPENDITURE ON:</b>                |                    |                    |
| <b>Raising funds</b>                  |                    |                    |
| Fundraising trading costs             | (216)              | (216)              |
| Pension costs                         | -                  | (1,564)            |
| Wages and salaries                    | -                  | (41,940)           |
| Trustees' salaries                    | -                  | (48,000)           |
| Staff training                        | -                  | (120)              |
| Staff entertaining                    | -                  | (125)              |
| Travel and subsistence expenses       | -                  | (279)              |
| Light and heat                        | -                  | (4,323)            |
| Repairs and maintenance               | -                  | (19,757)           |
| Cleaning                              | -                  | (275)              |
| Premises insurance                    | -                  | (1,890)            |
| Computer and IT consumables           | -                  | (2,098)            |
| Printing, postage and stationery      | -                  | (1,753)            |
| Telecommunications                    | -                  | (2,328)            |
| Accountancy fees                      | -                  | (1,950)            |
| Professional fees                     | (15,000)           | (96,606)           |
| Subscriptions                         | -                  | (1,417)            |
| Bank charges                          | -                  | (875)              |
| Sundry expenses                       | -                  | (115)              |
| Depreciation of fixtures and fittings | -                  | (3,846)            |
| Depreciation of land and buildings    | -                  | (2,358)            |
|                                       | <u>(15,216)</u>    | <u>(231,835)</u>   |
| <b>Charitable Activities:</b>         |                    |                    |
| <b>Charitable Activities</b>          |                    |                    |
| Pension costs                         | (1,659)            | -                  |
| Wages and salaries                    | (58,281)           | -                  |
| Employers NI                          | (4,900)            | -                  |
| Trustees' salaries                    | (48,000)           | -                  |
| Staff training                        | (242)              | -                  |
| Travel and subsistence expenses       | (210)              | -                  |
| Light and heat                        | (3,620)            | -                  |
| Repairs and maintenance               | (14,141)           | -                  |
| Cleaning                              | (376)              | -                  |
| Premises insurance                    | (3,374)            | -                  |

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**Crisis**  
**Detailed Statement of Financial Activities (including Income and Expenditure Account) (continued)**  
**For The Year Ended 30 June 2025**

|                                       |                       |                      |
|---------------------------------------|-----------------------|----------------------|
| Computer and IT consumables           | (14,995)              | -                    |
| Printing, postage and stationery      | (1,837)               | -                    |
| Telecommunications                    | (3,363)               | -                    |
| Accountancy fees                      | (1,958)               | -                    |
| Professional fees                     | (67,358)              | -                    |
| Subscriptions                         | (1,129)               | -                    |
| Bank charges                          | (827)                 | -                    |
| Depreciation of fixtures and fittings | (3,445)               | -                    |
| Depreciation of land and buildings    | (2,358)               | -                    |
|                                       | <u>(232,073)</u>      | <u>-</u>             |
|                                       | <u>(247,289)</u>      | <u>(231,835)</u>     |
| <b>NET (EXPENDITURE)/INCOME</b>       | <b><u>(2,802)</u></b> | <b><u>25,077</u></b> |

# CERTIFICATE *of* SIGNATURE

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## SIGNATURE

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