

**Report of the Trustees and
Financial Statements for the Year Ended 30 June 2025
for
Scottish Communities For Health
and Well-Being**



Brett Nicholls Associates
Herbert House
24 Herbert Street
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G20 6NB

**Scottish Communities For Health
and Well-Being**

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for the Year Ended 30 June 2025**

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**Scottish Communities For Health
and Well-Being**

**Reference and Administrative Details
for the Year Ended 30 June 2025**

TRUSTEES

J K Cassidy (Chairperson)
B J Rooney (Vice Chairperson)
J R Fox (resigned 27.02.25)
L A McCranor
P Taylor (resigned 27.02.25)
C Biggins
T Lothead
P McGregor
M Slorance
N McShannon (joined 27.03.25)
M Soames (joined 27.03.25)
C Dempster (joined 27.03.25)

PRINCIPAL ADDRESS

Aspire Building
16 Farmeloan Road
Rutherglen
G73 1DL

REGISTERED CHARITY NUMBER

SC044327

INDEPENDENT EXAMINER

David Nicholls FCCA
Brett Nicholls Associates
Herbert House
24 Herbert Street
Glasgow
G20 6NB

BANKERS

Royal Bank of Scotland
82 Main Street
Rutherglen
G73 2HZ

Scottish Communities For Health and Well-Being

Report of the Trustees for the Year Ended 30 June 2025

The trustees present their report with the financial statements of the charity for the year ended 30 June 2025. The trustees have adopted the provisions of 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).

OBJECTIVES AND ACTIVITIES

Objectives and aims

Our Vision: To see Scotland at the top of the European health league tables with local communities placed centrally as experts in this transformation.

Our Mission: To embed community led health improvement and reduce health inequalities across communities throughout Scotland.

ACHIEVEMENT AND PERFORMANCE

Charitable activities

The Board embarked on a review and update of SCHW's 'Blueprint for a Healthier Scotland' with a view to launching the new version early in 2025. At the same time a new website was planned and provides for easier updates and contributions from SCHW organisations. An updated version of the Blueprint was produced and used extensively at meetings and conferences. A Blueprint Summary document was also produced. In 2025 the old SCHW website was discontinued, and an excellent, new, modern website was produced by the CHEX adviser who sits as an adviser and admin support on the SCHW Board.

Board members continue to stay informed about national developments through, for example, attendance at national conferences, contributions to working groups and national task forces mainly on-line. Outcomes from these activities are shared at Board meetings and through the website. Every second meeting of the monthly Board meetings continues to be an open meeting to which all SCHW organizations' are invited to attend. Most open Board meetings have a representative from 2 or 3 SCHW organizations' present. Papers for the meeting are shared with all attendees.

On November 13 2025 SCHW organised a national 'Big Get Together' in the Byres Community Hub at Glasgow University. The event brought together around 90 people including presenters from key SCHW developments who 'value the power of communities to improve health and wellbeing.' The meeting was planned to:

- Exchange experiences of community-led health in action
- Hear new evidence of how community led approaches make a difference
- Discuss what we can do ourselves to increase our impact
- Challenge government, the NHS and others to move beyond rhetoric to support and invest in community-led action to improve health and wellbeing and reduce health inequalities

Throughout 2024/25 Board members continued to be active members of the organising committees for the Scottish Communities Alliance, the Scottish Social Enterprise Network and the Community Wellbeing Exchange. The Board members who are all volunteers from SCHW organisations remain highly committed to the mission, objectives and values of SCHW. Two new Board members were recruited in 2024/2025 and 8 new organizationsí became part of SCHW in this period.

Scottish Communities For Health and Well-Being

Report of the Trustees for the Year Ended 30 June 2025

ACHIEVEMENT AND PERFORMANCE

Charitable activities

SCHW continued to be actively involved in the major research project "Common Health Assets" at Glasgow Caledonia University. This NIHR funded research project involved 16 community led health and wellbeing improvement organisations across the UK (4 in Scotland). The preliminary outcomes of this project were made available early in 2025. SCHW's "Bigger Big Get Together" in 2025 involved sharing and reflecting on the impact of the outcomes and lessons learned for all of us and for key decision makers. This sharing of outcomes will continue in 2025/26.

SCHW is still actively involved in the Scottish Government's "Place and Wellbeing" programme. Late in 2025 the programmes finished and SCHW was invited to join and participate in the work of the SG's Third Sector Collaborative Group focused on the establishment of the National Public Health Framework and the review of social care. The programme has active engagement from civil servants from the major directorates in the Scottish Government. A central area of interest in the programme is developing a common understanding of "place and place based approaches" to health improvement in the context of establishing the Public Health Framework for Scotland.

In 2024 SCHW contracted an experienced individual as a policy support officer. The contract was for an average of 25 hours a month. The appointment has proved a very valuable resource in supporting advocacy of the SCHW values and strategies, sharing the Blueprint at conferences etc, assisting in the organisation and delivery of the annual 'Big Get Togethers' and assisting with a new recruitment strategy for potential new organisations to become part of SCHW. The contract is likely to be extended into 2026.

FINANCIAL REVIEW

Reserves policy

It is the policy of the charity to maintain unrestricted, free reserves at a level equivalent to three months running costs.

Based on the year ended 30 June 2025, three month's ordinary expenditure amounts to £4,530. At 30 June 2025, the charity held unrestricted reserves of £41,775. The trustees are therefore satisfied that this policy is being met. Funds in excess of the reserves policy will be reinvested in the development of the charity.

Results

The charity incurred a net deficit of £18,121 for the year ended 30 June 2025 (2024: £3,596).

At 30 June 2025, the reserves totalled £41,775 (2024: £59,869), which comprises unrestricted general funds of £41,775 (2024: £54,236) and restricted funds of £Nil (2024: £5,661).

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is registered as a Scottish Charitable Incorporated Organisation (SCIO) with registration number SC044327 and with effect from 16 October 2013.

Organisational structure

SCHW is a national alliance of community led health and wellbeing improvement organisations (currently around 83 organisations). It is governed by directors elected at the AGM. The directors are primarily staff and volunteers from SCHW organisations from across Scotland. The directors form the board which meets monthly. Six open meetings per year are organised to keep SCHW organisations updated and involved.

Key management remuneration

The trustees consider the key management personnel of the charity to be the trustees. The trustees all give their time freely to the charity.

Risk management

The trustees have a duty to identify and review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error.

COMMENCEMENT OF ACTIVITIES

The charity was formed on 16 October 2013 when it was granted charitable status by the Office of the Scottish Charity Regulator (OSCR).

A Scottish company limited by guarantee and with registration number SC369868 was wound up, and its assets and liabilities transferred to this charity on 23 April 2015. The previous legal entity was finally dissolved on 12 January 2016.

**Scottish Communities For Health
and Well-Being**

**Report of the Trustees
for the Year Ended 30 June 2025**

30/03/2026

Approved by order of the board of trustees on BEC38888-84CE-7663-3F4F-88DE8E36D54B and signed on its behalf by:

John K Cassidy

..... BEC38888-84CE-7663-3F4F-88DE8E36D54B
J K Cassidy - Trustee

**Independent Examiner's Report to the Trustees of
Scottish Communities For Health
and Well-Being**

I report on the accounts for the year ended 30 June 2025 set out on pages six to thirteen.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts in accordance with the terms of the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended). The charity's trustees consider that the audit requirement of Regulation 10(1)(a) to (c) of the 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 the independent examiner's report

My examination was carried out in accordance with Regulation 11 of the Charities Accounts (Scotland) Regulations 2006. 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 seeking explanations from you as 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 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; and
 - to prepare accounts which accord with the accounting records and to 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.



David Nicholls FCCA
Fellow of the Association of Chartered Certified Accountants
Brett Nicholls Associates
Herbert House
24 Herbert Street
Glasgow
G20 6NB

01/04/2026

Date: BEC30000-04CE-7663-3F67-08DE8E36D54B

**Scottish Communities For Health
and Well-Being**

**Statement of Financial Activities
for the Year Ended 30 June 2025**

	Notes	Unrestricted funds £	Restricted funds £	2025 Total funds £	2024 Total funds £
INCOME AND ENDOWMENTS FROM					
Charitable activities	2				
Promotion of health and wellbeing		<u>-</u>	<u>-</u>	<u>-</u>	<u>2,700</u>
EXPENDITURE ON					
Charitable activities	3				
Promotion of health and wellbeing		<u>12,460</u>	<u>5,661</u>	<u>18,121</u>	<u>6,296</u>
NET INCOME/(EXPENDITURE)		<u>(12,460)</u>	<u>(5,661)</u>	<u>(18,121)</u>	<u>(3,596)</u>
RECONCILIATION OF FUNDS					
Total funds brought forward		<u>54,235</u>	<u>5,661</u>	<u>59,896</u>	<u>63,492</u>
TOTAL FUNDS CARRIED FORWARD		<u><u>41,775</u></u>	<u><u>-</u></u>	<u><u>41,775</u></u>	<u><u>59,896</u></u>

CONTINUING OPERATIONS

This statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing activities in both years.

Comparative figures for the previous year by fund type are shown in note 7.

**Scottish Communities For Health
and Well-Being**

**Balance Sheet
30 June 2025**

	Notes	2025 £	2024 £
CURRENT ASSETS			
Debtors	9	285	-
Cash at bank		<u>42,870</u>	<u>61,276</u>
		43,155	61,276
CREDITORS			
Amounts falling due within one year	10	(1,380)	(1,380)
		<u>41,775</u>	<u>59,896</u>
NET CURRENT ASSETS			
		<u>41,775</u>	<u>59,896</u>
TOTAL ASSETS LESS CURRENT LIABILITIES			
		<u>41,775</u>	<u>59,896</u>
NET ASSETS			
		<u>41,775</u>	<u>59,896</u>
FUNDS	12		
Unrestricted funds		41,775	54,235
Restricted funds		<u>-</u>	<u>5,661</u>
TOTAL FUNDS		<u>41,775</u>	<u>59,896</u>

01/04/2026

The financial statements were approved by the Board of Trustees and authorised for issue on
and were signed on its behalf by:

B J Rooney

DEC30008-84CE-7663-3F58-88DE8E36D54B

B J Rooney - Trustee

**Notes to the Financial Statements
for the Year Ended 30 June 2025**

1. ACCOUNTING POLICIES

General information

Scottish Communities for Health and Well-Being ("the charity") is a Scottish Charitable Incorporated Organisation and governed by its articles of association. It was registered as a charity in Scotland (registered number SC044327) on 16 October 2013. Its registered address is 16 Farnelloan Road, Rutherglen, G73 1DL.

Basis of preparing the financial statements

The financial statements of the charity, which is a public benefit entity under FRS 102, 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 Charities and Trustee Investment (Scotland) Act 2005. The financial statements have been prepared under the historical cost convention, with the exception of investments which are included at market value.

The financial statements are prepared on an accruals basis, and on a going concern basis, in accordance with:

- the Charities and Trustee Investment (Scotland) Act 2005;
- Regulation 8 (Statement of account - Fully accrued accounts) of The Charities Accounts (Scotland) Regulations 2006;
- the Financial Reporting Standard applicable in the UK and Republic of Ireland, published in March 2018 ("FRS 102"), to the extent that it applies to small entities and public benefit entities;
- '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, published in October 2019 (FRS 102)' ("the Charities SORP");
- UK Generally Accepted Accounting Practice; and
- the historical cost convention.

The charity meets the definition of a public benefit entity under FRS 102.

Assets and liabilities are initially recognised at historical cost or transaction value, unless otherwise stated in the relevant accounting policy.

The financial statements are presented in UK sterling, which is the charity's functional currency, and rounded to the nearest pound.

There have been no changes to the basis of preparation this financial year or to the previous financial year's financial statements.

Going concern

The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern.

Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, 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 accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

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.

Cash at bank and in hand

Cash at bank and cash in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

**Notes to the Financial Statements - continued
for the Year Ended 30 June 2025**

1. ACCOUNTING POLICIES - continued

Debtors

Creditors and provisions

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.

Tangible fixed assets

All assets costing more than £500 are capitalised and valued at historic cost. Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Computer Equipment - 25% on cost

Taxation

Scottish Communities for Health and Well-Being is a charity within the meaning of Section 467 of the Corporation Tax Act 2010. Accordingly, the charity is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 of Part 11 of the Corporation Tax Act 2010 and section 256 of the Taxation of Chargeable Gains Act 1992 to the extent that such income or gains are applied for charitable purposes only.

Fund accounting

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

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

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

Financial instruments

The charity has financial assets and financial liabilities that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value.

2. INCOME FROM CHARITABLE ACTIVITIES

	2025 Total activities £	2024 Total activities £
Research Income - NIHR Project	<u>-</u>	<u>2,700</u>

3. CHARITABLE ACTIVITIES COSTS

	Direct Costs (see note 4) £	Support costs (see note 5) £	Totals £
Promotion of health and wellbeing	<u>16,741</u>	<u>1,380</u>	<u>18,121</u>

**Scottish Communities For Health
and Well-Being**

**Notes to the Financial Statements - continued
for the Year Ended 30 June 2025**

4. DIRECT COSTS OF CHARITABLE ACTIVITIES

	2025	2024
	£	£
Sundries	50	-
Administration	5,408	4,916
Events	6,708	-
Professional and Consultancy	<u>4,575</u>	<u>-</u>
	<u>16,741</u>	<u>4,916</u>

5. SUPPORT COSTS

	2025	2024
	£	£
Accounts Preparation & Independent Examination	<u>1,380</u>	<u>1,380</u>

6. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 30 June 2025 nor for the year ended 30 June 2024.

Trustees' expenses

There were no trustees' expenses paid for the year ended 30 June 2025 nor for the year ended 30 June 2024.

7. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted funds £	Restricted funds £	Total funds £
INCOME AND ENDOWMENTS FROM Charitable activities			
Promotion of health and wellbeing	<u>2,700</u>	<u>-</u>	<u>2,700</u>
EXPENDITURE ON Charitable activities			
Promotion of health and wellbeing	<u>-</u>	<u>6,296</u>	<u>6,296</u>
NET INCOME/(EXPENDITURE)	2,700	(6,296)	(3,596)
RECONCILIATION OF FUNDS			
Total funds brought forward	<u>51,535</u>	<u>11,957</u>	<u>63,492</u>
TOTAL FUNDS CARRIED FORWARD	<u>54,235</u>	<u>5,661</u>	<u>59,896</u>

Notes to the Financial Statements - continued
for the Year Ended 30 June 2025

8. TANGIBLE FIXED ASSETS

	Computer equipment £
COST	
At 1 July 2024 and 30 June 2025	<u>977</u>
DEPRECIATION	
At 1 July 2024 and 30 June 2025	<u>977</u>
NET BOOK VALUE	
At 30 June 2025	<u>-</u>
At 30 June 2024	<u>-</u>

9. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2025 £	2024 £
Prepayments	<u>285</u>	<u>-</u>

10. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2025 £	2024 £
Accrued expenses	<u>1,380</u>	<u>1,380</u>

11. ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Unrestricted funds £	Restricted funds £	2025 Total funds £	2024 Total funds £
Current assets	43,155	-	43,155	61,276
Current liabilities	<u>(1,380)</u>	<u>-</u>	<u>(1,380)</u>	<u>(1,380)</u>
	<u>41,775</u>	<u>-</u>	<u>41,775</u>	<u>59,896</u>

Comparatives for analysis of net assets between funds

	Unrestricted funds £	Restricted funds £	2024 Total funds £	2023 Total funds £
Current assets	55,615	5,661	61,276	79,012
Current liabilities	<u>(1,380)</u>	<u>-</u>	<u>(1,380)</u>	<u>(15,520)</u>
	<u>54,235</u>	<u>5,661</u>	<u>59,896</u>	<u>63,492</u>

**Scottish Communities For Health
and Well-Being**

**Notes to the Financial Statements - continued
for the Year Ended 30 June 2025**

12. MOVEMENT IN FUNDS

	At 1/7/24 £	Net movement in funds £	At 30/6/25 £
Unrestricted funds			
General fund	54,235	(12,460)	41,775
Restricted funds			
Policy Programme	1,564	(1,564)	-
National Lottery Community Fund	<u>4,097</u>	<u>(4,097)</u>	<u>-</u>
	<u>5,661</u>	<u>(5,661)</u>	<u>-</u>
TOTAL FUNDS	<u><u>59,896</u></u>	<u><u>(18,121)</u></u>	<u><u>41,775</u></u>

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	-	(12,460)	(12,460)
Restricted funds			
Policy Programme	-	(1,564)	(1,564)
National Lottery Community Fund	<u>-</u>	<u>(4,097)</u>	<u>(4,097)</u>
	<u>-</u>	<u>(5,661)</u>	<u>(5,661)</u>
TOTAL FUNDS	<u><u>-</u></u>	<u><u>(18,121)</u></u>	<u><u>(18,121)</u></u>

Comparatives for movement in funds

	At 1/7/23 £	Net movement in funds £	At 30/6/24 £
Unrestricted funds			
General fund	51,535	2,700	54,235
Restricted funds			
Partnership- Social Prescribing	1	(1)	-
Partnership- Regional Office	3,600	(3,600)	-
Policy Programme	1,564	-	1,564
National Lottery Community Fund	<u>6,792</u>	<u>(2,695)</u>	<u>4,097</u>
	<u>11,957</u>	<u>(6,296)</u>	<u>5,661</u>
TOTAL FUNDS	<u><u>63,492</u></u>	<u><u>(3,596)</u></u>	<u><u>59,896</u></u>

**Scottish Communities For Health
and Well-Being**

**Notes to the Financial Statements - continued
for the Year Ended 30 June 2025**

12. MOVEMENT IN FUNDS - continued

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	2,700	-	2,700
Restricted funds			
Partnership- Social Prescribing	-	(1)	(1)
Partnership- Regional Office	-	(3,600)	(3,600)
National Lottery Community Fund	-	(2,695)	(2,695)
	-	(6,296)	(6,296)
TOTAL FUNDS	<u>2,700</u>	<u>(6,296)</u>	<u>(3,596)</u>

13. RELATED PARTY DISCLOSURES

There were no related party transactions during the year (2024: £79)

14. PURPOSE OF UNRESTRICTED FUNDS

General funds - the unrestricted, 'free reserves' of the charity

Designated Fund - Fixed Assets - this fund represents the net book value of the charity's tangible fixed assets. Annual depreciation is charged to the fund and additions are transferred to it

15. PURPOSE OF RESTRICTED FUNDS

Policy Programme Fund - To provide support to develop SCHW Blueprint document and other programme development

National Lottery Community Fund - To support the salary cost and central running costs of the charity