The Bridge Community Project

Scotland · Charity number SC045049

Details

Known as	The Bridge
Status	Active
Legal form	SCIO (Scottish Charitable Incorporated Organisation)
Registered	2014-08-15
Register	View on the OSCR register

Contact

Address	Bridge Community Project 20 Shairps Business Park Houstoun Road Livingston EH54 5FD
Website	www.bridgecommunityproject.org.uk

Activities

Activities: 'It carries out activities or services itself'

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

What the charity does: The Bridge Community Project seeks to improve the everyday wellbeing of the people of West Lothian. We do this by providing practical and relational support.

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

Objectives: 4 The organisation's purposes are: 4.1.1 The prevention or relief of poverty 4.1.2 the advancement of education (through support and debt management advice.) 4.1.3 The advancement of health (through counselling) 4.1.4 The relief of those in need for reason of age, ill-health, disability, financial hardship or other disadvantage

Geography

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

Finances

Period end	Income	Expenditure	Assets	Employees
2025-08-31	£315,472	£297,992	-	11
2024-08-31	£242,282	£290,152	-	11
2023-08-31	£456,213	£289,320	-	14
2022-08-31	£246,539	£224,793	-	15
2021-08-31	£215,867	£155,683	-	11

Accounts

Scottish Charity No. SC045049

The Bridge Community Project

Trustees' Report and Financial Statements

For the year ended 31 August 2025

The Bridge Community Project

Contents of the Financial Statements *for the year ended 31 August 2025*

Report of the Trustees *for the year ended 31 August 2025*

The Trustees are pleased to present their report together with the financial statements of the charity for the year ended 31 August 2025.

Registered address	**Bankers**
Bridge Wellbeing Hub	Virgin Money
20 Shairps Business Park	Cairngorm House
Houstoun Road	Almondvale Boulevard
Livingston	Livingston
EH54 5FD	EH54 6QL

Status of Charity and Governing Document
The Bridge Community Project is established by Constitution. The legal form of the Charity is a SCIO (Scottish Charitable Incorporated Organisation) and it is a registered Scottish Charity (No. SC045049).

Aims and affiliation
The Bridge Community Project seeks to improve the everyday wellbeing of the people of West Lothian. We achieve this through providing practical and relational support to families and individuals.

Our core values reflect who we are and what we seek to do:

- to be relational (ensuring our focus is always people not programmes or agendas);
- to be inclusive (treating everyone equally with respect and dignity);
- to aim for excellence (working to the highest possible standards in how we conduct relationships and how we use resources);
- to be accessible (striving to ensure that everyone can access our services in ways that work best for them); and
- to work in partnership (working with others wherever possible).

Appointment of Trustees and office bearers
The operations of the charity are managed directly by the trustees. New trustees are appointed by the existing trustees and are recruited from those who have shown interest in and understanding of the values and goals of The Bridge Community Project. They serve on a voluntary basis. The following acted as trustees of the charity during the financial year:

Kirsten Pringle	(Secretary)
Susan Baird	(Appointed 7 November 2024)
Gareth Booth	(Appointed Trustee 7 November 2024 – Appointed Treasurer 27 May 2025)
Kenneth Brown	(Appointed Chair 27 May 2025)
John Burgoyne	
Maria Lavery	(Appointed 25 November 2024)
Elaine Nisbet	(Appointed 25 August 2025)
Alistair Shaw	
Ronald Dick	(Resigned 16 September 2024)
Donald Forrest	(Resigned as Chair and Trustee 26 May 2025)

Senior Management
The senior management team consists of:

Chief Executive Officer	Louise Carson	(Appointed 6 October 2025)
	Siobhan Hossack	(Resigned 23 May 2025)
Interim CEO	Alistair Shaw	(Appointed 1 May 2025 – Resigned 15 July 2025)
	Maria Lavery	(Resigned 20 October 2024)
Business Development Manager	Alan Davidson	(Resigned 31 May 2025)

Charitable Purposes
The Bridge Community Project was birthed out of a desire to bring about real, positive and lasting change to West Lothian. It has long been accepted that when crisis moments arrive in life for people in the West Lothian area that many are forced to access help through services elsewhere or to seek it in the private (fee-paying sector). The Bridge seeks to bring these key services and the hope they provide closer to home.
The Bridge Community Project seeks to improve the everyday wellbeing of the people of West Lothian. We do this by providing practical and relational support.

Chair of Trustees Report, Ken Brown

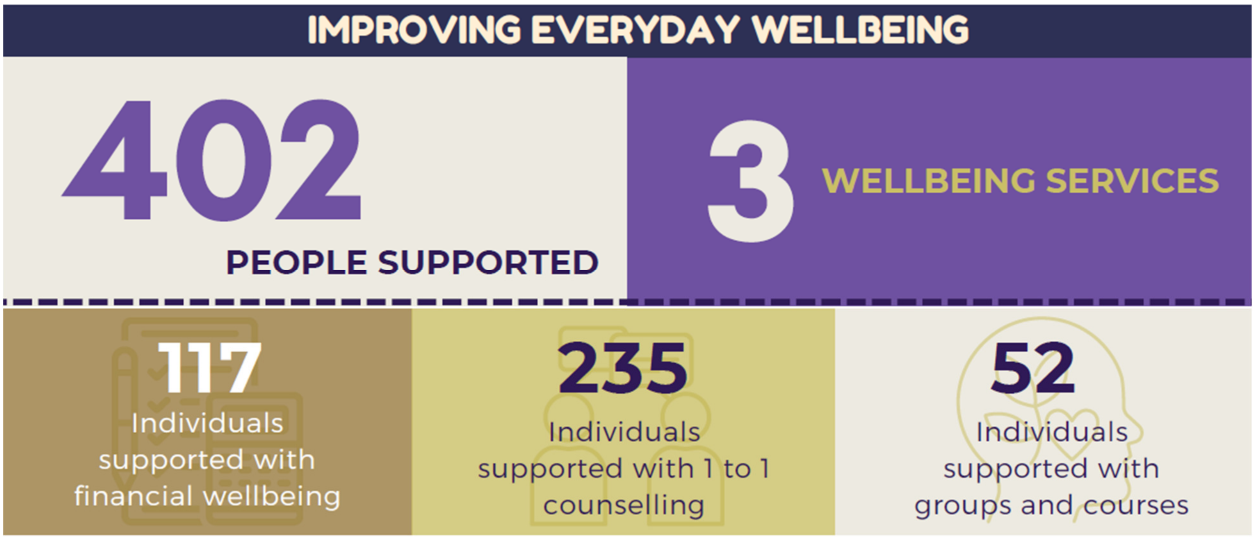
The Bridge Community Project exists to support people during times of crisis, recognising that the causes of crisis are often complex and that the impact on everyday life can be profound. The combined effects of the COVID-19 pandemic and the ongoing cost-of-living crisis continue to place significant financial and emotional pressure on individuals and families across West Lothian. As a result, the need for a listening ear, practical advice and emotional support remains high.

We are a local, grass-roots organisation that has grown alongside our communities to meet changing needs. Our work is rooted in strong relationships and a person-centred approach, offering practical support that addresses poverty, poor mental health, bereavement and isolation. Our interconnected services enable people to move flexibly between different types of support depending on what they need at each stage of their journey, always retaining control over their own decisions, progress and goals.

Responding to Need in a Challenging Environment
Over the past year, the Bridge has continued to operate in a challenging environment. Like many organisations in the support sector, we have faced increasing demand while working within limited resources. Changes across the local advice sector, including significant staffing reductions within council-run services, have placed additional pressure on community organisations such as ours. Despite these challenges, we have continued to walk alongside individuals and families in crisis, adapting our delivery and, in some areas, extending our services to respond effectively to need.

This has been made possible through the professionalism, compassion and commitment of our staff and volunteers, and through the continued support of our funders, whose investment has allowed us to remain responsive in a rapidly changing context. We have also strengthened collaborative working with partner organisations across West Lothian, recognising that partnership is essential in addressing complex and growing need.

Operational Impact Report



Connecting Home with Hope
This year's impact report marks another significant chapter in our organisation's journey. It has been a year of consolidation, growth, and renewed focus, made possible by the extraordinary dedication of our staff and volunteers. Their commitment continues to shape everything we do — from delivering vital support to individuals and families, to nurturing spaces where wellbeing, belonging, and connection can thrive. Our Wellbeing Hub has continued to flourish, strengthening its role as a welcoming and vibrant centre for community, personal growth, and positive change.

Our three core services have remained in high demand, reflecting the ongoing and evolving needs within our community. We have continued to walk alongside those we support, offering practical guidance and compassionate care during challenging times.

Partnership working remains central to our approach. By collaborating closely with local organisations — particularly across rural communities — we have strengthened our reach, enhanced our responsiveness, and ensured that support is tailored to the unique needs of the people we serve.

Following last year's leadership transition, this year has been centred on strengthening our foundations and shaping a clear path forward. Under the leadership of our CEO, Siobhan, we have taken time to reflect, refine our priorities, and sharpen our strategic direction, ensuring we are well positioned to grow sustainably and respond confidently to the needs of our community in the years ahead.

As we look forward, we do so with clarity, confidence, and determination. Our focus remains on deepening impact, strengthening partnerships, and building a resilient organisation that can continue to meet the needs of our community. Thank you for your ongoing support as we move into this next chapter together.

Our Financial Wellbeing team have been able to support 117 individuals in a person centred way. An additional 47 individuals were supported through our Eat Well cooking sessions, building resilience and essential life skills, making up our total below of 164 people supported this year. We primarily worked with individuals living in rural areas and those experiencing mental health challenges, with many clients disclosing multiple areas of vulnerability.

164 Individuals supported	**382** Support Interventions	**£413,964** Debt Supported
Majority of clients live in Rural areas	**14** Cases closed	**13 out 14** Closed clients reported Mental Health Vulnerability:
2 months Average waiting time for first appointment	**13** Separate vulnerability categories reported by 13 clients	**Debt Management Plan** The most common debt solution
21 Group sessions delivered	**0** Complaints	**100%** Client Service Satisfaction

Our impact has ensured that clients:

- are less stressed
- keep on top of finances
- have improved mental wellbeing
- more money per month (+ £100)
- are more connected to their community
- have less debt

> "The bridge helped me through a difficult time in my life. Having the support and knowing someone was there to help made the difference. Rather than putting my head in the sand I had to confront my debt head on which helped me to plan and move on."

> "Today I wouldn't be happy with my life if it hadn't been for the Bridge.
>
> It has taken away a lot of stress to let me move forward."

the bridge
financial wellbeing service

As an organisation supporting predominantly vulnerable adults, we implemented additional safeguards to mitigate the risk of self-harm, including:

Offering **home visits**, meetings in **confidential** public areas, or **close to clients** home. Online meetings are also available

Our service is **patient, adaptable** and **versatile.** We offer a **holistic individual focused** service that is **not time restricted.**

Accessible parking and disability toilets available

Our **interview rooms** are on the ground floor with **easy access** and are designed to create a **homely atmosphere.**

We operate a **triage system** to identify clients with **urgent** or **vulnerable needs**.

We aim to **give** clients the time that they need and we are always ready to **listen**. All clients are treated with **respect** and **sensitivity** to their **needs.**

Every **client** has indicated a **personalised debt option** preference which our centre has **respected**.

All categories of **vulnerability** are recorded to ensure each client is provided with all **support** they need to avoid any risk of **additional harm**.

Regular **training** about **vulnerability** and **mental health** is offered to volunteers and staff.

Our service has strong **connections** with other organisations so our clients are often referred or signposted to places that can offer **additional support.**

Every **Financial Wellbeing** client has an opportunity to use our **Bridge Counselling** service **free of charge**.

the bridge
financial wellbeing service

Our support service also offers a range of Practical Support which is focused on being person centred and will improve someones financial wellbeing. This has included

- ✓ Budgeting packs and 1 to 1 budgeting advice
- ✓ Aldi Vouchers & Energy top ups
- ✓ Signposting for emergency support
- ✓ Volunteer opportunities and community connection
- ✓ Support with appointments
- ✓ Small community grants
- ✓ Support with warm home discounts
- ✓ Support for families

We have developed a new group course that is focused on Cook Well on a Budget

- ✓ 1 to 1 cooking & recipe bags
- ✓ Group cooking & recipe bags

Cook Well on a Budget

Classes include:

- ✓ Easy to follow recipes
- ✓ Recipe cards to take home
- ✓ Money savings tips
- ✓ Time savings tips

Classes cover:

- ✓ 30- minute meals
- ✓ One pan wonders
- ✓ Family favourites
- ✓ Cooking for one

the bridge
financial wellbeing service

We continue to deliver our Spend Smart, Eat Well group course which is focused on budgeting and healthy eating.

Group courses:
Managing money
Eat Well on a budget

Exploring topics of:

- ✓ Financial peace of mind
- ✓ Creating a budget
- ✓ Easy ways to save
- ✓ Tips to find the best deals

- ✓ Save on food shopping
- ✓ Meal Planning
- ✓ Understanding food labels
- ✓ Creating a meal plan

CLIENT STORY:

Fiona, participated in a two-part Spend Smart, Eat Well course delivered at the local organisation, which focused on budgeting and low-cost cooking. She thoroughly enjoyed the sessions and reported feeling more confident in managing her money, creating meal plans, and budgeting effectively.
During the course, she recognised the need to address her existing credit card debt, which had reached £11,218 across three cards. As a retiree, she had been using her savings to make repayments of £497 per month, but these funds had now been depleted.
Following the course, she made a self-referral to our Money Advice Service, where one of our advisers carried out a full financial assessment and recommended a pro-rata payment plan as the most sustainable option.
As a result, she now makes affordable monthly payments of £69.17. She has expressed immense relief and satisfaction, feeling that there is now “light at the end of the tunnel.” With a clear plan in place, she reports feeling relaxed, in control, and optimistic about her financial future.

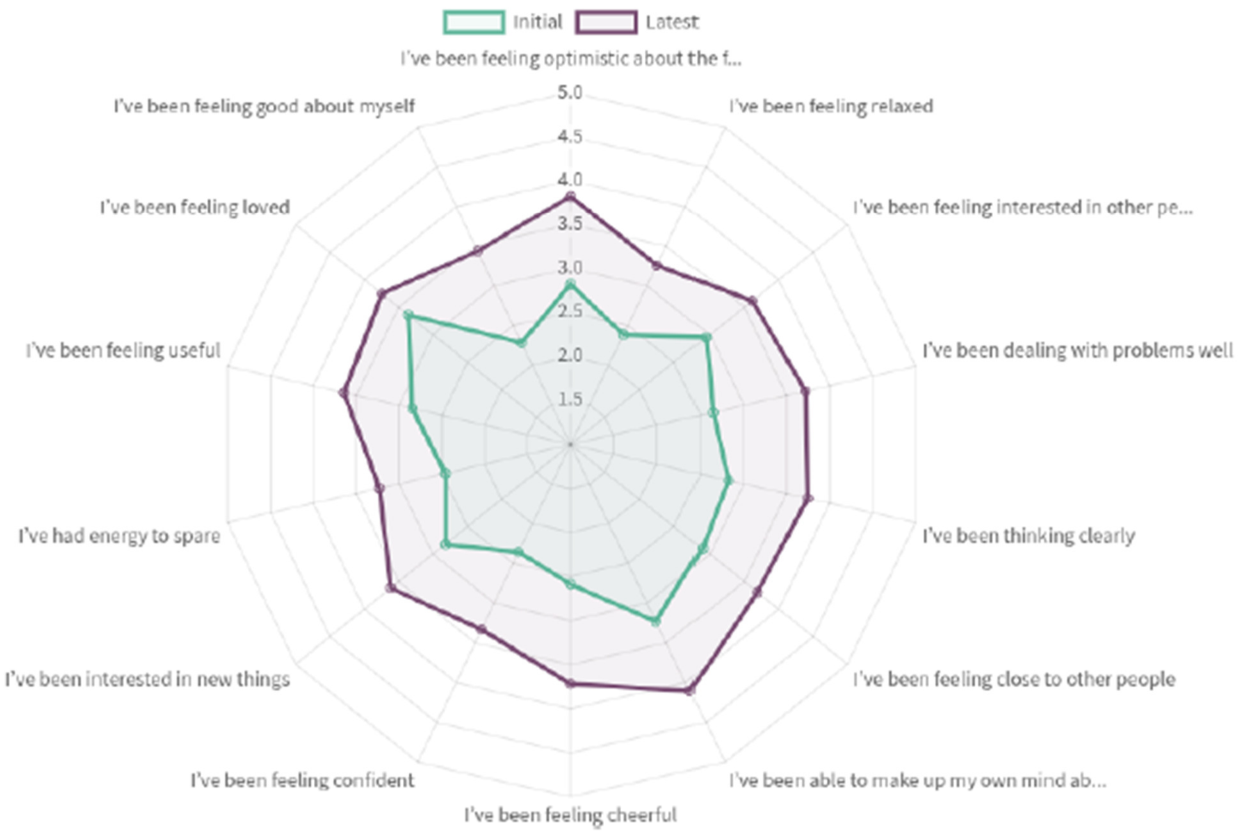
the bridge
counselling service

Our Counselling team have been able to support **235** individuals through an Initial Consultation further supporting **183** individuals to engage with the service enabling them to improve their emotional wellbeing while offering **2330** counselling sessions. Our service provides affordable mental health support in a safe environment.

The most common presenting issues are

ANXIETY/STRESS DEPRESSION BEREAVEMENT TRAUMA SUICIDAL IDEATION

We used the Warwick Edinburgh Evaluation tool to measure a clients response before and after counselling. The results give a clear visual representation of the impact made.



the bridge
counselling service

90% of clients indicated an increase in their ability to cope with their emotions

85% of clients indicated an increase in being able to understand their own life circumstances

74% of clients indicated an increase in their resilience

77% of clients indicated an increase in their self esteem

"I was very stuck following my divorce and a difficult situation at work and became very unwell. I was looking for a way out but didn't have the tools for this and I could only think I wanted everything to stop and couldn't be here anymore. Counselling helped me discover the tools I needed specifically for my situation and me personally that enabled me to start moving forward with my life. This was done in such a way almost like a journey, so I realised what I needed with guidance rather than someone telling me. I found that extremely helpful. If I every get stuck again those tools will be there when I need them."

"I had an awful time prior to the Bridge with getting the right help and someone who actually heard me I was struggling with ptsd and my self esteem due to a abusive relationship but I feel so much better and able to manage my symptoms"

"I applied for counselling as a last resort due to feeling totally overwhelmed with life (especially family). I gained understanding on how adverse childhood experiences had impacted on how I thought, felt and responded to situations in my adult life and how it was negatively affecting my mental and physical health. Learning about boundaries, saying no and understanding the importance of acknowledging my own feelings and needs has given me the tools to improve my health and relationships with the people who are close to me."

"I always put everyone before myself and down tools to help. Even though I knew I was struggling I would keep going until I realised I can't live like this being so depended on. I learnt to say no that I was busy and more so I make time for myself."

"I came in as felt very lost in who I am and struggling with grief. But from the sessions learnt I had so much past trauma that was holding me back in life and we focused on these as grief was still too much deal with. There has been a huge shift in me although it's still a work in progress but learning to value myself and create healthy boundaries had made the biggest difference in my life. Will always be ever so grateful for these sessions with my counsellor who consistently encouraged me and understood me."

Stepping Stones To Wellbeing

Our Stepping Stones to Wellbeing team offers groups and courses to support Emotional Wellbeing. This past year, the team has been able to support fifty-two individuals to improve their emotional wellbeing through participating in ten groups and courses. Due to a change in staff funding, we had to reduce the frequency of the groups. Going forward we have recruited new staff enabling an increase in course frequences without affecting the integrity of course offerings.

Our current suite of groups and courses:

BEREAVEMENT SUPPORT COURSE - A SIX WEEK COURSE

The purpose of the course is to provide a safe place for people living with loss to explore, in the company of others, their understanding and experience of bereavement. All these activities take place in a small group format, providing an informal and confidential environment. This year, four courses were conducted with a total of 17 participants.

ANXIETY MATTERS - A THREE WEEK COURSE

The course explores anxiety and how it can affect our thoughts, feelings, and behaviours. We keep course numbers small to reduce the anxiety of large groups of people, helping people to feel at ease and be able to learn and participate without fear. This session featured two courses that supported seven participants, helping them reduce social anxiety while learning new coping skills, psychoeducation, and practical information for everyday life.

LOOKING AFTER YOUR MENTAL WELLBEING - A FIVE WEEK GROUP

This group discusses "Mental Wellbeing" and encourages participants to reflect on their experiences. We had one course with seven participants. The course helps build awareness and acceptance that mental wellbeing is a lifelong journey for everyone! We also aim to provide helpful stepping stones for participants to put in place moving forward.

EMOTIONAL LIFE JACKET COURSE - A ONE DAY COURSE

Our Emotional Life Jacket course is a practical all-day course held at a local woodland retreat centre. Participants have the opportunity to discover ideas and resources to support emotional and physical well-being. These include ideas on improving sleep, gentle yoga for beginners, the benefits of aromatherapy and mindful walking. In the year to August 2025, we ran one course with ten participants.

READING FOR WELLBEING - A FIVE WEEK GROUP

The newest addition to our offerings is the Reading for Wellbeing group, designed for those who love reading and want to use it as a way to learn about wellbeing topics like coping with anxious thoughts and nurturing self-compassion. Between September 2024 and August 2025, we ran two courses with eleven participants overall.

Stepping Stones To Wellbeing

"Getting to hear other people sharing experiences I relate to made me feel less alone. It motivated me to take a more active approach to feeling better and understanding my anxieties and habits I can build on to make them easier to deal with."

"I have learned new things and have had a chance to share ideas. The course has given me more tools to help me with my wellbeing and I have felt connected to other people. It helped me enhance self compassion coupled with useful CBT techniques...self compassion will help me strengthen my resolve and distress tolerance."

Reading for Wellbeing group

"It was nice that I was never forced to speak or share ideas/own experiences If I did not wish to. The environment we were in was also nice, and free of judgement.

It was especially lovely to speak to others and share similar experiences. It was also great that there was a wide variety of ages highlighting how anxiety affects us all in different ways and different times in our lives."

Anxiety Matters Course

"I have gained an insight into the physical process in my body when feeling anxious and I think this will help my understanding of how to cope with my physical symptoms."

Anxiety Matters Course

"Being able to tell my story was challenging but very beneficial. Also hearing the guest speaker talk about her loss was very powerful and reassuring."

"The course absolutely had a positive impact, so much so I'm going to miss my Monday evenings. it gave me a sense of purpose and it was lovely to be able to cry, laugh and talk about my husband without being judged or feel like I was 'boring' everybody."

Bereavement Support Course

"I loved the aromatherapy and acupressure session. I knew smell was important to me but really highlighted it."

"The "letting go" [mindfulness] activity was amazing to do in a group for moral support."

"Everything is amazing. thank you for being so welcoming."

Emotional Life Jacket Course

STAFF AND VOLUNTEERS

None of what we have accomplished this past year would have been possible without the unwavering commitment, professionalism, and compassion of our staff and volunteers.

Our staff team bring expertise, resilience, and a deep sense of care to their work every single day, often going above and beyond to ensure those we support feel heard, valued, and empowered.

Alongside them, our dedicated volunteers generously give their time and skills, strengthening our services and enriching our community. In the past year our volunteers have contributed over 125 hours per week across all parts of our service. Together, our staff and volunteers are the driving force behind our impact and the heart of everything we do.

Over the past year, we have continued to invest in and strengthen our volunteer team across all services, made possible through Bank of Scotland Funding. Their support has enabled us to build greater capacity — particularly within our counselling service — increasing the number of clients we are able to support each week.

As we look ahead, we do so with confidence in the strength, experience, and dedication of our staff and volunteer teams. We will continue building on this strong foundation — investing in development, nurturing leadership, and creating opportunities for growth across the organisation. Together, our team is well placed not only to deliver high-quality services to our community, but also to warmly welcome, mentor, and integrate new volunteers as they join us, ensuring our impact continues to grow sustainably.

PARTNERSHIP

We partnered with The Mood Project to secure funding from Advice UK, strengthening our collaboration to deliver tailored money advice through one-to-one sessions and group courses.

SCOTTISH CHARITY AWARDS

We were proud to support our Chair of the Board of Trustees, Ken Brown, on his successful nomination as Trustee of the Year at the SCVO Charity Awards, and we extend our sincere thanks to him for his outstanding leadership and commitment to our work since the inception of the Bridge over 10 years ago.

Funding

Many thanks to all our funders who have supported our work over the past year. A full list can be found in the accounts on note 4.

Thanks also to our Bridge Builders, individuals who give to our work on a monthly basis, without which we would not be able to offer the services that we do.

Contribution of volunteers

A valuable contribution is made by volunteers who assist the Trustees in the delivery of activities. Volunteers are a key part of our operations who support across the work of the Bridge Community Project. Volunteer roles are varied and include money advisors, support advisers, counsellors, Admin support and wellbeing practitioners. Without the ongoing support of volunteers the Bridge would not be in the position it is today.

Financial review

Principal sources of funding

Our main source of funding has been from grants. We have also seen an increase in donations to our counselling service and through renting rooms at our Wellbeing Hub.

Results for the year

The financial statements for the year are set out in pages 15 to 27. The Statement of Financial Activity on page 15 reflects a surplus of £17,480 (2024: deficit of £47,869).

Reserves

It is the policy of the charity to maintain unrestricted funds at a level which equates to approximately three months unrestricted expenditure that allows sufficient funds to enable the ongoing work of the charity to be maintained. The General Fund on page 24 at 31 August 2025 amounted to £61,250 (2024: £30,228), which is currently above the required level. The Trustees are working on ways to increase reserve levels. Restricted reserves amounted to £71,107 (2024: £81,976), designated reserves amounted to £165,709 (2024: £168,382) which relates to the net book value of fixed assets less loans due relating to those assets. The charity's total reserves amounted to £298,066 (2024: £280,586).

Funds in deficit will be covered by future secured grant income that has not yet been received.

Remuneration

The charity sets remuneration for key management personnel by reference to external benchmarking.

Plans for the future

With the current cost of living crisis making a significant impact on people across our communities and the organisation, our focus over the coming year is to increase the capacity of our services and to explore and implement new income streams.

On behalf of the Trustees

DocuSigned by:

Kenneth Brown

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Kenneth Brown

Chair of Trustees

Dated: 5th March 2026

Report of the Independent Examiner to the Trustees *for the year ended 31 August 2025*

I report on the accounts of the charity for the year ended 31 August 2025 which are set out on pages 15 to 27.

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 Trustees consider that the audit requirement of Regulation 10(1) (a) to (c) 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 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 (as amended), and
   - to prepare accounts 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.

Signed by:
Juan Herbst
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Juan Herbst CA
Director

Innes & Partners Limited
Chartered Certified Accountants

Innes House
18 Shairps Business Park
Houstoun Road
Livingston
EH54 5FD

05.03.2026

Date: …… March 2026

Innes & Partners
Chartered Certified Accountants

The Bridge Community Project

Statement of Financial Activities *for the year ended 31 August 2025*

	Note	Unrestricted Funds £	Restricted Funds £	Total Funds 2025 £	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £
Income							
Donations and Legacies	**4**	74,286	229,372	303,658	27,500	203,027	230,527
Charitable Activities	**5**	10,515	1,299	11,814	11,755	-	11,755
Total Income		**84,801**	**230,671**	**315,472**	**39,255**	**203,027**	**242,282**
Charitable Activities	**6**	72,025	225,967	297,992	49,386	240,765	290,151
Total Expenditure		**72,025**	**225,967**	**297,992**	**49,386**	**240,765**	**290,151**
Net income/(expenditure)		12,776	4,704	17,480	(10,131)	(37,738)	(47,869)
Transfers between funds	**12**	15,573	(15,573)	-	5,059	(5,059)	-
Net Movement in Funds		28,349	(10,869)	17,480	(5,072)	(42,797)	(47,869)
Reconciliation of Funds							
Total Funds Brought Forward		198,610	81,976	280,586	203,682	124,773	328,455
Total Funds Carried Forward	**12**	**226,959**	**71,107**	**298,066**	**198,610**	**81,976**	**280,586**
Represented by:							
Restricted Income Funds		-	71,107	71,107	-	81,976	81,976
Unrestricted Designated Funds		165,709	-	165,709	168,382	-	168,382
Unrestricted General Funds		61,250	-	61,250	30,228	-	30,228
Total Charity Funds	**12**	**226,959**	**71,107**	**298,066**	**198,610**	**81,976**	**280,586**

The notes on pages 17 to 27 form part of these accounts.

The Bridge Community Project

Balance Sheet *as at 31 August 2025*

	Note	Unrestricted Funds £	Restricted Funds £	Total Funds 2025 £	Total Funds 2024 £
Fixed Assets					
Tangible assets	**8**	303,460	-	303,460	317,381
Total Fixed Assets		**303,460**	**-**	**303,460**	**317,381**
Current Assets					
Debtors	**9**	2,054	-	2,054	1,774
Cash at Bank and in Hand		65,090	71,348	136,438	112,881
Total Current Assets		**67,144**	**71,348**	**138,492**	**114,655**
Liabilities					
Creditors falling due within one year	**10**	18,174	241	18,415	13,215
Net Current Assets/(Liabilities)		**48,970**	**71,107**	**120,077**	**101,440**
Total Assets less Current Liabilities		**352,430**	**71,107**	**423,537**	**418,821**
Creditors falling due after more than one year	**10**	125,471	-	125,471	138,235
Net Assets	**11**	**226,959**	**71,107**	**298,066**	**280,586**
The Funds of the Charity					
Restricted Income Funds		-	71,107	71,107	81,976
Unrestricted Designated Funds		165,709	-	165,709	168,382
Unrestricted General Funds		61,250	-	61,250	30,228
Total Charity Funds	**12**	**226,959**	**71,107**	**298,066**	**280,586**

The notes on pages 17 to 27 form part of these accounts.
The accounts were approved by the trustees on 5th March 2026 and signed on their behalf by:

DocuSigned by:
Kenneth Brown
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Kenneth Brown
Chair of Trustees

1. Accounting policies

Basis of preparation and assessment of going concern
The Bridge Community Project is a registered charity in Scotland. The address of the registered office is given in the charity information on page 1 of these financial statements. The nature of the charity's operations and principal activities are included in the trustees' report.

The charity constitutes a public benefit entity as defined by FRS 102. The financial statements have been prepared in accordance with 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 issued in October 2019, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended) and UK Generally Accepted Accounting Practice.

The financial statements are prepared on a going concern basis under the historical cost convention, modified to include certain items at fair value. The financial statements are presented in sterling which is the functional currency of the charity and rounded to the nearest £.

The significant accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all years presented unless otherwise stated.

The Charity has taken advantage of the provisions in the SORP for charities applying FRS102 Update Bulletin 1 as published on 2 February 2016 and does not prepare a Statement of Cash Flows.

Fund accounting
Unrestricted funds are available for use at the discretion of Trustees in furtherance of the general objectives of the Charity.

Designated funds are unrestricted funds earmarked by Trustees for particular purposes.

Restricted funds are subject to restrictions on their expenditure by the terms on which Trustees solicited donations or by restrictions imposed by the donor.

Income recognition
All incoming resources are included in the Statement of Financial Activities (SoFA) when the charity is legally entitled to the income after any performance conditions have been met, the amount can be measured reliably and it is probable that the income will be received.

Income from government and other grants are recognised at fair value when the charity has entitlement after any performance conditions have been met, it is probable that the income will be received and the amount can be measured reliably. If entitlement is not met then these amounts are deferred.

For donations income is recognised normally on receipt. If there are conditions attached to the donation and this requires a level of performance before entitlement can be obtained then income is deferred until those conditions are fully met or the fulfilment of those conditions is within the control of the charity and it is probable that they will be fulfilled

Income from trading activities includes income earned from fundraising events and trading activities to raise funds for the charity. Income is received in exchange for supplying goods and services in order to raise funds and is recognised when entitlement has occurred.

Government Grants
Income from government and other grants are recognised at fair value when the charity has entitlement after any performance conditions have been met, it is probable that the income will be received and the amount can be measured reliably. If entitlement is not met then these amounts are deferred.

Expenditure recognition
All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category. Expenditure is recognised where there is a legal or constructive obligation to make payments to third parties, it is probable that the settlement will be required and the amount of the obligation can be measured reliably. It is categorised under the following headings:

- Expenditure on charitable activities includes costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them; and
- Other expenditure represents those items not falling into the categories above.

Donated services and facilities
Donated professional services and donated facilities are recognized as income when the charity has control over the item, any conditions associated with the donated item have been met, the receipt of the economic benefit from the use by the charity of the item is probable and that economic benefit can be measured reliably. No amount is included in the financial statements for volunteer time in line with the SORP. Further detail is given in the Trustees' Annual Report.

On receipt, donated professional services and donated facilities are recognised on the basis of the value of the gift to the charity which is the amount the charity would have been willing to pay to obtain services or facilities of equivalent economic benefit on the open market; a corresponding amount is then recognised as expenditure in the period of receipt.

Tangible fixed assets
Fixed assets are capitalised at cost where the value is greater than £500 less accumulated depreciation and accumulated impairment losses. For property assets, an impairment review is performed each year. Depreciation is provided on all tangible fixed assets, at rates calculated to write off the costs, less estimated residual value, of each asset on a systematic basis over its expected useful life as follows:

Office equipment	20% per annum straight line
Property improvements	5%, 10% and 20% per annum straight line
Freehold Property	2% per annum straight line

Debtors and creditors receivable / payable within one year
Debtors and creditors with no stated interest rate and receivable or payable within one year are recorded at transaction price. Any losses arising from impairment are recognised in expenditure.

Going concern
The financial statements have been prepared on a going concern basis as the trustees believe that no material uncertainties exist. The trustees have considered the level of funds held and the expected level of income and expenditure for 12 months from authorising these financial statements and have taken into consideration reasonably foreseeable downside scenarios. The budgeted income and expenditure is sufficient with the level of reserves for the charity to be able to continue as a going concern.

Pensions
Employees of the charity are entitled to join a defined contribution pension scheme. The charity's contribution is restricted to the contributions disclosed in note 7. The costs of the defined contribution scheme are included within charitable expenditure.

2. Judgements in applying policies and key sources of estimation uncertainty

In preparing the financial statements, management is required to make estimates and assumptions which affect reported income, expenses, assets, and liabilities. Use of available information and application of judgement are inherent in the formation of estimates, together with past experience and expectations of future events that are believed to be reasonable under the circumstances. Actual results in the future could differ from such estimates.

The Trustees are satisfied that the accounting policies are appropriate and applied consistently. Key sources of estimation have been applied in determining the depreciation rates which have been deemed to be appropriate for the class of asset.

3. Related Party Transactions and Trustees' Expenses and Remuneration

There were no transactions with the Trustees, and no remuneration nor expenses were paid to the Trustees, during the year ending 31 August 2025 (2024: nil).

There were no transactions with the related parties during the year ending 31 August 2025 (2024: nil).

Key management personnel are considered to be the Trustees and the senior management team, as noted on page 1. The senior management team was restructured in 2024 and consists of the CEO/Interim CEO and the Business Development manager. Key management personnel received remuneration of £15,049 (2024: £38,789) during the year.

4. Donations and Legacies

	Unrestricted Funds £	Restricted Funds £	Total Funds 2025 £	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £
Non gift aid donations	3,768	925	4,693	3,597	50	3,647
Gift Aid Giving	600	-	600	600	-	600
Counselling donations	25,496	(545)	24,951	17,528	(15)	17,513
Gift Aid Tax Reclaimed	4,922	-	4,922	4,775	-	4,775
Grant income	39,500	228,992	268,492	1,000	202,992	203,992
	74,286	**229,372**	**303,658**	**27,500**	**203,027**	**230,527**

Grants received:	**Unrestricted Funds**	**Restricted Funds**	**Total 2025**	**Unrestricted Funds**	**Restricted Funds**	**Total 2024**
Government grants:	**£**	**£**	**£**	**£**	**£**	**£**
Advice UK	-	12,648	12,648	-	-	-
Investing in Communities	-	35,867	35,867	-	36,608	36,608
West Lothian Council	-	5,000	5,000	-	-	-
West Lothian Third Sector Community	-	15,000	15,000	-	-	-
Institutions and organisations:						-
Arnold Clark	-	1,000	1,000	-	-	-
Bank of Scotland Foundation Enable	-	20,000	20,000	-	-	-
Bentley's	-	500	500	-	-	-
Bridge Support	-	5,013	5,013	-	7,790	7,790
Co-op	500	-	500	-	-	-
Community Money Advice	-	2,319	2,319	-	-	-
Conundrum CT	-	3,000	3,000	-	2,000	2,000
Garfield Weston Foundation	-	20,000	20,000	-	-	-
Henry Smith	-	40,000	40,000	-	-	-
Hugh Fraser Foundation	-	4,000	4,000	-	4,000	4,000
Impact Fund Partners	-	6,447	6,447	-	11,170	11,170
National Lottery Community	-	39,052	39,052	-	39,167	39,167
NHS West Lothian Wellbeing - (repaid)/received	-	(1,500)	(1,500)	-	28,282	28,282
Peoples Postcode Lottery	20,000	-	20,000	-	-	-
Robertson Trust	19,000	-	19,000	-	19,000	19,000
Souter Charitable Trust	-	3,000	3,000	-	2,000	2,000
Voluntary Sector Gateway	-	17,646	17,646	-	-	-
Anton Jurgens Charitable Trust	-	-	-	-	2,000	2,000
Bank of Scotland	-	-	-	500	-	500
Corra (Formerly Lloyds TSB)	-	-	-	-	8,000	8,000
David & Averil Macdonald	-	-	-	-	5,000	5,000
Fauldhouse	-	-	-	-	2,000	2,000
LNER	-	-	-	-	9,975	9,975
Miller Homes	-	-	-	500	-	500
Nancie Massey CT	-	-	-	-	1,000	1,000
Screwfix	-	-	-	-	5,000	5,000
Stafford Trust	-	-	-	-	5,000	5,000
University of Edinburgh	-	-	-	-	5,000	5,000
Walter Scott	-	-	-	-	10,000	10,000
	39,500	**228,992**	**268,492**	1,000	202,992	203,992

5. Charitable Activities

	Unrestricted Funds £	Restricted Funds £	Total Funds 2025 £	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £
Fundraising	-	764	764	21	-	21
Enterprise income	7,280	-	7,280	10,825	-	10,825
Other income	1,600	535	2,135	909	-	909
Solar panel income	1,635	-	1,635	-	-	-
	10,515	**1,299**	**11,814**	11,755	-	11,755

6. Analysis of Expenditure

	Unrestricted Funds £	Restricted Funds £	Total Funds 2025 £	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £
Charitable Expenditure						
Gross salaries - (Note 7)	13,033	177,220	190,253	1,117	201,335	202,452
Counselling supervision costs	270	-	270	145	-	145
Counselling miscellaneous costs	2,785	47	2,832	62	-	62
Client expenses	-	1,800	1,800	-	-	-
Office building	-	-	-	580	-	580
Electricity	3,148	2,716	5,864	5,137	1,159	6,296
Maintenance and repairs	6,488	190	6,678	3,526	588	4,114
Stationery and office sundries	4,112	4,023	8,135	4,741	2,066	6,807
Water	771	386	1,157	481	-	481
Office telephone and internet	449	341	790	709	(55)	654
Postage	4	5	9	-	63	63
Mobile phone	216	60	276	138	106	244
Insurance	1,352	-	1,352	1,121	777	1,898
IT and office equipment	4,126	5,862	9,988	3,100	1,855	4,955
Marketing	656	309	965	28	864	892
Website	-	247	247	307	43	350
Training costs	478	1,716	2,194	128	1,298	1,426
SSTW Course materials	-	998	998	118	2,523	2,641
Contractor costs	8,569	15,361	23,930	684	9,543	10,227
Membership costs	2,299	4,664	6,963	3,521	2,480	6,001
SSTW General epxenses	-	479	479	13	791	804
SSTW Marketing	195	-	195	-	1,632	1,632
Event expenses	-	24	24	86	156	242
Room hire	-	420	420	(12)	-	(12)
Fin Well course expenses	5	3,209	3,214	-	-	-
Affiliations	331	1,072	1,403	75	1,259	1,334
Volunteer expenses	700	620	1,320	315	411	726
Staff expenses	260	3,578	3,838	1,623	11,871	13,494
Bank charges	-	-	-	15	-	15
Professional services	402	620	1,022	502	-	502
Independent examination fee	1,733	-	1,733	1,650	-	1,650
Depreciation charge	19,643	-	19,643	19,476	-	19,476
Total	**72,025**	**225,967**	**297,992**	49,386	240,765	290,151

Support costs have not been separately identified as the trustees consider that there is only one charitable activity. Therefore support costs relate wholly to that activity and have not been separately identified.

7. Analysis of Staff Costs

	Total 2025 £	Total 2024 £
Salaries and wages	180,213	194,530
Employers NIC	6,839	5,008
Pension costs	3,201	2,914
	190,253	202,452

	Total 2025 Number	Total 2024 Number
Services	10	12
Chief Executive Officer	1	1
	11	13

No employee had employee benefits in excess of £60,000 (2024: nil).

8. Tangible Fixed Assets

	Office equipment £	Property Improvements £	Freehold Property £	Total £
Cost / Valuation				
As at 1 September 2024	3,149	161,151	195,000	359,300
Additions	-	5,722	-	5,722
As at 31 August 2025	**3,149**	**166,873**	**195,000**	**365,022**
Depreciation				
As at 1 September 2024	1,110	29,109	11,700	41,919
Charge for the year	630	15,113	3,900	19,643
As at 31 August 2025	**1,740**	**44,222**	**15,600**	**61,562**
Net Book Value				
As at 31 August 2024	2,039	132,042	183,300	317,381
As at 31 August 2025	**1,409**	**122,651**	**179,400**	**303,460**

The property at 20 Shairps Business Park is subject to a standard security in favour of The Hinchley Charitable Trust in relation to the borrowings from them.

Tangible Fixed Assets	Office equipment £	Property Improvements £	Freehold Property £	Total £
Cost / Valuation				
As at 1 September 2023	2,400	153,315	195,000	350,715
Additions	749	7,836	-	8,585
As at 31 August 2024	**3,149**	**161,151**	**195,000**	**359,300**
Depreciation				
As at 1 September 2023	480	14,163	7,800	22,443
Charge for the year	630	14,946	3,900	19,476
As at 31 August 2024	**1,110**	**29,109**	**11,700**	**41,919**
Net Book Value				
As at 31 August 2023	1,920	139,152	187,200	328,272
As at 31 August 2024	**2,039**	**132,042**	**183,300**	**317,381**

9. Analysis of Debtors

	Unrestricted Funds £	Restricted Funds £	Total Funds 2025 £	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £
Trade debtors	-	-	-	60	-	60
Prepayments and accrued income	1,116	-	1,116	1,345	-	1,345
Other debtors	938	-	938	369	-	369
	2,054	**-**	**2,054**	1,774	-	1,774

10. Analysis of current labilities and long term creditors

	Unrestricted Funds £	Restricted Funds £	Total Funds 2025 £	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £
Due within one year						
Trade creditors	2,327	-	2,327	7	-	7
Accruals and deferred income	1,984	241	2,225	1,867	577	2,444
Taxation and Social Security	1,583	-	1,583	-	-	-
Loans	12,280	-	12,280	10,764	-	10,764
	18,174	**241**	**18,415**	12,638	577	13,215

	Unrestricted Funds £	Restricted Funds £	Total Funds 2025 £	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £
Creditors due after one year						
Loans	125,471	-	125,471	138,235	-	138,235
	125,471	**-**	**125,471**	138,235	-	138,235

11. Analysis of Net Assets Among Funds

	Unrestricted Funds £	Restricted Funds £	Total Funds 2025 £	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £
Fixed Assets	303,460	-	303,460	317,381	-	317,381
Current Assets	67,144	71,348	138,492	32,102	82,553	114,655
Current Liabilities	(18,174)	(241)	(18,415)	(12,638)	(577)	(13,215)
Long Term Liabilities	(125,471)	-	(125,471)	(138,235)	-	(138,235)
	226,959	**71,107**	**298,066**	198,610	81,976	280,586

The Bridge Community Project

Notes to the Financial Statements *for the year ended 31 August 2025*

12. Movement in Funds	As at 01.09.2024 £	Incoming Resources £	Outgoing Resources £	Transfers Gains/Losses £	As at 31.08.2025 £
Restricted Funds					
Advice UK fund	-	12,648	(10,990)	-	1,658
Anton Jurgens Charitable Trust	546	-	(546)	-	-
Arnold Clark fund	-	1,000	-	-	1,000
Bentley fund	-	500	(500)	-	-
Bank of Scotland Foundation Enable fund	-	20,000	(9,200)	-	10,800
Bereavement support fund	18	-	-	-	18
Bridge Building fund	6	-	(6)	-	-
Bridge Support fund	7,651	6,692	(8,696)	-	5,647
Community Money Advice fund	-	2,319	(964)	-	1,355
Conundrum Charitable Trust	2,000	3,000	(2,971)	-	2,029
Corra Foundation fund	9,080	-	(8,830)	-	250
David & Averil Macdonald fund	816	-	(816)	-	-
Edward Gostling Foundation fund	3	-	(3)	-	-
Fauldhouse Community Development Trust fund	2,168	-	(2,168)	-	-
Garfield Weston Foundation fund	-	20,000	(20,000)	-	-
Henry Smith fund	-	40,000	(25,054)	(2,000)	12,946
The Hugh Fraser Foundation fund	4,000	4,000	(3,826)	-	4,174
Impact Funding Project (Formerly Voluntary Action fund)	4,818	6,447	(11,003)	(262)	-
Investing in Communities Fund	(5,874)	35,867	(33,091)	(2,999)	(6,097)
Lady Marion Gibson Trust	8	-	(8)	-	-
LNER	9,975	-	(9,975)	-	-
Nancie Massey CT Fund	520	-	(222)	-	298
National Lottery Community fund	5,838	39,052	(35,983)	(1,839)	7,068
NHS West Lothian Wellbeing fund	19,189	(1,500)	(17,573)	(116)	-
Robertson Trust fund	4,057	-	-	(4,057)	-
Screwfix fund	5,000	-	(700)	(4,300)	-
Souter Charitable Trust fund	1,441	3,000	(1,599)	-	2,842
Universtiy of Edinburgh fund	5,000	-	(5,000)	-	-
Voluntary Sector Gateway fund	-	17,646	(4,102)	-	13,544
Walter Scott fund	4,992	-	(4,992)	-	-
West Lothian Council Fund	724	5,000	(5,724)	-	-
West Lothian Third Sector Community Support fund	-	15,000	(1,425)	-	13,575
	81,976	**230,671**	**(225,967)**	**(15,573)**	**71,107**
Unrestricted Funds					
General	30,228	84,801	(52,382)	(1,397)	61,250
Fixed Assets	134,081	-	(15,743)	5,722	124,060
Building	34,301	-	(3,900)	11,248	41,649
	198,610	**84,801**	**(72,025)**	**15,573**	**226,959**
Total Funds	**280,586**	**315,472**	**(297,992)**	**-**	**298,066**

Description of transfers

Transfers relate to capitalisation of fixed assets and property improvements and loan repayments on loans for the purchase of the building. Some transfers have also been made to correct historical issues with fund balances.

The Bridge Community Project

Notes to the Financial Statements *for the year ended 31 August 2025*

12. Movement in Funds (cont'd)	**As at 01.09.2023 £**	**Incoming Resources £**	**Outgoing Resources £**	**Transfers Gains/Losses £**	**As at 31.08.2024 £**
Restricted Funds					
Anton Jurgens Charitable Trust	-	2,000	(1,454)	-	546
Bereavement support fund	30	-	(12)	-	18
Bridge Building fund	-	-	(503)	509	6
Bridge Support fund	9,756	7,825	(9,824)	(106)	7,651
Comic Relief Fund	155	-	(155)	-	-
Conundrum Charitable Trust	-	2,000	-	-	2,000
Corra Foundation fund	9,062	8,000	(7,982)	-	9,080
David & Averil Macdonald fund	-	5,000	(4,184)	-	816
Edward Gostling Foundation fund	3	-	-	-	3
Fauldhouse Community Development Trust fund	1,204	2,000	(1,036)	-	2,168
The Hugh Fraser Foundation fund	-	4,000	-	-	4,000
Impact Funding Project (Formerly Voluntary Action fund)	1,619	11,170	(7,705)	(266)	4,818
Investing in Communities Fund	(6,594)	36,608	(33,488)	(2,400)	(5,874)
Lady Marion Gibson Trust	8	-	-	-	8
LNER	-	9,975	-	-	9,975
M&G plc Commununity Fund	4,000	-	(4,000)	-	-
Maple Trust	496	-	(496)	-	-
Mary Brown Memorial Trust fund	4,368	-	(4,368)	-	-
Nancie Massey CT Fund	-	1,000	(480)	-	520
National Lottery Community fund	8,935	39,167	(40,782)	(1,482)	5,838
National Lottery Cost of Living fund	41,736	-	(41,763)	27	-
NHS West Lothian Wellbeing fund	18,813	28,282	(27,950)	44	19,189
Robertson Trust fund	4,845	19,000	(18,350)	(1,438)	4,057
Screwfix fund	-	5,000	-	-	5,000
Souter Charitable Trust fund	2,845	2,000	(3,284)	(120)	1,441
Stafford Trust fund	-	5,000	(5,000)	-	-
University of Edinburgh fund	-	5,000	-	-	5,000
Voluntary Sector Gateway fund	8,582	-	(8,979)	397	-
Walter Scott	9,478	10,000	(14,486)	-	4,992
West Lothian Council Fund	5,432	-	(4,484)	(224)	724
	124,773	203,027	(240,765)	(5,059)	81,976
Unrestricted Funds					
General	34,861	39,255	(29,911)	(13,977)	30,228
Fixed Assets	141,072	-	(15,576)	8,585	134,081
Building	27,750	-	(3,900)	10,451	34,301
	203,683	39,255	(49,387)	5,059	198,610
Total Funds	328,456	242,282	(290,152)	-	280,586

12. Movement in Funds (cont'd)

Fund Purposes:

Restricted Funds:

The *AdviceUK fund* supports our Financial Wellbeing Services, IT costs and Mood Project expenses.

The *Anton Jurgens Charitable Trust* fund supported our affordable counselling provision.

The *Arnold Clark fund* supported our Counselling Service to improve the emotional wellbeing of clients.

The *Bentley fund* supports our Financial Wellbeing service.

The *Bank of Scotland Foundation Enable fund* supported our Financial Wellbeing service.

The *Bereavement support fund* supported the development of our Bereavement support courses.

The *Bridge Building fund* will support the purchase of our Wellbeing Hub.

The *Bridge Support fund* supported clients who needed some extra practical assistance.

The *Comic Relief fund* supports our Counselling Service to improve the emotional wellbeing of clients.

The *Conundrum Charitable Trust fund* supported cooking sessions within out Financial Wellbeing Service.

The *Corra Foundation fund* supported our Financial Wellbeing service and our Counselling service.

The *David and Averil Macdonal fund* supported the employment of a money adviser.

The *Edward Gosling Foundation fund* supports our Counselling service.

The *Fauldhouse Community Development Trust fund* supported us to work within the Fauldhouse and Breich Valley areas, offering Financial Wellbeing.

The Henry Smith fund represents funds received towards running costs of the organisation.

The *Hugh Fraser Foundation fund* supported our Counselling service.

The *Impact Funding Partners (Voluntary Action fund)* supported us to bring in more volunteers to our work.

The *Investing in Communities fund* supports our Rebuilding Hope project working with families to improve Financial Wellbeing.

The *Lady Marion Gibson Trust* supports the work of our Financial Wellbeing Service.

The *LNER fund* supports our emotional wellbeing work.

The *M&G Plc Community fund* supporting our Counselling Service to improve the emotional wellbeing of clients.

The Maple Trust fund supports the work of our Financial Wellbeing Service.

The *Mary Brown Memorial Trust fund* supports our Counselling service.

The *Nancie Massey CT fund* supports our Financial Wellbeing Service to improve the finanical Wellbeing of clients.

The National Lottery Community fund supports the work of our Stepping Stones to Wellbeing Service.

The National Lottery Cost of Living fund supports our Financial Wellbeing Service to improve the finanical Wellbeing of clients.

The NHS West Lothian Well being fund supports the Wellbeing service.

12. Movement in Funds (cont'd)

Fund Purposes:

Restricted Funds:

The *Robertson Trust fund* supports running costs in connection with the The Bridge Community Project.

The *Screwfix fund* supports the soundproofing of our ground floor at the Bridge Wellbeing Hub.

The *Souter Charitable Trust fund* supported our services.

The *Stafford Trust fund* supported our Counselling service.

The *University of Edinburgh fund* supports our emotional wellbeing work in West Lothian.

The *Voluntary Sector Gateway fund* supported us to provide counselling to the third sector.

The *Walter Scott fund* supports the work of our Counselling Service.

The *West Lothian Council fund* provides support towards our social enterprise developments.

The *West Lothian Third Sector Community Support fund* provides support towards our money advice services.

Unrestricted Funds:

The General Fund encompasses all income and expenditure relating to the primary focus activities of the charity, other than those for which funding is restricted.

The Fixed asset fund represents the net book value of the charity's fixed assets, excluding buildings.

The Building Fund represents the net book value of the charity's property less loans.

The Bridge Community Project

Scotland - Charity number SC045049

Accounts

Scottish Charity No. SC045049

the bridge
CONNECTING HOME WITH HOPE

The Bridge Community Project

Trustees' Report and Financial Statements
For the year ended 31 August 2024

Contents of the Financial Statements *for the year ended 31 August 2024*

The Bridge Community Project

Report of the Trustees *for the year ended 31 August 2024*

The Trustees are pleased to present their report together with the financial statements of the charity for the year ended 31 August 2024.

Registered address
Bridge Wellbeing Hub
20 Shairps Business Park
Houstoun Road
Livingston
EH54 5FD

Bankers
Virgin Money
Cairngorm House
Almondvale Boulevard
Livingston
EH54 6QL

Status of Charity and Governing Document
The Bridge Community Project is established by Constitution. The legal form of the Charity is a SCIO (Scottish Charitable Incorporated Organisation) and it is a registered Scottish Charity (No. SC045049).

Aims and affiliation
The Bridge Community Project seeks to improve the everyday wellbeing of the people of West Lothian. We achieve this through providing practical and relational support to families and individuals.

Our core values reflect who we are and what we seek to do:

- to be relational (ensuring our focus is always people not programmes or agendas)
- to be inclusive (treating everyone equally with respect and dignity)
- to aim for excellence (working to the highest possible standards in how we conduct relationships and how we use resources)
- to be accessible (striving to ensure that everyone can access our services in ways that work best for them)
- to work in partnership (working with others wherever possible)

Appointment of Trustees and office bearers
The operations of the charity are managed directly by the trustees. New trustees are appointed by the existing trustees and are recruited from those who have shown interest in and understanding of the values and goals of The Bridge Community Project. They serve on a voluntary basis. The following acted as trustees of the charity during the financial year:

[redacted] (Chair until 29 May 2024)
(Chair Appointed 29 May 2024)
(Secretary until 29 May 2024
June 24)
(Treasurer until 29 May 2024)

[redacted] Secretary Appointed 29 May

(Resigned 16 September 2024)
(Appointed 25 November 2024)
pointed 25 November 2024)

Senior Management
The senior management team consists of:

Chief Executive Officer [redacted] esigned 31 December 2023)
(Appointed 18 November 2024)
Interim CEO ppointed 1 January 2024 and Resigned 20 October 2024)
Business Development Manager [redacted] (Appointed 1 January 2024)

Charitable Purposes
The Bridge Community Project was birthed out of a desire to bring about real, positive and lasting change to West Lothian. It has long been accepted that when crisis moments arrive in life for people in the West Lothian area that many are forced to access help through services elsewhere or to seek it in the private (fee-paying sector). The Bridge seeks to bring these key services and the hope they provide closer to home.
The Bridge Community Project seeks to improve the everyday wellbeing of the people of West Lothian. We do this by providing practical and relational support.

Chair of Trustees, Donald Forrest

The year to the end of August 2024 was undoubtedly a challenging but also a rewarding one for the Bridge Community project in striving to deliver our vision of improving the everyday wellbeing of the people of West Lothian. The demand for the emotional and financial wellbeing services provided by the Bridge is very high due to a range of factors including the ongoing legacy of the pandemic, the severe impact of the cost of living crisis and reductions in some public services. The huge increases in the price of essential items such as energy and food place serious strain on household budgets in West Lothian whilst many people are seeking to access emotional wellbeing and counselling support.

Successfully translating our vision into practical action and making the most of our resources means that the services provided by The Bridge continue to evolve to reflect latest circumstances, whilst remaining true to our values, including being relational with our focus always being on people. During the year there have also been changes to our team of staff and volunteers who have done a great job in adapting and continuing to help people in the community.

I would like to express my sincere thanks and appreciation to all our staff, volunteers, trustees, funders and supporters for their fantastic contributions to the Bridge over the last year. You can all be very proud of the work you do.

It has been a great honour for me to join the Board and assume the role of Chair and I'd like to thank my predecessor as Chair, [redacted] for the immense role he has played in building the Bridge over many years and for making me welcome. I'd also like to thank former Chief Executives [redacted]or their great contributions. Fortunately, [redacted]emain very much involved in the Bridge.

In conclusion, the reasons the Bridge was set up remain very much in evidence and all of us will do our best to continue to provide hope and support to individuals and families in West Lothian in the years ahead.

[redacted]

Chair of Trustees

Operational Impact Report

This year's impact report reflects a pivotal chapter in our organisation's journey, shaped by the extraordinary dedication and hard work of our staff and volunteers. Their unwavering commitment has been the driving force behind everything we've achieved, from providing vital support to individuals and families to fostering an environment where wellbeing and connection flourish. At the heart of these efforts lies our Wellbeing Hub, which has truly come to life over the past year as a vibrant space for community, growth, and transformation.

Our three core services have been busier than ever, reflecting the growing needs of our community. We have been privileged to walk alongside those we support, offering practical and emotional help at a time when it is most needed. Much of this success has been made possible through working in partnership with local organisations. By collaborating closely, especially in rural areas, we've been able to strengthen our reach and deliver tailored support where it is needed most.

2024 has also been a year of significant change for us. After ten years of dedicated leadership, our CEO, [redacted] made the decision to step down on health grounds. This marks the end of an era but also opens the door to fresh opportunities. During this transition, we have been fortunate to benefit from the steady and thoughtful leadership of our Interim CEO, [redacted] whose care and focus have been instrumental in guiding us through this time of change.

As we reflect on a year of growth and transformation, we also look forward with hope and determination to the opportunities ahead. Thank you for your continued support as we work to build a stronger, more resilient community together.

the bridge
financial wellbeing service

Our **Financial Wellbeing** team have been able to support **90** individuals in a person centred way and **25** individuals in group sessions to improve their financial Wellbeing.

We primarily worked with individuals living in **rural areas** and those experiencing **mental health challenges**, with many clients disclosing multiple areas of **vulnerability.**

115 Individuals supported	**295** Support Interventions	**296k** Debt Supported
Majority of clients live in Rural areas	**18** Cases closed	**16 out 18** Closed clients reported Mental Health Vulnerability:
2-3 months Avarage waiting time for first appointment	**57** Separate vulnerability categories reported by 16 clients	**'Token Payment'** The most common debt solution
2 Group courses delivered	**0** Complaints	**100%** Client Service Satisfaction

Our impact has ensured that clients:

- are less stressed
- keep on top of finances
- have improved mental wellbeing
- more money per month (+ £27)
- are more connected to their community
- have less debt

> "The team of advisers at the bridge have spent so much time explaining, supporting and encouraging me when it comes to understanding my finances including any bills, budgeting, banking. They have been patient and kind and I 100% am ready!"

> "I'm so grateful to u for helping me see there is a future & not give-up ... & big thank you to The bridge. I wasn't very well last few months when you visited me & really wasn't looking forward to christmas or the new year but you was so, so caring & understood"

As an organisation supporting predominantly vulnerable adults, we implemented additional safeguards to mitigate the risk of self-harm, including:

Offering **home visits**, meetings in **confidential** public areas, or **close to clients** home. Online meetings are also available

Our service is **patient, adaptable** and **versatile.** We offer a **holistic individual focused** service that is **not time restricted.**

Accesible parking and disability toilets available

Our **interview rooms** are on the ground floor with **easy access** and are designed to create a **homely atmosphere.**

We operate a **triage system** to identify clients with **urgent** or **vulnerable needs**.

We aim to **give** clients the time that they need and we are always ready to **listen**. All clients are treated with **respect** and **sensitivity** to their **needs.**

Every **client** has indicated a **personalised debt option** preference which our centre has **respected**.

All categories of **vulnerability** are recorded to ensure each client is provided with all **support** they need to avoid any risk of **additional harm**.

Regular **training** about **vulnerability** and **mental health** is offered to volunteers and staff.

Our service has strong **connections** with other organisations so our clients are often referred or signposted to places that can offer **additional support**

Every **Financial Wellbeing** client has an opportunity to use our **Bridge Counselling** support **free of charge**.

Our service also offers a range of Practical Support which is focused on being person centred and will improve someones financial wellbeing. This has included

- ✓ 1 to 1 cooking & recipe bags
- ✓ Group cooking & recipe bags

- ✓ Budgeting packs and 1 to 1 advice
- ✓ Aldi Vouchers & Energy top ups
- ✓ Signposting for emergency support
- ✓ Volunteer opportunities and community connection
- ✓ Support with appointments
- ✓ Small community grants
- ✓ Support with warm home discounts
- ✓ Support for families

We have also developed a new group course that is focused on budgeting and healthy eating.

Group courses:

✓ Managing money
Eat Well on a budget

Explore topics of:

- ✓ Financial peace of mind
- ✓ Creating a budget
- ✓ Easy ways to save
- ✓ Tips to find the best deals

- ✓ Save on food shopping
- ✓ Meal Planning
- ✓ Understanding food labels
- ✓ Creating a meal plan

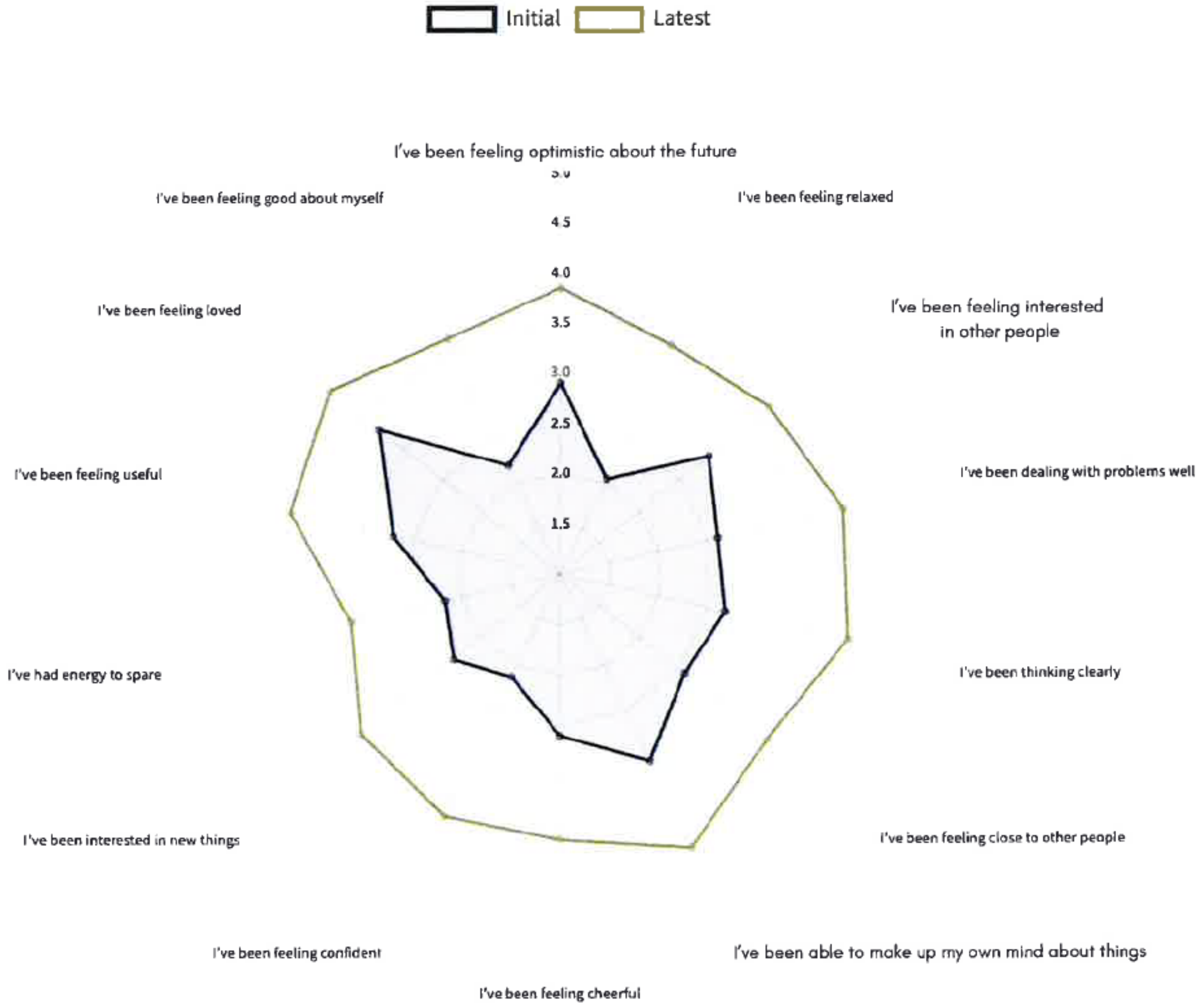
the bridge
counselling service

Our Counselling team have been able to support **144** individuals to improve their emotional wellbeing while offering **1427** counselling sessions. Our service provides affordable mental health support in a safe environment.

The most common presenting issues are

ANXIETY/STRESS DEPRESSION BEREAVEMENT TRAUMA SUICIDAL IDEATION

We used the Warwick Edinburgh Evaluation tool to measure a clients response before and after counselling. The results give a clear visual representation of the impact made.



95% of clients indicated an increase in their aility to cope more emotionally

85% of clients indicated an increase in being able to understand their own life circumstances

90% of clients indicated an increase in their resilience

90% of clients indicated an increase in their self esteem

"I have struggled to come to terms with bipolar as I was diagnosed in my 30's, being able to access counselling has been really important step in my journey. Working with a counsellor was a positive experience which has helped me to accept it more and helped me towards being more resilient when I have bad days. The Bridge is a really positive place, with caring counsellors and staff for which I am thankful."

"Initially I felt that the anxiety I was feeling came directly from the substance misuse of a close member of my family. Not being able to help or understand why they were making the choices they were making. Through the counselling process I was able to discuss this, looking deeper into the ways this had affected me, talk through many situations in my life making sense of them and the way they impacted on my current situation. Understanding the past and allowing this to support me through the present and the future has had a huge impact on my growth and how I deal with challenging situations. If I'd not attended counselling, and opened up I honestly believe that i would still be anxious , fearful and in a heightened emotional state. I trusted the process and I currently feel that a huge weight has been lifted."

Stepping Stones To Wellbeing

Our Stepping Stones to Wellbeing team have been able to support **158** individuals to improve their financial and emotional wellbeing through offering **23** groups and courses across the past year.

BEREAVEMENT SUPPORT COURSE — 7 courses completed

A seven week course that provides a safe and confidential space for connecting with other people who have lost a loved one

ANXIETY MATTERS — 5 groups completed

Three week course that explores anxiety and how it can affect our thoughts, feelings and behaviours

STEPPING STONE CONNECTIONS — 5 groups completed

A monthly group that was setup by previous participants who wanted to meet on a more regular basis

Emotional Life Jacket Course

EMOTIONAL LIFEJACKET COURSE — 3 groups completed

This is a one day course held at a local woodland retreat centre where we introduce resources that support emotional and physical well-being. This includes ideas on how to improve sleep, gentle yoga for beginners, the benefits of aromatherapy, improving your sleep and mindful walking.

Healthy Eating

SHARING SKILLS FOR LIFE — 1 group completed

This is a three week course where we explore topics including mental wellbeing, healthy eating, budgeting and being active.

Stepping Stones To
Wellbeing

READING FOR WELLBEING

1 group completed

A five-week reading and discussion group for those who enjoy reading and wish to explore readings focused on wellbeing concepts in a small group.

LOOKING AFTER YOUR MENTAL WELLBEING

1 group completed

This is a five week course that explores the concept of mental well-being and how to look after it as you move forward with life.

> I'm only just recovering from a prolonged period of really poor mental health, this group was perfect for me to start finding my feet on the road to recovery as it was small and not too intimidating

> There were a lot of tools and new ideas about how to manage anxiety and information about how the brain works. Sometimes we don't think about anxiety and it was helpful to understand how a body shuts down as I have never known that before. When I had a bad day and I was trying the breathing exercises Janet taught us with the bubbles. Janet was listening to us and taking ideas from us too.

> The facilitators were excellent, they made the time very special and were sensitive to the needs of each individual and the group as a whole. They led with care and compassion and made the day fun and precious time to relax and recharge. Activities were a perfect mix for the group. Would highly recommend this course!

STAFF AND VOLUNTEERS

Over the past year, we have focused on strengthening our volunteer team across all services, thanks to additional funding from the Scottish Government. This support has allowed us to expand our capacity, particularly in counselling, enabling us to increase the number of clients we are able to see on a weekly basis. Across all our work, our incredible volunteers have given an astounding **6,000** hours of their time. Their dedication and generosity have been instrumental in extending our reach and deepening the impact of our services within the community.

This year also brought change to our team as we said goodbye to two valued staff members. Their contributions have left a lasting impact, and we wish both [redacted]every success in their future endeavours.

PARTNERSHIPS

In early 2020, mental health-focused Third Sector organisations came together to ensure that access to their services was achievable through a single point of entry for clients.

This collaboration led to the creation of West Lothian Wellbeing, which for the past year has been hosted and managed by the Bridge Community Project on behalf of 22 partner organisations. The project continues to support over 100 clients annually, operating as a vital social prescription model for mental health services in the region.

BUSINESS DEVELOPMENT

Our former CEO, [redacted] has stepped into a new role as our Business Development Manager. The focus of this role is to increase current income streams while also developing new income streams for the organisation.

The initial priority of the role is on securing additional funding streams to ensure the organisation's future. There will also be a focus on the usage of our Wellbeing Hub as well as exploring options around CPD training and Employee Wellbeing focused work.

Funding
Many thanks to all our funders who have supported our work over the past year. A full list can be found in the accounts.

Thanks also to our Bridge Builders, individuals who give to our work on a monthly basis, without which we would not be able to offer the services that we do.

Contribution of volunteers
A valuable contribution is made by volunteers who assist the Trustees in the delivery of activities. Volunteers are a key part of our operations who support across the work of the Bridge Community Project. Volunteer roles are varied and include money advisors, support advisers, counsellors, Admin support and wellbeing practitioners. Without the ongoing support of volunteers the Bridge would not be in the position it is today.

Financial review

Principal sources of funding
Our main source of funding has been from grants. We have also seen an increase in donations to our counselling service and through renting rooms at our Wellbeing Hub.

Results for the year
The financial statements for the year are set out in pages 14 to 26. The Statement of Financial Activity on page 14 reflects a deficit of £47,870 (2023: surplus of £166,893).

Reserves
It is the policy of the charity to maintain unrestricted funds at a level which equates to approximately three months unrestricted expenditure that allows sufficient funds to enable the ongoing work of the charity to be maintained. The General Fund on page 23 at 31 August 2024 amounted to £30,228 (2023: £34,861), which is currently below the required level. The Trustees are working on ways to increase reserve levels. Restricted reserves amounted to £81,975 (2023: £124,773), designated reserves amounted to £168,382 (2023: £168,822) which relates to the net book value of fixed assets less loans due relating to those assets. The charity's total reserves amounted to £280,585 (2023: £328,456).

Funds in deficit will be covered by future grant income that has not yet been received.

Remuneration
The charity sets remuneration for key management personnel by reference to external benchmarking.

Plans for the future
With the current cost of living crisis making a significant impact on people across our communities and the organisation, our focus over the coming year is to increase the capacity of our services and to explore and implement new income streams.

On behalf of the Trustees

[redacted]

Chair of Trustees

Dated: 27 January 2025

Report of the Independent Examiner to the Trustees *for the year ended 31 August 2024*

I report on the accounts of the charity for the year ended 31 August 2024 which are set out on pages 14 to 26.

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 Trustees consider that the audit requirement of Regulation 10(1) (a) to (c) 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 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 (as amended), and
    - to prepare accounts 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.

[redacted]
Managing Director

Innes & Partners Limited
Chartered Certified Accountants

Innes House
18 Shairps Business Park
Houstoun Road
Livingston
EH54 5FD

Date: 27/1/2025

The Bridge Community Project

Statement of Financial Activities *for the year ended 31 August 2024*

	Note	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £
Income							
Donations and Legacies	4	27,500	203,027	230,527	20,915	429,077	449,992
Charitable Activities	5	11,755	-	11,755	5,722	499	6,221
Total Income		**39,255**	**203,027**	**242,282**	**26,637**	**429,576**	**456,213**
Expenditure							
Charitable Activities	6	49,387	240,765	290,152	38,871	250,449	289,320
Total Expenditure		**49,387**	**240,765**	**290,152**	**38,871**	**250,449**	**289,320**
Net income/(expenditure)		(10,132)	(37,738)	(47,870)	(12,234)	179,127	166,893
Transfers between funds	12	5,059	(5,059)	-	155,946	(155,946)	-
Net Movement in Funds		(5,073)	(42,797)	(47,870)	143,712	23,181	166,893
Reconciliation of Funds							
Total Funds Brought Forward		203,683	124,773	328,456	59,971	101,592	161,563
Total Funds Carried Forward	12	**198,610**	**81,976**	**280,586**	**203,683**	**124,773**	**328,456**
Represented by:							
Restricted Income Funds		-	81,976	81,976	-	124,773	124,773
Unrestricted Funds		198,610	-	198,610	203,683	-	203,683
Total Charity Funds	12	**198,610**	**81,976**	**280,586**	**203,683**	**124,773**	**328,456**

The notes on pages 16 to 26 form part of these accounts.

The Bridge Community Project

Balance Sheet *as at 31 August 2024*

	Note	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £	Total Funds 2023 £
Fixed Assets					
Tangible assets	**8**	317,381	-	317,381	328,272
Total Fixed Assets		**317,381**	-	**317,381**	**328,272**
Current Assets					
Debtors	**9**	1,774	-	1,774	1,533
Cash at Bank and in Hand		30,328	82,553	112,881	162,739
Total Current Assets		**32,102**	**82,553**	**114,655**	**164,272**
Liabilities					
Creditors falling due within one year	**9**	12,638	577	13,215	15,058
Net Current Assets/(Liabilities)		**19,464**	**81,976**	**101,440**	**149,214**
Total Assets less Current Liabilities		**336,845**	**81,976**	**418,821**	**477,486**
Creditors falling due after more than one year	**10**	138,235	-	138,235	149,030
Net Assets	**11**	**198,610**	**81,976**	**280,586**	**328,456**
The Funds of the Charity					
Restricted Income Funds		-	81,976	81,976	124,773
Unrestricted Funds		198,610	-	198,610	203,683
Total Charity Funds	**12**	**198,610**	**81,976**	**280,586**	**328,456**

The notes on pages 16 to 26 form part of these accounts.

The accounts were approved by the trustees on 27 January 2025 and signed on their behalf by:

[redacted]

Trustee

1. Accounting policies

Basis of preparation and assessment of going concern

The Bridge Community Project is a registered charity in Scotland. The address of the registered office is given in the charity information on page 1 of these financial statements. The nature of the charity's operations and principal activities are included in the trustees' report on pages 1 – 12.

The charity constitutes a public benefit entity as defined by FRS 102. The financial statements have been prepared in accordance with 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 issued in October 2019, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended) and UK Generally Accepted Accounting Practice.

The financial statements are prepared on a going concern basis under the historical cost convention, modified to include certain items at fair value. The financial statements are presented in sterling which is the functional currency of the charity and rounded to the nearest £.

The significant accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all years presented unless otherwise stated.

The Charity has taken advantage of the provisions in the SORP for charities applying FRS102 Update Bulletin 1 as published on 2 February 2016 and does not prepare a Statement of Cash Flows.

Fund accounting

Unrestricted funds are available for use at the discretion of Trustees in furtherance of the general objectives of the Charity.

Designated funds are unrestricted funds earmarked by Trustees for particular purposes.

Restricted funds are subject to restrictions on their expenditure by the terms on which Trustees solicited donations or by restrictions imposed by the donor.

Income recognition

All incoming resources are included in the Statement of Financial Activities (SoFA) when the charity is legally entitled to the income after any performance conditions have been met, the amount can be measured reliably and it is probable that the income will be received.

Income from government and other grants are recognised at fair value when the charity has entitlement after any performance conditions have been met, it is probable that the income will be received and the amount can be measured reliably. If entitlement is not met then these amounts are deferred.

For donations to be recognised the charity will have been notified of the amounts and the settlement date in writing. If there are conditions attached to the donation and this requires a level of performance before entitlement can be obtained then income is deferred until those conditions are fully met or the fulfilment of those conditions is within the control of the charity and it is probable that they will be fulfilled

Income from trading activities includes income earned from fundraising events and trading activities to raise funds for the charity. Income is received in exchange for supplying goods and services in order to raise funds and is recognised when entitlement has occurred.

Expenditure recognition
All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category. Expenditure is recognised where there is a legal or constructive obligation to make payments to third parties, it is probable that the settlement will be required and the amount of the obligation can be measured reliably. It is categorised under the following headings:

- Expenditure on charitable activities includes costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them; and
- Other expenditure represents those items not falling into the categories above.

Donated services and facilities
Donated professional services and donated facilities are recognized as income when the charity has control over the item, any conditions associated with the donated item have been met, the receipt of the economic benefit from the use by the charity of the item is probable and that economic benefit can be measured reliably. No amount is included in the financial statements for volunteer time in line with the SORP. Further detail is given in the Trustees' Annual Report.

On receipt, donated professional services and donated facilities are recognised on the basis of the value of the gift to the charity which is the amount the charity would have been willing to pay to obtain services or facilities of equivalent economic benefit on the open market; a corresponding amount is then recognised as expenditure in the period of receipt.

Tangible fixed assets
Fixed assets are capitalised at cost where the value is greater than £500 less accumulated depreciation and accumulated impairment losses. For property assets, an impairment review is performed each year. Depreciation is provided on all tangible fixed assets, at rates calculated to write off the costs, less estimated residual value, of each asset on a systematic basis over its expected useful life as follows:

Office equipment	20% per annum straight line
Property improvements	5%, 10% and 20% per annum straight line
Freehold Property	2% per annum straight line

Debtors and creditors receivable / payable within one year
Debtors and creditors with no stated interest rate and receivable or payable within one year are recorded at transaction price. Any losses arising from impairment are recognised in expenditure.

Going concern
The financial statements have been prepared on a going concern basis as the trustees believe that no material uncertainties exist. The trustees have considered the level of funds held and the expected level of income and expenditure for 12 months from authorising these financial statements. The budgeted income and expenditure is sufficient with the level of reserves for the charity to be able to continue as a going concern.

Pensions
Employees of the charity are entitled to join a defined contribution pension scheme. The charity's contribution is restricted to the contributions disclosed in note 7. The costs of the defined contribution scheme are included within charitable expenditure.

2. Judgements in applying policies and key sources of estimation uncertainty

In preparing the financial statements, management is required to make estimates and assumptions which affect reported income, expenses, assets, and liabilities. Use of available information and application of judgement are inherent in the formation of estimates, together with past experience and expectations of future events that are believed to be reasonable under the circumstances. Actual results in the future could differ from such estimates.

The Trustees are satisfied that the accounting policies are appropriate and applied consistently. Key sources of estimation have been applied in determining the depreciation rates which have been deemed to be appropriate for the class of asset.

3. Related Party Transactions and Trustees' Expenses and Remuneration

There were no transactions with the Trustees, and no remuneration nor expenses were paid to the Trustees, during the year ending 31 August 2024 (2023: nil).

There were no transactions with the related parties during the year ending 31 August 2024 (2023: nil).

Key management personnel are considered to be the Trustees and the senior management team, as noted on page 1. The senior management team was restructured in 2024. In 2023, the senior management team comprised of the CEO, Financial Wellbeing manager, Counselling manager and the Stepping Stones to Wellbeing manager. In 2024 this was restructured to the CEO/Interim CEO and the Business Development manager. Key management personnel received remuneration of £38,789 during the period (2023: £74,044) which includes pension contributions of £469 (2023: £1,282).

4. Donations and Legacies

	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £
Non gift aid donations	3,597	50	3,647	4,085	200	4,285
Gift Aid Giving	600	-	600	840	-	840
Counselling donations	17,528	(15)	17,513	3,674	-	3,674
Gift Aid Tax Reclaimed	4,775	-	4,775	1,786	-	1,786
Grant income	1,000	202,992	203,992	10,530	428,877	439,407
	27,500	**203,027**	**230,527**	**20,915**	**429,077**	**449,992**

Included in grants is government grant income received from the Scottish Governement totalling £36,608 (2023: £35,190).

Included in grants is government grant income received from West Lothian Council, modernisation fund totalling £nil (2023: £7,190).

Included in grants is government grant income received from West Lothian Council, Third Sector Community Support fund totalling £nil (2023: £6,250).

Included in grants is government grant income received from the Scottish Governement for long term unemployment totalling £nil (2023: £7,223).

Included in grants is government grant income received from West Lothian Council, Place Based Investment fund totalling £nil (2023: £83,627).

Included in grants is government grant income received from West Lothian Council, rural fund totalling £nil (2023: £3,441).

5. Charitable Activities

	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £
Fundraising	21	-	21	22	-	22
Enterprise income	10,825	-	10,825	4,841	-	4,841
Other income	909	-	909	859	499	1,358
	11,755	**-**	**11,755**	**5,722**	**499**	**6,221**

6. Analysis of Expenditure

	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £
Charitable Expenditure						
Gross salaries - (Note 7)	1,117	201,335	202,452	1,422	186,906	188,328
Counselling supervision costs	145	-	145	130	1,554	1,684
Counselling miscellaneous costs	62	-	62	-	-	-
ELC transport	-	-	-	12	398	410
Office building	580	-	580	-	-	-
Electricity	5,137	1,159	6,296	225	5,668	5,893
Maintenance and repairs	3,526	588	4,114	5,588	1,757	7,345
Stationery and office sundries	4,741	2,065	6,806	1,967	3,200	5,167
Water	481	-	481	-	-	-
Office telephone and internet	709	(55)	654	596	976	1,572
Postage	-	64	64	-	3	3
Mobile phone	138	106	244	6	102	108
Insurance	1,121	777	1,898	-	1,224	1,224
IT and office equipment	3,100	1,855	4,955	1,216	6,363	7,579
Marketing	28	864	892	41	1,777	1,818
Website	307	43	350	225	-	225
Training costs	128	1,298	1,426	-	1,792	1,792
SSTW Course materials	118	2,522	2,640	218	3,401	3,619
Contractor costs	685	9,543	10,228	798	10,957	11,755
Membership costs	3,521	2,480	6,001	1,059	2,482	3,541
SSTW General epxenses	13	791	804	368	1,105	-
SSTW Marketing	-	1,632	1,632	-	18	-
Event expenses	86	156	242	-	477	477
Room hire	(12)	-	(12)	2,347	2,004	4,351
Affiliations	75	1,259	1,334	51	1,066	1,117
Volunteer expenses	315	411	726	90	614	704
Staff expenses	1,623	11,872	13,495	1,717	16,354	18,071
Bank charges	15	-	15	9	-	9
Professional services	502	-	502	743	251	994
Independent examination fee	1,650	-	1,650	1,500	-	1,500
Depreciation charge	19,476	-	19,476	18,543	-	18,543
	49,387	**240,765**	**290,152**	**38,871**	**250,449**	**287,830**
Total	**49,387**	**240,765**	**290,152**	**38,871**	**250,449**	**287,830**

Support costs have not been separately identified as the trustees consider that there is only one charitable activity. Therefore support costs relate wholly to that activity and have not been separately identified.

7. Analysis of Staff Costs

	Total 2024 £	Total 2023 £
Salaries and wages	194,530	182,541
Employers NIC	5,008	2,775
Pension costs	2,914	3,012
	202,452	**188,328**

	Total 2024 Number	Total 2023 Number
Services	12	14
Chief Executive Officer	1	1
	13	**15**

No employee had employee benefits in excess of £60,000 (2023: nil).

8. Tangible Fixed Assets

	Office equipment £	Property Improvements £	Freehold Property £	Total £
Cost / Valuation				
As at 1 September 2023	2,400	153,315	195,000	350,715
Additions	749	7,836	-	8,585
As at 31 August 2024	**3,149**	**161,151**	**195,000**	**359,300**
Depreciation				
As at 1 September 2023	480	14,163	7,800	22,443
Charge for the year	630	14,946	3,900	19,476
As at 31 August 2024	**1,110**	**29,109**	**11,700**	**41,919**
Net Book Value				
As at 31 August 2023	1,920	139,152	187,200	328,272
As at 31 August 2024	**2,039**	**132,042**	**183,300**	**317,381**

The property at 20 Shairps Business Park is subject to a standard security in favour of The Hinchley Charitable Trust in relation to the borrowings from them.

Tangible Fixed Assets

	Office equipment £	Property Improvements £	Freehold Property £	Total £
Cost / Valuation				
As at 1 September 2022	-	-	195,000	195,000
Additions	2,400	153,315	-	155,715
As at 31 August 2023	**2,400**	**153,315**	**195,000**	**350,715**
Depreciation				
As at 1 September 2022	-	-	3,900	3,900
Charge for the year	480	14,163	3,900	18,543
As at 31 August 2023	**480**	**14,163**	**7,800**	**22,443**
Net Book Value				
As at 31 August 2022	-	-	191,100	191,100
As at 31 August 2023	**1,920**	**139,152**	**187,200**	**328,272**

9. Analysis of Debtors

	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £
Trade debtors	60	-	60	-	-	-
Prepayments and accrued income	1,345	-	1,345	562	777	1,339
Other debtors	369	-	369	194	-	194
	1,774	**-**	**1,774**	**756**	**777**	**1,533**

10. Analysis of current labilities and long term creditors

	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £
Due within one year						
Trade creditors	7	-	7	1,339	-	1,339
Accruals and deferred income	1,867	577	2,444	3,299	-	3,299
Loans	10,764	-	10,764	10,420	-	10,420
	12,638	**577**	**13,215**	**15,058**	**-**	**15,058**

	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £
Creditors due after one year						
Loans	138,235	-	138,235	149,030	-	149,030
	138,235	**-**	**138,235**	**149,030**	**-**	**149,030**

11. Analysis of Net Assets Among Funds

	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £
Fixed Assets	317,381	-	317,381	328,272	-	328,272
Current Assets	32,102	82,553	114,655	39,499	124,773	164,272
Current Liabilities	(12,638)	(577)	(13,215)	(15,058)		(15,058)
Long Term Liabilities	(138,235)	-	(138,235)	(149,030)	-	(149,030)
	198,610	**81,976**	**280,586**	**203,683**	**124,773**	**328,456**

12. Movement in Funds	As at 01.09.2023 £	Incoming Resources £	Outgoing Resources £	Transfers Gains/Losses £	As at 31.08.2024 £
Restricted Funds					
Anton Jurgens Charitable Trust	-	2,000	(1,454)	-	546
Bereavement support fund	30	-	(12)	-	18
Bridge Building fund	-	-	(503)	509	6
Bridge Support fund	9,756	7,825	(9,824)	(106)	7,651
Comic Relief Fund	155	-	(155)	-	-
Conundrum Charitable Trust	-	2,000	-	-	2,000
Corra Foundation fund	9,062	8,000	(7,982)	-	9,080
David & Averil Macdonald fund	-	5,000	(4,184)	-	816
Edward Gostling Foundation fund	3	-	-	-	3
Fauldhouse Community Development Trust fund	1,204	2,000	(1,036)	-	2,168
The Hugh Fraser Foundation fund	-	4,000	-	-	4,000
Impact Funding Project (Formerly Voluntary Action fund)	1,619	11,170	(7,705)	(266)	4,817
Investing in Communities Fund	(6,594)	36,608	(33,489)	(2,400)	(5,874)
Lady Marion Gibson Trust	8	-	-	-	8
LNER	-	9,975	-	-	9,975
M&G plc Community Fund	4,000	-	(4,000)	-	-
Maple Trust	496	-	(496)	-	-
Mary Brown Memorial Trust fund	4,368	-	(4,368)	-	-
Nancie Massey CT Fund	-	1,000	(480)	-	520
National Lottery Community fund	8,935	39,167	(40,782)	(1,482)	5,838
National Lottery Cost of Living fund	41,736	-	(41,763)	27	-
NHS West Lothian Wellbeing fund	18,813	28,282	(27,950)	44	19,189
Robertson Trust fund	4,845	19,000	(18,350)	(1,438)	4,057
Screwfix fund	-	5,000	-	-	5,000
Souter Charitable Trust fund	2,845	2,000	(3,284)	(120)	1,441
Stafford Trust fund	-	5,000	(5,000)	-	-
Universtiy of Edinburgh fund	-	5,000	-	-	5,000
Voluntary Sector Gateway fund	8,582	-	(8,979)	397	-
Walter Scott fund	9,478	10,000	(14,486)	-	4,992
West Lothian Council Fund	5,432	-	(4,484)	(224)	724
	124,773	**203,027**	**(240,766)**	**(5,059)**	**81,975**
Unrestricted Funds					
General	34,861	39,255	(29,911)	(13,977)	30,228
Fixed Assets	141,072	-	(15,576)	8,585	134,081
Building	27,750	-	(3,900)	10,451	34,301
	203,683	**39,255**	**(49,387)**	**5,059**	**198,610**
Total Funds	**328,456**	**242,282**	**(290,153)**	**-**	**280,585**

Description of transfers

Transfers relate to capitalisation of fixed assets and property improvements and loan repayments on loans for the purchase of the building. Some transfers have also been made to correct historical issues with fund balances.

12. Movement in Funds (cont'd)

	As at 01.09.2022 £	Incoming Resources £	Outgoing Resources £	Transfers Gains/Losses £	As at 31.08.2023 £
Restricted Funds					
Arnold Clark fund	1,000	-	(1,000)	-	-
Baillie Gifford fund	2,399	-	(2,399)	-	-
Bank of Scotland Foundation fund	11,152	-	(11,714)	562	-
Bereavement support fund	155	-	(125)	-	30
Bridge Building fund	(774)	138,571	(387)	(137,410)	-
Bridge Support fund	7,082	10,454	(7,780)	-	9,756
Comic Relief Fund	9,000	-	(8,845)	-	155
Corra Foundation fund	8,000	14,050	(12,988)	-	9,062
Edward Gostling Foundation fund	-	5,000	(4,997)	-	3
Fauldhouse Community Development Trust fund	1,700	1,000	(1,496)	-	1,204
The Hugh Fraser Foundation fund	3,000	-	(3,000)	-	-
Impact Funding Project (Formerly Voluntary Action fund)	1,798	11,847	(11,518)	(508)	1,619
Investing in Communities Fund	(4,222)	35,190	(33,033)	(4,529)	(6,594)
Lady Marion Gibson Trust	1,194	-	(1,186)	-	8
M&G plc Commununity Fund	2,100	4,000	(2,100)	-	4,000
Maple Trust	2,617	-	(2,121)	-	496
Mary Brown Memorial Trust fund	-	4,368	-	-	4,368
Nancie Massey CT Fund	2,000	-	(2,000)	-	-
National Lottery Community fund	5,521	47,204	(40,634)	(3,156)	8,935
National Lottery Cost of Living fund	-	56,486	(14,750)	-	41,736
NHS West Lothian Wellbeing fund	-	36,148	(17,335)	-	18,813
Peoples Postcode Lottery fund	-	-	-	-	-
Robertson Trust fund	8,699	19,000	(16,104)	(6,750)	4,845
Souter Charitable Trust fund	1,301	3,000	(1,456)	-	2,845
Voluntary Sector Gateway fund	5,683	16,378	(13,479)	-	8,582
Walter Scott	9,823	10,000	(10,158)	(187)	9,478
West Lothian Council Fund	22,364	16,880	(29,844)	(3,968)	5,432
	101,592	**429,576**	**(250,449)**	**(155,946)**	**124,773**
Unrestricted Funds					
General	37,921	26,637	(20,328)	(9,369)	34,861
Fixed Assets	-	-	(14,643)	155,715	141,072
Building	22,050	-	(3,900)	9,600	27,750
	59,971	**26,637**	**(38,871)**	**155,946**	**203,683**
Total Funds	**161,563**	**456,213**	**(289,320)**	-	**328,456**

12. Movement in Funds (cont'd)

Fund Purposes:

Restricted Funds:

The *Anton Jurgens Charitable Trust* fund supported our affordable counselling provision.

The *Arnold Clark fund* supported our Counselling Service to improve the emotional wellbeing of clients.

The *Baillie Gifford fund* supports our Financial Wellbeing service.

The *Bank of Scotland Foundation fund* supported our Financial Wellbeing service.

The *Bereavement support fund* supported the development of our Bereavement support courses.

The *Bridge Building fund* will support the purchase of our Wellbeing Hub.

The *Bridge Support fund* supported clients who needed some extra practical assistance.

The *Comic Relief fund* supports our Counselling Service to improve the emotional wellbeing of clients.

The *Conundrum Charitable Trust fund* supported cooking sessions within out Financial Wellbeing Service.

The *Corra Foundation fund* supported our Financial Wellbeing service and our Counselling service.

The *David and Averil Macdonal fund* supported the employment of a money adviser.

The *Edward Gosling Foundation fund* supports our Counselling service.

The *Fauldhouse Community Development Trust fund* supported us to work within the Fauldhouse and Breich Valley areas, offering Financial Wellbeing.

The *Hugh Fraser Foundation fund* supported our Counselling service.

The *Impact Funding Partners (Voluntary Action fund)* supported us to bring in more volunteers to our work.

The *Investing in Communities fund* supports our Rebuilding Hope project working with families to improve Financial Wellbeing.

The *Lady Marion Gibson Trust* supports the work of our Financial Wellbeing Service.

The *LNER fund* supports our emotional wellbeing work.

The *M&G Plc Community fund* supporting our Counselling Service to improve the emotional wellbeing of clients.

The Maple Trust supports the work of our Financial Wellbeing Service.

The Mary Brown Memorial Trust fund supports our Counselling service.

The *Nancie Massey CT fund* supports our Financial Wellbeing Service to improve the finanical Wellbeing of clients.

The National Lottery Community fund supports the work of our Stepping Stones to Wellbeing Service.

The National Lottery Cost of Living fund supports our Financial Wellbeing Service to improve the finanical Wellbeing of clients.

The NHS West Lothian Well being fund supports the Wellbeing service.

The *People's Postcode Lottery fund* supports all of the services in the Bridge to improve everyday wellbeing.

12. Movement in Funds (cont'd)

Fund Purposes:

Restricted Funds:

The *Robertson Trust fund* supports running costs in connection with the The Bridge Community Project.

The *Screwfix fund* supports the soundproofing of our ground floor at the Bridge Wellbeing Hub.

The *Souter Charitable Trust fund* supported our services.

The *Stafford Trust fund* supported our Counselling service.

The *University of Edinburgh fund* supports our emotional wellbeing work in West Lothian.

The *Voluntary Sector Gateway fund* supported us to provide counselling to the third sector.

The *Walter Scott fund* supports the work of our Counselling Service.

The *West Lothian Council fund* provides support towards our social enterprise developments.

Unrestricted Funds:

The General Fund encompasses all income and expenditure relating to the primary focus activities of the charity, other than those for which funding is restricted.

The Fixed asset fund represents the net book value of the charity's fixed assets, excluding buildings.

The Building Fund represents the net book value of the charity's property less loans.