



Office of the Scottish Charity Regulator

Trustees' Annual Report for the period							
Period start date				Period end date			
	Day	Month	Year		Day	Month	Year
From	1 April	2024		To	31	March	2025

Reference and administration details

Charity name	Support for Families
Other names charity is known by	S4F
Registered charity number	SC047770
Charity's principal address	c/o Stirling Boys Club
	36 St John Street
	Stirling
	Postcode FK8 IEA

Names of the charity trustees on date of approval of Trustees' Annual Report

Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Chairperson	David Black	
2	Treasurer	Catherine McColl	
3	Secretary	Jean Duncan	
4		Margaret Hutchison	
5		Anne McCormack	
6		Shona Cullen	
7			
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17			
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19			
20			

Reference and administration details

Names of all other charity trustees during the period, if any, (for example, those who resigned part way through the financial period)

Name	Dates acted if not for whole year

Structure, governance and management

Type of governing document

Established as a charity in 1999 (SC034768). Then re-registered as a Scottish Charitable Incorporated Organisation (SCIO) governed by its constitution on 22 September 2017, all assets and liabilities transferred to the new SCIO charity.

Trustees meet no less than 6 times per year every 2/3 months.

Structure – Members, Ordinary and Junior.

Charity Trustees and Co-Opted charity Trustees are responsible for the strategic direction, governance and management of the charity.

The day-to-day running of the charity is delegated to Chief Officer who reports to the management committee.

Trustee recruitment and appointment

In accordance with the Charity's constitution Elected Charity Trustees must be nominated in writing by at least two Members. Such nominations must contain confirmation from the nominee that they are willing to act as an Elected Charity Trustee.

The Board may appoint office bearers for such term and upon such terms and conditions as they think fit. Any officer bearer may be removed by the Board at any time

The Principle Officer (CEO) may serve on the board as a Co-opted Trustee under clause 33.2

Objectives and activities

Charitable purposes

The advancement of health and education, the provision of recreational activities with the object of improving conditions of life for people impacted by someone else's substance misuse within Stirling and the surrounding local authority areas.

Summary of the main activities in relation to these objects

S4F exists to support families facing adversity, particularly those affected by a loved one's substance misuse. We focus on improving mental health, wellbeing, and resilience through offering a mix of counselling services, activity programmes, peer support groups, children's services and school holiday initiatives, development opportunities, crisis support, and tailored interventions.

Achievements and performance

Summary of the main achievements of the charity during the financial period

Snapshot 2024/25

S4F directly supported 400 children, young people, adults, and kinship carers this year. Through year-round activities, holiday programmes, hampers, gifts, counselling, peer support, and community events, we helped families facing poverty, trauma, and substance misuse to feel included, supported, and more resilient.

S4F continues to support diverse individuals, families, and communities facing adversity. This includes children and young people aged 5+ affected by parental substance misuse, many cared for by a single parent or placed in Kinship Care due to neglect or abuse. We also support girls and young women aged 12–24 disproportionately impacted by Adverse Childhood Experiences, requiring targeted interventions to cope with trauma and progress to positive destinations. Adults and kinship carers struggling to keep families together during crises also receive support. These groups face poverty, food, energy and housing insecurity, debt, complex trauma, child neglect/abuse, domestic violence, offending behaviour and other challenges that undermine health, wellbeing, and resilience.

Key Services in 2024/25

We delivered year-round activities for children aged 5–15 impacted by parental substance misuse, including weekly sessions offering positive play, themed learning, and 1-to-1 crisis support. Our Easter (2 weeks) and Summer (6 weeks) holiday programmes provided twice-weekly sessions (5 hours each) with art therapy, outdoor play, science experiments, cooking, and so much more. To address food insecurity, every child received healthy meals and snacks, with surplus food taken home. Hampers with essentials and activity packs further supported families. We distributed hampers to disadvantaged families during summer and to 60 families in December, containing food staples, toiletries, vouchers, and activity packs. Christmas gifts reached 75 vulnerable families through the Cash for Kids Mission Christmas Appeal and Stirling Observer Give a Gift Appeal, helping children feel included and supported. Our Christmas party welcomed more than 100 individuals.

Our bespoke peer-to-peer and counselling programme for at-risk girls and young women aged 12–24 supported nearly 100 participants, helping them cope with trauma, build confidence, develop life skills, and strengthen social networks. A fortnightly activity group for teenage girls offered workshops in photography, crystals, art therapy, quiz nights, and walk-and-talk sessions to reduce anxiety, loneliness, and self-doubt.

We continued to provide support services and peer groups for adults and kinship carers, including face-to-face sessions, advice, parenting support, and workshops on recognising and responding to issues such as bullying, assault, and suicide ideation. While last year we logged 1,589 telephone support sessions, changes to our phone system prevented accurate recording this year. We also ran outings and events to help families build social networks and reduce isolation.

Overall, S4F directly supported 400 people during the year. Alongside key community partners, we remain committed to coordinated, community-wide support that improves the lives of local children, adults, and families affected by adversity, including substance misuse.

Financial review

Brief statement of the charity's policy on reserves	The Trustees aim to achieve and maintain three months running costs (£28,647) as an appropriate level of reserves to cover the timing differences between receipts and payments and for any unexpected items of expenditure.
Details of any deficit	As predicted in 2023/24 all deficits has now balanced out.
Donated facilities and services (if any)	The charity relies heavily upon volunteers to support and assist with the smooth running of its services. The Trustees have calculated at least 1,886 hours of dedicated voluntary services was received during the financial year and take this opportunity to thank all volunteers who give freely of their time to ensure the charity is able to deliver and expand upon its services

Other optional information

S4F exists to support families facing adversity, particularly those affected by a loved one's substance misuse. The people, families, and communities that we support continue to be hit hard by the on-going costs of living crisis. During the year, service users faced increased poverty, food insecurity, isolation, and personal/family challenges that affected their overall health and wellbeing. Many found it almost impossible to provide for their family's daily needs, and families faced constant discrimination and exclusion from the community. Although poverty, inequality and deprivation are deeply entrenched in the communities we support, we continue to strive to provide a safe space in which these vulnerable individuals and families can access the services they need to breathe, build improved knowledge, skills, coping strategies, self-confidence, and social/support networks, and be supported to make positive changes to their lives that will improve their long-term health, wellbeing, and quality of life.

Treasurers Statement

During the financial year 2024/25 we secured funding totalling £187,765 (2023: £87,095) from a number of trusts, foundations, and individuals to whom we are extremely grateful.

In addition to funding, the charity received £8,703 goods that enabled us to support many children and vulnerable families by providing vital supplies to help individuals and families during the current cost of living crisis. Throughout the year much consideration was given to hygiene poverty and the distribution of items such as shampoo, toilet rolls, detergents, toothpaste, toothbrushes, in an effort to help people who face the impossible decision of whether to eat, heat their home, or keep clean.

Volunteers continue to contribute to the smooth running of the charity and its services. The trustees have calculated that at least 1,886hrs of dedicated voluntary services were received during the financial year.

The Trustees would like to take this opportunity to once again thank all our funders, volunteers, and supporters for their generous support of our work. Every bit of support truly makes a big difference to our small organisation and the vulnerable people that we support.

The total expenditure for the financial year 1 April 2024 to 31 March 2025 was £139,380 with the highest expenditure resulting from additional staff salaries and associated costs totalling £116,564 (2024: £100,683). All other costs were similar to previous years and require no further explanation.

Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)		
Position (e.g. Chair)	Chairperson	Treasurer
Date	11/12/2025	11/12/2025



Office of the Scottish Charity Regulator

Independent examiner's report on the accounts

Report to the trustees/members of **Support for Families (SC047770)**

Registered charity number **SC047770**

On the accounts of the charity for the period

Period start date
Day Month Year

1 April 2024

to

Period end date
Day Month Year

31 March 2025

Set out on pages

7 to 12

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) 2005 Act and the Charities Accounts (Scotland) Regulations 2006. The charity trustees consider that the audit requirement of Regulation 10(1) (d) of the Accounts Regulations does not apply. It is my responsibility to examine the accounts as required under section 44(1) (c) of the Act and to state whether particular matters have come to my attention.

Basis of independent examiner's statement

My examination is carried out in accordance with Regulation 11 of the Charities Accounts (Scotland) Regulations 2006. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeks explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and, consequently, I do not express an audit opinion on the 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, and
to prepare accounts which accord with the accounting records and comply with Regulation 9 of the 2006 Accounts Regulations

have not been met, or

2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed:

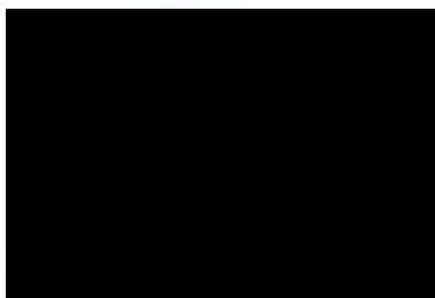
Name:

Date:

11 December 2025

Relevant professional qualification(s) or body (if any):

Address:



Receipts and payments accounts

For the period from	Period start date			to	Period end date		
	Day	Month	Year		Day	Month	Year
	01	April	2024		31	March	2025

Section A Statement of receipts and payments

	Unrestricted funds £	Restricted funds £	Expendable endowment funds £	Permanent endowment funds £	Total March 2025 £	Total March 2024 £
A1 Receipts						
Donations	4,610				4,610	293
Legacies					-	-
Grants	76,484	99,340			175,824	83,261
Receipts from fundraising activities					-	-
Gross trading receipts					-	-
Income from investments other than land and buildings					-	-
Rents from land & buildings					-	-
Gross receipts from other charitable activities	7,331				7,331	3,541
					-	-
A1 Sub total	88,425	99,340	-	-	187,765	87,095
A2 Receipts from asset & investment sales						
Proceeds from sale of fixed assets					-	-
Proceeds from sale of investments					-	-
A2 Sub total	-	-	-	-	-	-
Total receipts	88,425	99,340	-	-	187,765	87,095
A3 Payments						
Expenses for fundraising activities					-	
Gross trading payments					-	
Investment management costs					-	
Payments relating directly to charitable activities	139,380	-			139,380	127,630
Grants and donations					-	
Governance costs:					-	
Independent examination Costs	-				-	-
Preparation of annual accounts					-	
Legal costs					-	
Other					-	
A3 Sub total	139,380	-	-	-	139,380	127,630
A4 Payments relating to asset and investment movements						
Purchases of fixed assets					-	
Purchase of investments					-	
A4 Sub total	-	-	-	-	-	-
Total payments	139,380	-	-	-	139,380	127,630
Net receipts / (payments)	(50,955)	99,340	-	-	48,385	(40,535)
A5 Transfers to / (from) funds					-	
Surplus / (deficit) for year	(50,955)	99,340	-	-	48,385	(40,535)

Section B Statement of balances

Categories	Details	Unrestricted funds £	Restricted funds £	Expendable endowment funds £	Permanent endowment funds £	Total March 2025 £	Total March 2024 £
B1 Cash funds	Cash and bank balances at start of year	14,131				14,131	54,686
	Surplus / (deficit) shown on receipts and payments account	22,311	26,574			48,385	(40,535)
	Cash and bank balances at end of year	36,442	26,574	-	-	62,516	14,131

	Details	Fund to which asset belongs	Market valuation £	Total March 2024 £
B2 Investments				
		Total	-	-

	Details	Fund to which asset belongs	Cost (if available) £	Total March 2025 £	Total March 2024 £
B3 Other assets					2,694
					4,955
		Total	-	-	7,549

	Details	Fund to which liability relates	Total March 2025 £	Total March 2024 £
B4 Liabilities	HMRC - March NI and Tax Costs	Restricted Funds		2,876
		Total	-	2,876

	Details	Fund to which liability relates	Total March 2025 £	Total March 2024 £
B5 Contingent liabilities				
		Total	-	-

Signed by one or two trustees
on behalf of all the trustees

Signature

Print Name

Date of approval

			11 December 2025
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Section C Notes to the Accounts

C1 Nature and purpose of funds

Unrestricted funds are those that may be used at the discretion of the Trustees in furtherance of the objects of the Charity. The Trustees maintain a single unrestricted fund for the day-to-day running of the Charity. Restricted funds are those that may only be used for specific purposes. Restrictions arise when specified by the donor or when funds are raised for specific purposes. During the year the Charity received a number of grants/donations for a range of services and activities from a number of Trusts and Foundations as recorded on Page 10, to cover the following areas of work - delivery of a range of children's activities, family-wide activities, delivery of food vouchers and essentials to families, vital family support, art and cookery sessions as well as core costs.

C2 Grants

[illegible]

C3a Trustee remuneration

If no remuneration was paid during the period to any charity trustee or person connected to a trustee cross this box (otherwise complete section 3b)	x
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C3b Trustee remuneration - details

Authority under which paid	£
	x

C4a Trustee expenses

If no expenses were paid to any charity trustee during the period then cross this box (otherwise complete section 4b)	x
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C4b Trustee expenses - details

	Number of trustees	E

C5 Transactions with trustees and connected persons

Nature of relationship	Nature of transaction	Transaction amount (£)	Balance outstanding at period end (£)

C6 Other information

No Trustee claimed travel during the financial year, which is similar to previous years

Additional analysis (1)

Analysis of receipts and payments

11 Dispositions

	Unrestricted funds	Restricted funds	Expendable endowment funds	Permanent endowment funds	Total March 2023	Total March 2024
	£	£	£	£	£	£
Member/Customer Donations	3,610				3,610	218
Private Donor (requester anonymity)	1,000				1,000	-
Donation to give as you live indirect line					-	73
Total	4,610	-	-	-	4,610	291

3 Grants

[illegible]

2 Gross receipts from other charitable activities

	Unrestricted funds	Restricted funds	Expendable employment funds	Permanent employment funds	Total March 2023	Total March 2024
	£	£	£	£	£	£
HMFP - Health in Mind	7,331	-	-	-	7,331	3,841
					-	-
					-	-
					-	-
					-	-
Total	7,331	-	-	-	7,331	3,841

1999

4 Payments relating directly to charitable activities

	Unrestricted funds	Restricted funds	Expendable endowment funds	Permanent endowment funds	Total March 2023	Total March 2024
	£	£	£	£	£	£
Salaries & Associated Costs	81,634	84,940	-	-	116,364	100,673
Utilities and Services	4,063	-	-	-	6,093	5,415
Activity Costs	3,123	14,088	-	-	16,733	-
Rent/Venue Hire Costs	-	-	-	-	-	300
Seasonal Staff Costs	-	-	-	-	-	520
Equipment	-	-	-	-	-	823
Traffic/Travel/Wear/Tread/Security Costs	-	-	-	-	-	1,647
Support and Supervision	-	-	-	-	-	-
Insurance	-	-	-	-	-	280
Volunteer travel/staff travel	-	-	-	-	-	636
Postage printing stationery	-	-	-	-	-	847
Supplies and Services	-	-	-	-	-	1,148
Cleaning materials	-	-	-	-	-	139
Management/Admin	-	-	-	-	-	12,806
Hospitality	-	-	-	-	-	96
Fees	-	-	-	-	-	2,679
	-	-	-	-	-	-
	-	-	-	-	-	-
	-	-	-	-	-	-
	-	-	-	-	-	-
	-	-	-	-	-	-
Total	88,840	79,538	-	-	129,380	127,041

Additional analysis (2)

5 Breakdown of unrestricted funds

	People's Postcode Trust £	Garfield Weston Foundation £	Virgin Bank - Units - Local Legends £	Other Trust funders recorded on Page 9 £	Total unrestricted funds March 2025 £	Total unrestricted funds March 2024 £
Receipts						
Donations		-	-	4,610	4,610	293
Legacies					-	
Grants	21,000	15,000	10,000	30,484	76,484	30,796
Receipts from fundraising activities					-	-
Gross trading receipts					-	-
Credit from Bank					-	-
Gross receipts from other charitable activities				7,331	7,331	3,541
Sub total	21,000	15,000	10,000	42,425	88,425	34,630
Receipts from asset & investment sales						
Proceeds from sale of fixed assets					-	
Proceeds from sale of investments					-	
Sub total	-	-	-	-	-	-
Total receipts	21,000	15,000	10,000	42,425	88,425	34,630
Payments						
Expenses for fundraising activities					-	
Gross trading payments					-	
Investment management costs					-	
Payments relating directly to charitable activities	15,000	10,000	-	41,114	66,114	45,609
Grants and donations					-	
Governance costs:					-	
Independent examination Costs					-	-
Preparation of annual accounts					-	
Legal costs					-	
Sub total	15,000	10,000	-	41,114	66,114	45,609
Payments relating to asset and investment movements						
Purchases of fixed assets					-	
Purchase of investments					-	
Sub total	-	-	-	-	-	-
Total payments	15,000	10,000	-	41,114	66,114	45,609
Net receipts / (payments)	6,000	5,000	10,000	1,311	22,311	(10,979)
Transfers to / (from) funds					-	
Surplus / (deficit) for year	6,000	5,000	10,000	1,311	22,311	(10,979)

Nature and purpose of funds

Unrestricted Funds are the free reserves of the Charity that can be freely for all charitable activities as determined by the Trustees. Funds received during the year were used to meet activity/group services and other project costs. We also used funding towards distributing an increased range of vital support incl., food hampers, meals, and activity packs, etc., to help vulnerable families cope with the increasing poverty and other challenges faced due to the worsening health crisis.

Additional analysis (3)

6 Breakdown of restricted funds

	RS MacDonald Charitable Trust	National Lottery Community Fund	Awards for All Scotland	Other Funders Recorded on Page 9	Total restricted funds March 2025	Total restricted funds March 2024
	£	£	£	£	£	£
Receipts						
Donations					-	
Legacies					-	
Grants	6,831	48,134	9,975	34,400	99,340	52,465
Receipts from fundraising activities					-	
Gross trading receipts					-	
Income transferred from Stirling Family Support Service to Support for Families Account						-
Rents from land & buildings					-	
Gross receipts from other charitable activities					-	
Sub total	6,831	48,134	9,975	34,400	99,340	52,465
Receipts from asset & investment sales						
Proceeds from sale of fixed assets					-	
Proceeds from sale of investments					-	
Sub total	-	-	-	-	-	-
Total receipts	6,831	48,134	9,975	34,400	99,340	52,465
Payments						
Expenses for fundraising activities					-	
Gross trading payments					-	
Investment management costs					-	
Payments relating directly to charitable activities	6,831	30,810	9,975	25,650	73,266	82,021
Grants and donations						
Governance costs:					-	
Audit / independent examination					-	
Preparation of annual accounts					-	
Legal costs					-	
					-	
					-	
Sub total	6,831	30,810	9,975	25,650	73,266	82,021
Payments relating to asset and investment movements						
Purchases of fixed assets					-	
Purchase of investments					-	
Sub total	-	-	-	-	-	-
Total payments	6,831	30,810	9,975	25,650	73,266	82,021
Net receipts / (payments)	-	17,324	-	8,750	26,074	(29,556)
Transfers to / (from) funds						
Surplus / (deficit) for year	-	17,324	-	8,750	26,074	(29,556)

Nature and purpose of funds

Restricted funds are those donated to the Charity to be used solely for the purpose applied for. Funds received during the year were to meet core costs including salaries, children/family-wide activities, outings, equipment, themed activity blocks incl., activity equipment, sessional worker costs as well as on-going core costs. A year end report is provided for all grant funders detailing service deliver and expenditure costs in line with the grant conditions.