Baby Loss Retreat

Scotland · Charity number SC048126

Details

Status	Active
Legal form	SCIO (Scottish Charitable Incorporated Organisation)
Registered	2018-02-09
Register	View on the OSCR register

Contact

Address	50 wellington Street room 140 Glasgow Glasgow G2 6HJ
Website	www.babylossretreat.org.uk

Activities

Activities: 'It carries out activities or services itself'

Purposes: '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: Baby Loss Retreat is a Scottish charity providing emotional support to people who have experienced the loss of a baby. This can be through miscarriage, neonatal death, stillbirth, IVF or medical termination.We offer 2 services to families affected by baby loss, counselling and respite. Our counselling service is delivered by professional specialist counsellors and is designed to improve the mental and emotional wellbeing of people dealing with grief and trauma following the loss of a baby. Parents receive an initial assessment session to discuss the process, their mental health, their baby and their needs and goals. This is followed by 6 counselling sessions. Counselling sessions focus on providing parents with a safe and non-judgemental environment to explore their grief. The second service we offer is respite. Families spend 2 days at a retreat to process their grief. Allowing them the time to remember their baby and space away from their busy lives to process their emotions.

Beneficiaries: 'Other defined groups'

Objectives: The organisations purposes are: 3.1 The advancement of health. 3.2 To relieve the emotional and psychological suffering, and promote the wellbeing, physical and mental health of parents, families and individuals who have suffered a bereavement following a stillbirth or neonatal death

Geography

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

Finances

Period end	Income	Expenditure	Assets	Employees
2025-12-31	£196,260	£213,468	-	3
2024-12-31	£222,300	£190,864	-	3
2023-12-31	£192,362	£165,031	-	3
2022-12-31	£130,663	£126,742	-	2
2021-12-31	£57,621	£43,871	-	1
2020-12-31	£47,787	£35,805	-	1

Accounts

CHARITY NO: SC048126

BABY LOSS RETREAT

REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2025

BABY LOSS RETREAT

REPORT AND FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

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REPORT AND FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

REFERENCE AND ADMINISTRATIVE INFORMATION

Trustees:	Charmagne Rodgers, Chair Laura Meldrum, Vice Chair Laura Costello, Secretary Stewart Cumming, Treasurer Demi Morrison (Resigned 13.03.2025) Jennifer Brown (Resigned 01.11.2025)
CEO:	Julie Morrison
Charity number:	SC048126
Principal Office:	50 Wellington Street Room 140 Glasgow G2 6HJ
Independent Examiners:	Wbg Services LLP 168 Bath Street Glasgow G2 4TP
Bank:	Royal Bank Of Scotland 80 Main Street Coatbridge ML5 3DZ

BABY LOSS RETREAT

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2025

The trustees are pleased to present their report together with the financial statements of the charity for the year ending 31 December 2025.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the accounts and comply with the charity's constitution, the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

The legal and administrative information on page 1 forms part of this report.

Structure, governance and management

Governing document:

The charity is a Scottish Charitable Incorporated Organisation (SCIO) governed by its constitution which was registered with the Office of the Scottish Charity Regulator on 9 February 2018.

Methods of appointment of trustees:

The Charity at every committee meeting nominates the trustees and ask for any objections to be given to the chair. CEO of the charity is not directly in the committee but has regular meetings and takes instruction and plan for the charity. No member of the committee is employed by the charity. This is all on a voluntary basis.

Organisational structure and decision making:

The board consists of 4 members who meet regularly determined by memorandums and articles. The board is responsible for the governance of the charity and works within the relevant law and contractual obligations. The board is also responsible for enabling and ratifying the strategic direction and policy of the charity and working in conjunction with the nominated CEO.

The CEO meets regularly with the board to discuss the work and monitor the charity's performance.

The CEO has a day-to-day plan for the provision of services and developing a strategy of finance and operational development. The CEO is also responsible for the employed staff and reports directly to the chair with any concerns.

Policies adopted for the induction of trustees, volunteers, counsellors and employees:

All trustees, volunteers and employees will:

- Receive a copy of the constitution
- Be subject to Disclosure Scotland Check
- Complete an application form
- Ask for references
- Any relevant qualifications needed
- Given appropriate training needed

Policies adopted for the induction of trustees, volunteers, counsellors and employees (continued):

- Declare any conflict of interest
- Assigned to Our HR app and given training needed

Risk Management

The Charity have assessed the significant risks to which we are exposed to particularly in the financial risk. We are satisfied that mitigations are in place over the year to ensure adequate funds are there to ensure the charity runs to its maximum. The biggest risk we see is to see financial collapse of the core funding. In 2020, during the lockdown, we showed a great example of continuing to source funding and budget the funds used.

Procedures are in place to ensure compliance with the health and safety of staff, trustees and volunteers in all aspects of provision. All risk assessments are implemented with the activities we endure and are reviewed on an annual basis and assessed by our HR company.

The Charity is fully insured against professional indemnity, public and employee liability. This covers all staff, volunteers and trustees.

Objectives and activities

The organisation's purposes are:

- The advancement of health.
- To relieve the emotional and psychological suffering, and promote the wellbeing, physical and mental health of parents, families and individuals who have suffered a bereavement following a baby loss at any stage' The organisation has power to do anything which is calculated.
- Provide counselling, trauma therapy, listening music therapy under the guidance from the parents, grandparents and family members on what support they require.
- Provide a two day retreat for parents and families to get away after counselling and reflect on their loss and talk about their grief and planning of further planning of babies.
- Being there for parents and families during their most traumatic time of life and to give support during perinatal care if having further babies.

Mission:

- To be able to provide the upmost care for any parent or family member affected by baby loss.
- For the parents to understand their own grief and how to manage their grief in different ways.

Vision:

- No parent suffers alone in the grief of baby loss and to ensure everyone has the opportunity to use the service if wanted.
- To provide a unique baby loss retreat where the charity have full control of the service we provide.

Objectives and activities (continued)

Values:

- Person Centered
- Compassionate
- Empathetic
- Listening
- Caring
- Respect
- Kind
- Approachable
- Dignity
- Inclusivity
- Understanding grief

Principles & Standards:

Our services are delivered with reference to

- Our Mission, Vision and values
- The principles and standards set
- The Law
- Agreement with Funders and donations
- OSCR (Office of Scottish Charities Regulation) registration
- Our policies and procedures set to deliver our services

Achievements and performance

2025 was again one of the busiest times for the charity, with referrals of parents and families of baby loss. The charity has expanded its network to other NHS bodies over Scotland to offer counselling online and offer two days away at one of our Retreats in Glenrothes or Dumfries. We have seen an increase in referrals from NHS Glasgow maternity units. We are nearing completion of our baby loss retreat app, which we hope to showcase in April 2026.

We have continued to work with other baby loss and grief charities to ensure continuity of service and ensure no parent is left in Isolation. The charity is a member of the Glasgow business club, BNI Glasgow, and the Royal College of Midwives. The charity was proud to have been awarded the BBC Radio Scotland make a difference award for the best community group. This was an honor to receive. In September 2024 the Charity announced the build of our very Own Retreat (Erins Retreat). This is an exciting time for the charity to build our own retreat for parents to use at a very tough time. We hope to have this built by 2029 through funding and fundraising.

In March 2024 we were delighted that the Robertson Trust agreed to fund the charity over 3 years with a total given of £45,000. This was restricted to part fund the CEO of the charity. It is a welcome fund so we can have the right people on board to deliver the upmost aftercare support and look at visions of the charity. The CEO has played a huge part in delivering the retreat we will be building and is communicating with different agencies in funding and help.

Achievements and performance (continued)

In September 2024, The National Lottery Community Fund committed to a further 3 years funding improving lives Grant of £138,429 for the charity towards for core costs and ensuring we provide the counselling service and retreats. This has also helped with an activities coordinator, which is a vital, important role for day-to-day running of charity.

2025 was an amazing year for the charity in respect of fundraising. From Kiltwalk, which was our highest turn out again, parents doing their own fundraisers for us and we also had our first Gala Ball which raised over £24,500. It was such a successful event, and we have already organised an Abba themed afternoon tea for 2026.

Our Staffing over 2025 included:

CEO: Julie Morrison

Bereavement Coordinator: Bryan Morrison

Admin Coordinator: Theresa Gordon

All staff and volunteers are supported formally and informally on a regular one-to-one and ad hoc basis by management.

Performance of the Charity is monitored regularly through the CEO and committee during meetings.

Our Counsellors have delivered our service to a high standard which is reflected on the feedback forms we give the parents once completed sessions. Majority of counselling was done face to face, and some were done online due to distance. We have a dedicated team who monitor all e-mails and referrals through website and social media pages to ensure every enquiry is responded with priority.

We have supported over 2,000 parents in providing 1 to 1 counselling, trauma therapy, and retreat. We also help after parents are discovering they are pregnant again, birthdays, due dates, and any general help they need when finding it difficult.

Some of the feedback:

“After having so many miscarriages I was at the point of not wanting to be here anymore. My last chance was Baby Loss Retreat, and you basically saved my life, and I use the trauma therapy tips every single day”

“Thank you so much for the counselling. Every day is still hard but with the coping mechanisms I’m in a better place”

“This couldn’t have come at better time to get away to the retreat for our girl’s 1st birthday. You are amazing”

“As a dad who thought he was coping, I seen the difference in my partner after her counselling sessions and had to come to you. Thanks for all the help”

“Can’t rate this charity highly enough in helping our family during the most horrific time ever”

Plans for future periods

We continue to provide the best care and service through our strategic plan, aims and objectives.

This is a very important year to finalise our business plan for our retreat and source funds for land.

To have our very own Baby Loss Retreat app up and running for April 2026.

Continue to seek and recruit new volunteers, support all our fundraisers, and recognise the amazing achievements doing this.

Continue to seek further funding as we expand the Counselling and retreats.

Financial review

The charity generated income of £196,260 (2024: £222,300) and incurred expenditure of £213,468 (2024: £190,864), resulting in a deficit of £17,208 (2024: surplus of £31,436).

At 31 December 2025, the charity held total funds of £63,477 (2024: £80,685), of which £22,314 (2024: £27,490) was tied up in designated funds, and £2,000 (2024: £23,248) was held in restricted funds, leaving general free reserves of £39,163 (2024: £29,947).

Reserves Policy

The trustees' policy is to maintain general free reserves equal to 3 months' worth of expenditure, this equates to £53,367 (2024: £47,716). The general free reserves at 31 December 2025 was £39,163 (2024: £29,947) and therefore falls short of target level. The trustees are looking to improve this position going forward.

Trustees' responsibilities in relation to the financial statements

The charity trustees are responsible for preparing a trustees' annual report and financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in Scotland requires the charity trustees to prepare financial statements for each year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, of the charity for that year. In preparing the financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the applicable Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

Trustees' responsibilities in relation to the financial statements (continued)

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities and Trustee Investment (Scotland) Act 2005, the Charity Accounts (Scotland) Regulations 2006, and the provisions of the constitution. They are also responsible for safeguarding the assets of the charity and taking reasonable steps for the prevention and detection of fraud and other irregularities.

The trustees are responsible for the maintenance and integrity of the charity and financial information included on the charity's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Approved by the trustees and signed on their behalf by:

Signed by:
Charmagne Rodgers
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Name: Charmagne Rodgers, Chair

Date: 27 April 2026

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF BABY LOSS RETREAT FOR THE YEAR ENDED 31 DECEMBER 2025

I report on the accounts of the charity for the year ended 31 December 2025 which are set out on pages 9 to 19.

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.

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

Basis of 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 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 respects 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 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:

Wbg (Services) LLP

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Rory McCall BAcc CA
Wbg Services LLP
168 Bath Street
Glasgow
G2 4TP

Date: 27 April 2026

BABY LOSS RETREAT

STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDING 31 DECEMBER 2025
(Including an Income and Expenditure account)

	Note	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total Funds 2025 £	*Unrestricted Funds 2024 £*	*Restricted Funds 2024 £*	*Total Funds 2024 £*
Income and endowments from:							
Donations and legacies	**4**	63,877	85,227	**149,104**	*67,758*	*101,630*	***169,388***
Other trading activities	**5**	46,872	-	**46,872**	*52,762*	*150*	***52,912***
Investments	**6**	284	-	**284**	*-*	*-*	***-***
Total Income		111,033	85,227	**196,260**	*120,520*	*101,780*	***222,300***
Expenditure on:							
Raising funds	**7**	23,624	-	**23,624**	*24,835*	*277*	***25,112***
Charitable activities	**8**	83,369	106,475	**189,844**	*64,492*	*101,260*	***165,752***
Total Expenditure		106,993	106,475	**213,468**	*89,327*	*101,537*	***190,864***
Net income/(expenditure)		4,040	(21,248)	**(17,208)**	*31,193*	*243*	***31,436***
Transfers between funds		-	-	**-**	*-*	*-*	***-***
Net movement in funds		4,040	(21,248)	**(17,208)**	*31,193*	*243*	***31,436***
Funds reconciliation							
Total Funds brought forward	**16**	57,437	23,248	**80,685**	*26,244*	*23,005*	***49,249***
Total Funds carried forward	**16**	61,477	2,000	**63,477**	*57,437*	*23,248*	***80,685***

The Statement of Financial Activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing activities.

BABY LOSS RETREAT

BALANCE SHEET AS AT 31 DECEMBER 2025

	Note	Total Funds 2025 £	Total Funds 2024 £
Fixed assets:			
Intangible fixed assets	**12**	5,444	-
Tangible fixed assets	**13**	1,480	1.327
		6,924	1,327
Current assets:			
Debtors	**14**	213	18,264
Cash at bank and in hand		61,925	67,143
Total Current Assets		62,138	85,407
***Liabilities*:**			
Creditors falling due within one year	**15**	(5,585)	(6,049)
Net Current Assets		56,553	79,358
Net Assets		63,477	80,685
The funds of the charity:			
Unrestricted funds	**16**	61,477	57,437
Restricted income funds	**16**	2,000	23,248
Total charity funds		63,477	80,685

Approved by the trustees and signed on their behalf by:

Signed by:

Charmagne Rodgers

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Name: Charmagne Rodgers, Chair

Date: 27 April 2026

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2025

1. Accounting Policies

(a) **Basis of preparation and assessment of going concern**
The accounts (financial statements) have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts.

The financial statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102), the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006.

The charity constitutes a public benefit entity as defined by FRS 102.

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

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

(b) **Funds structure**
Unrestricted income funds comprise those funds which the trustees are free to use for any purpose in furtherance of the charitable objects.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by the donor or trust deed, or through the terms of an appeal.

Further details of each fund are disclosed in note 16.

(c) **Income recognition**
Income is recognised once the charity has entitlement to the income, it is probable that the income will be received and the amount of income receivable can be measured reliably.

Donations are recognised when the charity has been notified in writing of both the amount and settlement date. In the event that a donation is subject to conditions that require a level of performance before the charity is entitled to the funds, the income is deferred and not recognised until either those conditions are fully met, or the fulfilment of those conditions is wholly within the control of the charity and it is probable that those conditions will be fulfilled in the reporting year.

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the bank.

Income from government and other grants, whether 'capital' or 'revenue' grants, is recognised when the charity has entitlement to the funds, any performance conditions attached to the grants have been met, it is probable that the income will be received and the amount can be measured reliably and is not deferred.

1. Accounting Policies (continued)

(d) **Expenditure recognition**
Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that settlement will be required and the amount of the obligation can be measured reliably.

All expenditure is accounted for on an accruals basis. All expenses including support costs and governance costs are allocated or apportioned to the applicable expenditure headings. For more information on this attribution refer to note (f) below.

- Expenditure on charitable activities includes governance costs and other activities undertaken to further the purposes of the charity and their associated support costs;

Irrecoverable VAT is charged as a cost against the activity for which the expenditure is incurred.

(e) **Allocation of governance costs**
Governance costs comprise all costs involving the public accountability of the charity and its compliance with regulation and good practice. These costs include costs related to statutory independent examination fees.

The allocation governance costs are analysed in note 9.

(f) **Intangible fixed assets and amortisation**
Intangible assets comprise the charity's trademark. Amortisation is charged as follows:

	Basis
Trademark	10% straight line

(g) **Tangible fixed assets and depreciation**
All assets costing more than £500 are capitalised and valued at historical cost. Depreciation is charged as follows:

	Basis
Fixtures and fittings	20% straight line

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

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

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

1. Accounting Policies (continued)

(k) **Employee Benefits**
The costs of short-term employee benefits are recognised as a liability and an expense, unless those costs are required to be recognised as part of the cost of stock or fixed assets.

The cost of any unused holiday entitlement is recognised in the year in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

(l) **Pensions**
Employees of the charity are entitled to join a defined contribution 'money purchase' scheme operated by Nest. The charity contribution is restricted to the contributions disclosed in note 11.

(m) **Financial instruments**
The charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value with the exception of bank loans which are subsequently measured at amortised cost using the effective interest method.

(n) **Judgements and key sources of estimation uncertainty**
In the application of the charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the year in which the estimate is revised, if the revision affects only that year, or in the year of the revision and future years if the revision affects both current and future years.

The trustees are satisfied that the accounting policies are appropriate and applied consistently. Key sources of estimation have been applied as follows;

Estimate	Basis of estimation
Depreciation of tangible fixed assets	Tangible fixed assets are depreciated over the useful life of the asset. The useful lives of fixed assets are based on the knowledge of the trustees, with reference to assets expected life cycle.
Amortisation of intangible fixed assets	Intangible fixed assets are amortised over the useful life of the asset. The useful lives of fixed assets are based on the knowledge of the trustees, with reference to assets expected life cycle.

2. Legal status of the charity

The charity is a registered Scottish Charitable Incorporated Organisation.

3. Related party transactions and trustees' expenses and remuneration

The trustees all give freely their time and expertise without any form of remuneration or other benefit in cash or kind (2024: £nil).

There were no trustee expenses paid or waived during the year (2024: £nil).

4. Income from donations and legacies

	2025	2024
	£	£
Donations	49,970	62,878
Grants	99,134	106,510
	149,104	169,388

5. Income from other trading activities

	2025	2024
	£	£
Ladies lunch	-	37,665
Fundraising	12,983	15,090
Training income	-	157
Gala ball	33,139	-
Room hire	750	-
	46,872	52,912

6. Income from investments

	2025	2024
	£	£
Bank interest	284	-
	284	-

7. Analysis of expenditure on raising funds

	2025	2024
	£	£
Fundraising and event costs	23,624	25,112
	23,624	25,112

8. Analysis of expenditure on charitable activities

	2025	2024
	£	£
Counselling and retreat costs	43,389	33,835
Rent	11,243	8,790
Repairs and maintenance	-	217
Postage and stationery	117	333
Telephone and internet	1,472	1,012
Office furniture	2,875	1,674
Advertising	1,584	8,695
Staff training	1,981	1,567
Motor and travel costs	4,821	5,922
Governance costs (note 9)	2,634	3,000
Support costs (note 9)	119,728	100,707
	189,844	165,752

9. Analysis of governance and support costs

	Support costs £	Governance costs £	Total 2025 £
Charitable activities	119,728	2,634	122,362

	Support costs £	Governance costs £	Total 2024 £
Charitable activities	100,707	3,000	103,707

Analysis of support costs:

	2025 £	2024 £	Basis of apportionment
Staff costs	97,298	81,367	*Time spent*
Accountancy fees	309	1,159	*Usage*
Rent	3,748	2,929	*Usage*
Membership fees	2,192	2,082	*Usage*
Meeting expenses	2,942	2,390	*Usage*
Catering	117	79	*Usage*
Insurance	1,995	2,492	*Usage*
Motor expenses	1,120	130	*Usage*
Postage and stationery	40	111	*Usage*
Subscriptions	6,344	1,904	*Usage*
Telephone and internet	491	337	*Usage*
Office equipment	958	558	*Usage*
Bank charges	625	325	*Usage*
Legal and professional fees	840	4,544	*Usage*
Repairs and maintenance	-	73	*Usage*
Depreciation	372	227	*Usage*
Amortisation	337	-	*Usage*
	119,728	100,707	

The breakdown of governance costs is shown in the table below:

Governance costs:

	2025 £	2024 £
Independent examiner's remuneration	2,634	3,000
	2,634	3,000

Governance costs are allocated to costs of charitable activities.

10. Net income/(expenditure) for the year

This is stated after charging:	2025 £	2024 £
Depreciation	372	227
Amortisation	337	-
Independent examiner's remuneration	2,634	3,000

11. Analysis of staff costs and remuneration of key management personnel

	2025 £	2024 £
Salaries and wages	93,302	75,296
Social security costs	1,978	5,554
Other pension costs	2,018	517
Total staff costs	97,298	81,367
Key management personnel remuneration	53,218	13,252

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

The charity made £2,018 of contributions to employees' personal pension schemes (2024: £517). For more information about the pension contributions refer to note 1(l).

	2025 No.	2024 No.
The average weekly number of persons, by headcount, employed by the charity during the year was:	3	2

12. Intangible Fixed Assets

	Trademark £	Total £
Cost		
As at 1 January 2025	-	-
Additions	5,781	5,781
Disposals	-	-
As at 31 December 2025	5,781	5,781
Amortisation		
As at 1 January 2025	-	-
Charge for year	337	337
On disposals	-	-
As at 31 December 2025	337	337
Net book value		
As at 31 December 2025	5,444	5,444
As at 31 December 2024	-	-

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2025

13. Tangible Fixed Assets

	Fixtures and Fittings £	Total £
Cost		
As at 1 January 2025	1,554	1,554
Additions	525	525
Disposals	-	-
As at 31 December 2025	2,079	2,079
Depreciation		
As at 1 January 2025	227	227
Charge for year	372	372
On disposals	-	-
As at 31 December 2025	599	599
Net book value		
As at 31 December 2025	1,480	1,480
As at 31 December 2024	1,327	1,327

14. Debtors

	2025 £	2024 £
Accrued income	-	15,000
Prepayments	213	3,264
	213	18,264

15. Creditors: amounts falling due within one year

	2025 £	2024 £
Trade creditors	-	42
Other taxation and social security	2,617	2,585
Pension creditor	334	422
Accruals	2,634	3,000
	5,585	6,049

16. Analysis of charitable funds

2024 Analysis of Fund movements	Fund b/fwd £	Income £	Expenditure £	Transfers £	Fund c/fwd £
Unrestricted funds					
Erin's Retreat	-	37,665	(10,175)	-	27,490
Total designated funds	-	37,665	(10,175)	-	27,490
General funds	26,244	82,855	(79,152)	-	29,947
Total unrestricted funds	26,244	120,520	(89,327)	-	57,437
Restricted funds					
Asda	-	1,200	(1,200)	-	-
Bank of Scotland	18,571	24,982	(21,840)	-	21,713
Comfort Bags	-	150	-	-	150
National Lottery	4,434	42,823	(45,872)	-	1,385
Scottish Government	-	15,000	(15,000)	-	-
Tesco Groundwork	-	1,125	(1,125)	-	-
The Robertson Trust	-	16,500	(16,500)	-	-
Total restricted funds	23,005	101,780	(101,537)	-	23,248
TOTAL FUNDS	49,249	222,300	(190,864)	-	80,685

2025 Analysis of Fund movements	Fund b/fwd £	Income £	Expenditure £	Transfers £	Fund c/fwd £
Unrestricted funds					
Erin's Retreat	27,490	1,784	(6,960)	-	22,314
Total designated funds	27,490	1,784	(6,960)	-	22,314
General funds	29,947	109,249	(100,033)	-	39,163
Total unrestricted funds	57,437	111,033	(106,993)	-	61,477
Restricted funds					
Bank of Scotland	21,713	-	(21,713)	-	-
Comfort Bags	150	-	(150)	-	-
Commonweal Fund	-	2,900	(2,900)	-	-
National Lottery	1,385	43,952	(45,337)	-	-
Scottish Government	-	15,000	(15,000)	-	-
Stafford Trust	-	3,000	(3,000)	-	-
Tesco Groundwork	-	375	(375)	-	-
The Robertson Trust	-	15,000	(15,000)	-	-
Turcan Connell Trust	-	5,000	(3,000)	-	2,000
Total restricted funds	23,248	85,227	(106,475)	-	2,000
TOTAL FUNDS	80,685	196,260	(213,468)	-	63,477

a) The unrestricted funds are available to be spent for any of the purposes of the charity.

The trustees have created the following designated funds:

Erin's Retreat – For the purchase of land to secure the building of Erin's Retreat.

16. Analysis of charitable funds (continued)

b) Restricted funds are held for the following purposes:

Asda – Funding towards counselling services.

Bank of Scotland – Funding towards salary costs for bereavement coordinator.

Comfort Bags – Funding towards comfort bags on retreat to give parents.

Commonweal Fund – Funding towards counselling services.

National Lottery – Funding towards counselling, trauma therapy, retreat costs, office rent, and part time staff member.

Scottish Government – Funding towards counselling and retreat costs.

Stafford Trust – Funding towards counselling services.

Tesco Groundwork – Funding towards counselling for siblings of baby loss.

The Robertson Trust – Funding towards salary of CEO.

Turcan Connell Trust – Funding towards counselling services.

17. Net assets over funds

2024	**Unrestricted Funds £**	**Restricted Funds £**	**Total 2024 £**
Tangible Fixed Assets	1,327	-	1,327
Debtors	18,264	-	18,264
Bank	43,895	23,248	67,143
Creditors	(6,049)	-	(6,049)
	57,437	23,248	80,685

2025	**Unrestricted Funds £**	**Restricted Funds £**	**Total 2025 £**
Tangible Fixed Assets	1,480	-	1,480
Intangible Fixed Assets	5,444	-	5,444
Debtors	213	-	213
Bank	59,925	2,000	61,925
Creditors	(5,585)	-	(5,585)
	61,477	2,000	63,477

Accounts

Charity number: SC048126

BABY LOSS RETREAT

(A Scottish Charitable Incorporated Organisation)

UNAUDITED

ANNUAL REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2024

BABY LOSS RETREAT

(A Scottish Charitable Incorporated Organisation)

CONTENTS

BABY LOSS RETREAT

(A Scottish Charitable Incorporated Organisation)

REFERENCE AND ADMINISTRATIVE DETAILS OF THE CHARITY, ITS TRUSTEES AND ADVISERS FOR THE YEAR ENDED 31 DECEMBER 2024

Trustees	[redacted]
Charity registered number	SC048126
Registered office	Baltic Chambers 50 Wellington Street Room 140 Glasgow G2 6HJ
Accountants	Armstrong Watson LLP Chartered Accountants 1st Floor 24 Blythswood Square Glasgow G2 4BG
Bankers	Royal Bank of Scotland 80 Main Street Coatbridge ML5 3DZ

BABY LOSS RETREAT

(A Scottish Charitable Incorporated Organisation)

TRUSTEES' REPORT
FOR THE YEAR ENDED 31 DECEMBER 2024

The Trustees present their annual report together with the financial statements of the Baby Loss Retreat for the year 1 January 2024 to 31 December 2024.

The Annual report serves the purposes of both a Trustees' report and a directors' report under company law. The Trustees confirm that the Annual report and financial statements of the charitable company comply with the current statutory requirements, the requirements of the charitable company's governing document and the provisions of the Statement of Recommended Practice (SORP) applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) (effective 1 January 2019).

Objectives and activities

a. Policies and objectives

The organisation’s purposes are:
- The advancement of health;
- To relieve the emotional and psychological suffering, and promote the wellbeing, physical and mental health of parents, families and individuals who have suffered a bereavement following a baby loss at any stage’ The organisation has power to do anything which is calculated.
- Provide counselling, trauma therapy, listening music therapy under the guidance from the parents, grandparents and family members on what support they require.
- Provide a 2 day retreat for parents and families to get away after counselling so they can reflect on their loss, talk about their grief and discuss further planning of babies.
- Being there for parents and families during their most traumatic time of life and to give support during perinatal care if having further babies.

The organisation's objectives are:
- To deliver the upmost care and compassion after the loss of a baby at any stage.
- To support parents and family members through the process of grief and give them an understanding of how to deal with this difficult time.
- To ensure that the parents are communicating about their grief and talking as a couple about their difficulties.
- Ensuring that families are involved through this grief journey and helping the parents make their own decisions.
- Deliver support over the years during Birthdays, due dates, mothers and fathers day plus christmas which can be difficult times
- Influence businesses of parents that have had a loss to listen on their grief and consider the right steps of any pregnancy loss.

The organisation's mission is:
- To be able to provide the upmost care for any parent or family member affected by baby loss.
- For the parents to understand their own grief and how to manage their grief in different ways.

The organisation's vision is:
- No parent suffers alone in the grief of baby loss and to ensure everyone has the opportunity to use the service if wanted.
- To provide a unique baby loss retreat where the charity has full control over the service we provide.

Achievements and performance

a. Main achievements of the charity

2024 has seen the busiest time the charity has had with referrals of parents and families of baby loss. The charity has expanded its network to other NHS bodies over Scotland to offer the counselling online and offer 2 days away at one of our Retreats in Glenrothes or Dumfries.

We have continued to work with other baby loss and grief charities to ensure continuity of service and ensure no parent is left in Isolation. The charity are members of the Glasgow Chamber of Commerce, BNI Glasgow, Royal College of Midwives and have regular meetings with Kings College, London on improvement of care in maternity units. The charity were proud to have been awarded the mental health and wellbeing award in 2024 at the Peoples Choice awards which was an honour to receive. The charity is proud to have started its own baby loss In the workplace training which has been CPD certified. This was rolled out to businesses who have seen great information on how to deal with an employee during baby loss. In September the charity also announced the build of our very own retreat (Erin's Retreat) which is an exciting time for the charity to build our very own retreat for parents to use at a very tough time.

In October 2024 the charity was delighted that the Bank of Scotland Foundation gave 2nd year funding of £24,982 towards the costs of a Bereavement Coordinator. This has been a valued piece of funding to enhance the charity's name and to further roll out the training of baby loss in the workplace.

In March 2024 we were delighted that the Robertson Trust agreed to fund the charity over 3 years with a total given of £45,000. This was restricted to part fund the salary of the CEO of the charity. It is a welcome fund so we can have the right people on board to deliver the upmost aftercare support and look at the vision of the charity. The CEO has played a huge part in delivering the retreat we will be building and is communicating with different agencies in funding and help.

In September 2024 The National Lottery community fund committed to a further 3 years of funding with the improving lives grant of £138,429 for the charity towards our core costs and ensuring we provide the counselling service and retreats. This has also helped with an activities coordinator, which is a vitally important role for the day to day running of charity.

2024 was an amazing year for the charity in respect of fundraising. From the Kiltwalk, which was our highest turn out to race nights and Peter doing an amazing "Burpees for babies" challenge. We also held our first Ladies Lunch where we showcased Erin's Retreat. It was a successful event and all funds raised have been designated for Erin's Retreat.

Our Staffing over 2024 included:
CEO[redacted]
Bereavement Coordinator: [redacted]
Activities Coordinator[redacted]

All staff and volunteers are supported formally and informally on a regular one to one and adhoc basis by management.

Performance of the charity is monitored regularly through the CEO and committee during meetings.

Our counsellors have delivered our service to a high standard which is reflected on the feedback forms we give the parents once sessions are completed. The majority of counselling was done face to face and some were done online due to distance. We have a dedicated team who monitor all e-mails and referrals through website and social media pages to ensure every enquiry is responded with priority.

Achievements and performance (continued)

We have supported over 2,000 parents by providing counselling, trauma therapy, listening music therapy, retreats, help after discovering pregnant again, birthdays and due dates and any general help they need when finding it difficult.

Some of the feedback:
“oh my god this is exactly what I needed. The counselling has made me understand more about my grief”
“you have probably saved my life as I was in a very dark place before being referred to you”
“The retreat was exactly what we needed. The exercises given was what we needed and it’s the first time we have actually spoke and cried together”
“thank you so much for helping me during my pregnancy after a loss. The monthly counselling sessions helped me and grateful to have my Rainbow baby”
“thank you for given us the time away at the retreat for our baby boys birthday. Its exactly what we need to get away”
“Cant rate this charity highly enough in helping our family during the most horrific time ever”

Financial review

a. Going concern

After making appropriate enquiries, the Trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. For this reason, they continue to adopt the going concern basis in preparing the financial statements. Further details regarding the adoption of the going concern basis can be found in the accounting policies.

b. Reserves policy

Baby Loss Retreat has a policy to establish funding to cover a minimum of 6 months of operational expenditure so that services can be maintained should there be a sudden unexpected drop in funding.

At 31 December 2024 this target has been met.

c. Results

The results for the year show that the charity made a surplus of £31,436 and held funds totalling £80,685 at the balance sheet date. The trustees are happy with the results of the period, which is in line with all expectations and budget plans. We would like to thank all funders and all those who have donated over the year for helping us to meet our targets.

Structure, governance and management

a. Constitution

Baby Loss Retreat is registered as a Scottish Charitable Incorporated Organisation and was set up by a Trust deed in February 2018. The Charity is governed under the constitution submitted and gets reviewed annually.

b. Methods of appointment or election of Trustees

The charity at every committee meeting nominate any new trustees and ask for any objections to be given to the chair. No member of the committee is employed by the charity and all their work is done on a voluntary basis. The trustees delegate the day to day responsibilities of the running of the charity to the CEO, Julie Morrison.

Structure, governance and management (continued)

c. Organisational structure and decision-making policies

The board consists of 5 members who meet regularly as determined by the constitution. The trustees are responsible for the governance of the charity and work within the relevant law and contractual obligations. The trustees are also responsible for enabling and ratifying the strategic direction and policy of the charity and working in conjunction with the CEO.

The CEO meets regularly with the board to discuss the work and monitor the charity's performance.

The CEO has the day to day responsibility for the provision of services and developing a strategy of finances and operational development. The CEO is also responsible for the employed staff and reports directly to the chair with any concerns.

d. Policies adopted for the induction and training of Trustees

All trustees, volunteers and employees will:
- Receive a copy of the constitution
- Be subject to Disclosure Scotland Check
- Complete an Application form
- Provide references
- Provide any relevant qualifications
- Be given appropriate training as required
- Declare any conflict of interest
- Be assigned to our HR app and be given any training as required

e. Financial risk management

The charity have assessed the significant risks to which we are exposed to, in particular financial risk. We are satisfied that mitigations are in place to ensure adequate funds are there to ensure the charity can fulfil its charitable objectives to its maximum. The biggest risk we are exposed to is a significant unexpected drop in core funding.

Procedures are in place to ensure compliance with the health and safety of staff, trustees and volunteers in all aspects of provision. All risk assessments are implemented to the activities we carry out and are reviewed on an annual basis by our HR company.

The charity is fully insured against professional indemnity, public and employee liability. This covers all staff, volunteers and trustees.

Plans for future periods

2025 is an important start for Erins Retreat as the Trustees have agreed that we will build a business plan for the retreat and gain enough funds to buy some land. This will place us in a good position to begin the process of building Erins retreat in future years.

Statement of Trustees' responsibilities

The Trustees are responsible for preparing the Trustees' report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Charity law requires the Trustees to prepare financial statements for each financial year. Under charity law, the Trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charity and of its incoming resources and application of resources, including its income and expenditure, for that period. In preparing these financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles of the Charities SORP (FRS 102);
- make judgments and accounting estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards (FRS 102) have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The Trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charity's transactions and disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended). They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by order of the members of the board of Trustees and signed on their behalf by:

[redacted]

BABY LOSS RETREAT

(A Scottish Charitable Incorporated Organisation)

INDEPENDENT EXAMINER'S REPORT FOR THE YEAR ENDED 31 DECEMBER 2024

Independent examiner's report to the Trustees of Baby Loss Retreat

I report on the accounts of the charity for the year ended 31 December 2024 which are set out on pages 8 to 22.

Respective responsibilities of Trustees and examiner

The trustees, who are also directors of the company for the purposes of company law, are responsible for the preparation of the financial statements in accordance with the terms of the Charities and Trustee Investment (Scotland) Act 2005 ('the Act') and the Charities Accounts (Scotland) Regulation 2006 ('the Accounts Regulations'). The trustees consider that the audit requirement of Regulation 10(1)(a) to (c) of the Accounts Regulations does not apply. It is my responsibility to examine the financial statements 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 was carried out in accordance with regulation 11 of the Accounts Regulations. An examination includes a review of the accounting records kept by the charity and a comparison of the financial statements presented with those records. It also includes consideration of any unusual items or disclosures in the financial statements, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the accounts.

Independent examiner's statement

In 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 Act and regulation 4 of the Accounts Regulations; and
   - to prepare financial statements which accord with the accounting records, Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard in the UK and Republic of Ireland (FRS 102) and in other respects comply with regulation 8 of the Accounts Regulations

   have not been met; or
2. to which, in my opinion, attention should be drawn in order to enable proper understanding of the financial statements to be reached.

This report is made solely to the charity's Trustees, as a body, in accordance with regulation 11 of the Charities Accounts (Scotland) Regulations 2006. My work has been undertaken so that I might state to the charity's Trustees those matters I am required to state to them in an Independent examiner's report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the charity and the charity's Trustees as a body, for my work or for this report.

[redacted]

Dated: 21/02/2025

Armstrong Watson LLP, Glasgow

STATEMENT OF FINANCIAL ACTIVITIES (INCORPORATING INCOME AND EXPENDITURE ACCOUNT) FOR THE YEAR ENDED 31 DECEMBER 2024

	Note	Restricted funds 2024 £	Unrestricted funds 2024 £	Total funds 2024 £	*Total funds 2023 £*
Income from:					
Donations and legacies	3	**101,630**	**67,758**	**169,388**	*164,895*
Other trading activities	4	**150**	**52,762**	**52,912**	*27,468*
Total income		**101,780**	**120,520**	**222,300**	*192,363*
Expenditure on:					
Raising funds	5	**277**	**24,835**	**25,112**	*15,250*
Charitable activities	6	**101,260**	**64,492**	**165,752**	*149,782*
Total expenditure		**101,537**	**89,327**	**190,864**	*165,032*
Net movement in funds		**243**	**31,193**	**31,436**	*27,331*
Reconciliation of funds:					
Total funds brought forward		**23,005**	**26,244**	**49,249**	*21,918*
Net movement in funds		**243**	**31,193**	**31,436**	*27,331*
Total funds carried forward		**23,248**	**57,437**	**80,685**	*49,249*

The Statement of financial activities includes all gains and losses recognised in the year.

The notes on pages 10 to 22 form part of these financial statements.

BABY LOSS RETREAT

(A Scottish Charitable Incorporated Organisation)
REGISTERED NUMBER:

BALANCE SHEET
AS AT 31 DECEMBER 2024

	Note		2024 £		*2023 £*
Fixed assets					
Tangible assets	11		**1,327**		-
			1,327		-
Current assets					
Debtors	12	**18,264**		-	
Cash at bank and in hand		**67,143**		*57,562*	
		85,407		*57,562*	
Creditors: amounts falling due within one year	13	**(6,049)**		*(8,313)*	
Net current assets			**79,358**		*49,249*
Total assets less current liabilities			**80,685**		*49,249*
Total net assets			**80,685**		*49,249*
Charity funds					
Restricted funds	14		**23,248**		*23,005*
Unrestricted funds	14		**57,437**		*26,244*
Total funds			**80,685**		*49,249*

The Trustees acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and preparation of financial statements.

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

[redacted]

The notes on pages 10 to 22 form part of these financial statements.

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2024**

1. General information

Baby Loss Reteat is a Scottish Charitable Incorporated Organisation registered with OSCR. Its registered office and principal place of business is Baltic Chambers, 50 Wellington Street, Room 140, Glasgow, G2 6HJ.

Amounts in these financial statements are presented in GBP and rounded to the nearest pound unless stated otherwise.

2. Accounting Policies

2.1 Basis of preparation of financial statements

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

Baby Loss Retreat meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy.

2.2 Going concern

The Trustees have considered a period of at least 12 months from the date of signing these financial statements as well as considering future secured funding and committed spending and believe that the charity has enough funds to continue in operational existence for at least a further 12 months. These financial statements have therefore been prepared on the going concern basis.

2.3 Income

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

Grants are included in the Statement of financial activities on a receivable basis. The balance of income received for specific purposes but not expended during the period is shown in the relevant funds on the Balance sheet. Where income is received in advance of entitlement of receipt, its recognition is deferred and included in creditors as deferred income. Where entitlement occurs before income is received, the income is accrued.

2. Accounting Policies (continued)

2.4 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use.

Expenditure on raising funds includes all expenditure incurred by the charity to raise funds for its charitable purposes and includes costs of all fundraising activities events and non-charitable trading.

Expenditure on charitable activities is incurred on directly undertaking the activities which further the charity's objectives, as well as any associated support costs.

All expenditure is inclusive of irrecoverable VAT.

2.5 Tangible fixed assets and depreciation

Tangible fixed assets costing £500 or more are capitalised and recognised when future economic benefits are probable and the cost or value of the asset can be measured reliably.

Tangible fixed assets are initially recognised at cost. After recognition, under the cost model, tangible fixed assets are measured at cost less accumulated depreciation and any accumulated impairment losses. All costs incurred to bring a tangible fixed asset into its intended working condition should be included in the measurement of cost.

Depreciation is charged so as to allocate the cost of tangible fixed assets less their residual value over their estimated useful lives, using the straight-line method.

Depreciation is provided on the following basis:

Fixtures and fittings	-	20% straight line

2.6 Debtors

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

2.7 Cash at bank and in hand

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

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2024

2. Accounting Policies (continued)

2.8 Liabilities and provisions

Liabilities are recognised when there is an obligation at the Balance sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably.

Liabilities are recognised at the amount that the charity anticipates it will pay to settle the debt or the amount it has received as advanced payments for the goods or services it must provide.

Provisions are measured at the best estimate of the amounts required to settle the obligation. Where the effect of the time value of money is material, the provision is based on the present value of those amounts, discounted at the pre-tax discount rate that reflects the risks specific to the liability. The unwinding of the discount is recognised in the Statement of financial activities as a finance cost.

2.9 Financial instruments

The charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value with the exception of bank loans which are subsequently measured at amortised cost using the effective interest method.

2.10 Pensions

The charity operates a defined contribution pension scheme and the pension charge represents the amounts payable by the charity to the fund in respect of the year.

2.11 Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the Trustees in furtherance of the general objectives of the charity and which have not been designated for other purposes.

Designated funds comprise unrestricted funds that have been set aside by the Trustees for particular purposes. The aim and use of each designated fund is set out in the notes to the financial statements.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the charity for particular purposes. The costs of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

3. Income from donations and legacies

	Restricted funds 2024 £	Unrestricted funds 2024 £	Total funds 2024 £
Donations	-	62,878	**62,878**
Grants	101,630	4,880	**106,510**
	101,630	67,758	**169,388**

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2024**

3. Income from donations and legacies (continued)

	Restricted funds 2023 £	*Unrestricted funds 2023 £*	*Total funds 2023 £*
Donations	*-*	*51,709*	*51,709*
Grants	*105,349*	*7,837*	*113,186*
	105,349	*59,546*	*164,895*

4. Income from other trading activities

Income from fundraising events

	Restricted funds 2024 £	**Unrestricted funds 2024 £**	**Total funds 2024 £**
Ladies lunch	-	37,665	**37,665**
Fundraising	150	14,940	**15,090**
Training income	-	157	**157**
	150	52,762	**52,912**

	Unrestricted funds 2023 £	*Total funds 2023 £*
Charity shop and stall income	*2,962*	*2,962*
Fundraising	*24,506*	*24,506*
	27,468	*27,468*

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2024

5. Expenditure on raising funds

Costs of raising voluntary income

	Restricted funds 2024 £	Unrestricted funds 2024 £	Total funds 2024 £
Fundraising and event costs	277	24,835	**25,112**

	Restricted funds 2023 £	*Unrestricted funds 2023 £*	*Total funds 2023 £*
Fundraising and event costs	*882*	*8,935*	*9,817*
Charity shop and stall purchases	-	*835*	*835*
Charity shop rent	-	*4,598*	*4,598*
	882	*14,368*	*15,250*

6. Analysis of expenditure on charitable activities

Summary by fund type

	Restricted funds 2024 £	Unrestricted funds 2024 £	Total 2024 £
Charitable activities	101,260	64,492	**165,752**

	Restricted funds 2023 £	*Unrestricted funds 2023 £*	*Total 2023 £*
Charitable activities	*90,995*	*58,787*	*149,782*

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2024

7. Analysis of expenditure by activities

	Activities undertaken directly 2024 £	Support costs 2024 £	Total funds 2024 £
Charitable activities	62,045	103,707	**165,752**

	Activities undertaken directly 2023 £	*Support costs 2023 £*	*Total funds 2023 £*
Charitable activities	*55,089*	*94,693*	*149,782*

Analysis of direct costs

	Activities 2024 £	Total funds 2024 £
Counselling and retreat costs	33,835	**33,835**
Rent	8,790	**8,790**
Repairs and maintenance	217	**217**
Postage and stationery	333	**333**
Telephone and internet	1,012	**1,012**
Office furniture	1,674	**1,674**
Advertising	8,695	**8,695**
Staff training	1,567	**1,567**
Motor and travel costs	5,922	**5,922**
	62,045	**62,045**

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2024**

7. Analysis of expenditure by activities (continued)

Analysis of direct costs (continued)

	Activities 2023 £	*Total funds 2023 £*
Counselling and retreat costs	*34,558*	*34,558*
Advertising	*11,465*	*11,465*
Staff training	*1,783*	*1,783*
Motor and travel costs	*7,283*	*7,283*
	55,089	*55,089*

Analysis of support costs

	Activities 2024 £	**Total funds 2024 £**
Staff costs	81,367	**81,367**
Depreciation	227	**227**
Accountancy fees	4,159	**4,159**
Rent	2,929	**2,929**
Membership fees	2,082	**2,082**
Meeting expenses	2,390	**2,390**
Catering	79	**79**
Insurance	2,492	**2,492**
Motor expenses	130	**130**
Postage and stationery	111	**111**
Subscriptions	1,904	**1,904**
Telephone and internet	337	**337**
Office furniture	558	**558**
Bank charges	325	**325**
Legal and professional fees	4,544	**4,544**
Repairs and maintenance	73	**73**
	103,707	**103,707**

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2024**

7. Analysis of expenditure by activities (continued)

Analysis of support costs (continued)

	Activities 2023 £	*Total funds 2023 £*
Staff costs	*68,700*	*68,700*
Accountancy fees	*1,561*	*1,561*
IT software and consumables	*189*	*189*
Rent	*10,068*	*10,068*
Membership fees	*960*	*960*
Meeting expenses	*2,563*	*2,563*
Catering	*308*	*308*
Insurance	*1,066*	*1,066*
Motor expenses	*53*	*53*
Postage and stationery	*1,213*	*1,213*
Subscriptions	*3,969*	*3,969*
Telephone and internet	*1,204*	*1,204*
Office furniture	*2,569*	*2,569*
Legal and professional fees	*270*	*270*
	94,693	*94,693*

8. Independent examiner's remuneration

	2024 £	*2023 £*
Fees payable to the charity's independent examiner for the independent examination of the charity's annual accounts	**3,000**	*1,442*

9. Staff costs

	2024 **£**	*2023* *£*
Wages and salaries	**75,296**	*67,224*
Social security costs	**5,554**	*410*
Contribution to defined contribution pension schemes	**517**	*1,066*
	81,367	*68,700*

The average number of persons employed by the charity during the year was as follows:

	2024 **No.**	*2023* *No.*
Employees	**2**	*1*

No employee received remuneration amounting to more than £60,000 in either year.

The charity considers 1 member of staff to be key management personnel and their aggregate remuneration was £40,560.

10. Trustees' remuneration and expenses

During the year, no Trustees received any remuneration or other benefits *(2023 - £NIL)*.

During the year ended 31 December 2024, no Trustee expenses have been incurred *(2023 - £NIL)*.

11. Tangible fixed assets

	Fixtures and fittings £
Cost or valuation	
Additions	1,554
At 31 December 2024	1,554
Depreciation	
Charge for the year	227
At 31 December 2024	227
Net book value	
At 31 December 2024	1,327

12. Debtors

	2024 £
Due within one year	
Prepayments and accrued income	3,264
Grants receivable	15,000
	18,264

13. Creditors: Amounts falling due within one year

	2024 £
Trade creditors	42
Other taxation and social security	2,585
Pension fund loan payable	422
Accruals and deferred income	3,000
	6,049

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2024

14. Statement of funds

Statement of funds - current year

	Balance at 1 January 2024 £	Income £	Expenditure £	Balance at 31 December 2024 £
Unrestricted funds				
Designated funds				
Erin's Retreat	-	37,665	(10,175)	27,490
General funds				
General Funds	26,244	82,855	(79,152)	29,947
Total Unrestricted funds	26,244	120,520	(89,327)	57,437
Restricted funds				
National Lottery	4,434	42,823	(45,872)	1,385
Robertson Trust	-	16,500	(16,500)	-
Tesco	-	1,125	(1,125)	-
Asda	-	1,200	(1,200)	-
Bank of Scotland	18,571	24,982	(21,840)	21,713
Comfort Bags	-	150	-	150
Scottish Government	-	15,000	(15,000)	-
	23,005	101,780	(101,537)	23,248
Total of funds	49,249	222,300	(190,864)	80,685

We would like to thank the National Lottery for contributing funding towards Counselling, Retreat costs, office rent and the Coordinator's salary, Tesco and Asda for contributing funding towards Counselling and Retreat costs, the Bank of Scotland Foundation for the contributing funds towards the bereavement coordinator's salary and the Robertson Trust for contributing funding towards the CEO's salary.

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2024

14. Statement of funds (continued)

Statement of funds - prior year

	Balance at 1 January 2023 £	*Income £*	*Expenditure £*	*Balance at 31 December 2023 £*
Unrestricted funds				
General Funds	*11,422*	*87,013*	*(72,191)*	*26,244*
Restricted funds				
National Lottery	*10,496*	*42,580*	*(48,642)*	*4,434*
Bank of Scotland	-	*24,982*	*(6,411)*	*18,571*
Co-op	-	*500*	*(500)*	-
Robertson Trust	-	*15,000*	*(15,000)*	-
North Lanarkshire	-	*830*	*(830)*	-
Scottish Government	-	*21,457*	*(21,457)*	-
	10,496	*105,349*	*(92,840)*	*23,005*
Total of funds	*21,918*	*192,362*	*(165,031)*	*49,249*

15. Summary of funds

Summary of funds - current year

	Balance at 1 January 2024 £	**Income £**	**Expenditure £**	**Balance at 31 December 2024 £**
Designated funds	**-**	**37,665**	**(10,175)**	**27,490**
General funds	**26,244**	**82,855**	**(79,152)**	**29,947**
Restricted funds	**23,005**	**101,780**	**(101,537)**	**23,248**
	49,249	**222,300**	**(190,864)**	**80,685**

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2024**

15. Summary of funds (continued)

Summary of funds - prior year

	Balance at 1 January 2023 £	*Income* £	*Expenditure* £	*Balance at 31 December 2023* £
General funds	*11,422*	*87,013*	*(72,191)*	*26,244*
Restricted funds	*10,496*	*105,349*	*(92,840)*	*23,005*
	21,918	*192,362*	*(165,031)*	*49,249*

16. Analysis of net assets between funds

Analysis of net assets between funds - current period

	Restricted funds 2024 £	**Unrestricted funds 2024 £**	**Total funds 2024 £**
Tangible fixed assets	-	1,327	**1,327**
Current assets	23,248	62,159	**85,407**
Creditors due within one year	-	(6,049)	**(6,049)**
Total	23,248	57,437	**80,685**

Analysis of net assets between funds - prior period

	Restricted funds 2023 £	*Unrestricted funds 2023* £	*Total funds 2023* £
Current assets	*23,005*	*34,557*	*57,562*
Creditors due within one year	-	*(8,313)*	*(8,313)*
Total	*23,005*	*26,244*	*49,249*

17. Pension commitments

The charity operates a defined contribution pension scheme. The assets of the scheme are held separately from those of the charity in an independently administered fund. The pension cost charge represents contributions payable by the charity to the fund and amounted to £517 (2023 - £1,066).
£422 (2023 - £267) was payable to the fund at the balance sheet date and is included in creditors.

Baby Loss Retreat
Suite 138
Baltic Chambers
50 Wellington Street
Glasgow
G2 6HJ

Date: [redacted]
Please ask for: [redacted]
Our Ref: [redacted]
Your Ref:
T: [redacted]
e[redacted]

Dear Sirs

During the course of the preparation of your accounts for the period ending 31 December 2024, the following representations were made to us by the management and directors. Please read these representations carefully and if you agree with our understanding please sign and return a copy of this letter to ourselves as confirmation of this.

Financial Statements

1 You have fulfilled your responsibility as directors, as set out in the terms of our engagement letter, under the Companies Act 2006 for preparing financial statements in accordance with the Companies Act 2006 and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice), which we have drafted on your behalf, which give a true and fair view of the financial position of the company as of 31 December 2024 and of the results of its operations for the year then ended and for making accurate representations to us.

2 Significant assumptions used by you in making accounting estimates, including those measured at fair value, are reasonable.

3 You have no plans or intentions that may materially alter the carrying value and where relevant the fair value measurements or classification of assets and liabilities reflected in the financial statements.

4 You have disclosed all known actual or possible litigation and claims whose effects should be considered when preparing the financial statements and these have been disclosed in accordance with the requirements of accounting standards.

5 Related party relationships and transactions have been appropriately accounted for and disclosed in accordance with the requirements of accounting standards. You confirm that the related party relationships and transactions on the attached sheet are a complete list of such relationships and transactions and that you are not aware of any further related parties or transactions.

6 All events since the balance sheet date which require disclosure or which would materially affect the amounts in the financial statements have been adjusted or disclosed in the financial statements.

7 You confirm that the financial statements are free from material misstatements, including omissions. You believe that those uncorrected misstatements identified during the preparation of the financial statements are immaterial both individually and in aggregate to the financial statements as a whole.

8 You confirm that, having considered your expectations and intentions for the next twelve months, and the availability of working capital, the company is a going concern. You confirm that the disclosures in the accounting policies are an accurate reflection of the reasons for your consideration that the financial statements should be drawn up on a going concern basis.

Information provided

9 All accounting records and relevant information have been made available to us for the purpose of our preparation of the financial statements. You have provided to us all other information requested and given unrestricted access to persons within the company from whom we have deemed it necessary to request information.

10 All transactions undertaken by the company have been properly reflected in the accounting records and are reflected in the financial statements.

11 You confirm that you are not aware of any possible or actual instance of non-compliance with those laws and regulations which provide a legal framework within which the company conducts its business and which could affect the financial statements. The company has complied with all aspects of contractual agreements that could have a material effect on the financial statements in the event of non-compliance.

12 You confirm that you have disclosed to us the identity of the company's related parties and all related party relationships and transactions relevant to the company that you are aware of.

13 The company has satisfactory title to all assets, and there are no liens or encumbrances on the assets except for those disclosed in the financial statements.

14 There are no liabilities, contingent liabilities or guarantees to third parties other than those disclosed in the financial statements.

15 The company has at no time during the year entered into any arrangement, transaction or agreement to provide credit facilities (including loans, quasi-loans or credit transactions) for directors, nor to guarantee or provide security for such matters, except as disclosed in the financial statements.

You confirm to the best of your knowledge and belief that the above representations are made on the basis of enquiries of management and staff with relevant knowledge and experience and, where appropriate, of inspection of supporting documentation sufficient to satisfy ourselves that you can properly make each of the above representations to us.

We should be grateful if you would kindly acknowledge your agreement with this letter by signing the duplicate where indicated and returning it to us.

Yours faithfully

[redacted]

Armstrong Watson LLP

We confirm that we have read and understood the contents of this letter and agree that it accurately reflects the representations made to you by the directors during the course of preparing the company's accounts.

Signed on behalf of the board of directors by:

[redacted]…(Signature)

21/02/2025
……………………………………………………………………………… (Date)

Client – Baby Loss Retreat
Period End – 31 December 2024

Party	Relationship	Nature of transaction
[redacted]	Trustee	None
[redacted]	Trustee	None
[redacted]	Trustee	None
[redacted]	Trustee	None
[redacted]	Trustee	None

Baby Loss Retreat - Approval Pack for signature

Final Audit Report 2025-02-21

[redacted]