

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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BABY LOSS RETREAT

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

BABY LOSS RETREAT

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2025

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.

BABY LOSS RETREAT

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2025

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.

BABY LOSS RETREAT

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2025

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"

BABY LOSS RETREAT

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2025

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.

BABY LOSS RETREAT

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2025

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:

207344EA13F145E...
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.

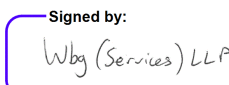
Basis of independent examiner's statement

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 Regulationshave 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:

142BED1F16784DD...
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 £
<i>Fixed assets:</i>			
Intangible fixed assets	12	5,444	-
Tangible fixed assets	13	1,480	1,327
		<u>6,924</u>	<u>1,327</u>
<i>Current assets:</i>			
Debtors	14	213	18,264
Cash at bank and in hand		61,925	67,143
Total Current Assets		<u>62,138</u>	<u>85,407</u>
<i>Liabilities:</i>			
Creditors falling due within one year	15	(5,585)	(6,049)
Net Current Assets		<u>56,553</u>	<u>79,358</u>
Net Assets		<u>63,477</u>	<u>80,685</u>
<i>The funds of the charity:</i>			
Unrestricted funds	16	61,477	57,437
Restricted income funds	16	2,000	23,248
Total charity funds		<u>63,477</u>	<u>80,685</u>

Approved by the trustees and signed on their behalf by:

Signed by:

 Name: Charmagne Rodgers, Chair

Date: 27 April 2026

BABY LOSS RETREAT

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.

BABY LOSS RETREAT

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2025

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.

BABY LOSS RETREAT

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2025

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

Depreciation of tangible fixed assets

Amortisation of intangible fixed assets

Basis of estimation

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.

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.

BABY LOSS RETREAT**NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2025****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
	<u>149,104</u>	<u>169,388</u>

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	-
	<u>46,872</u>	<u>52,912</u>

6. Income from investments

	2025	2024
	£	£
Bank interest	284	-
	<u>284</u>	<u>-</u>

7. Analysis of expenditure on raising funds

	2025	2024
	£	£
Fundraising and event costs	23,624	25,112
	<u>23,624</u>	<u>25,112</u>

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
	<u>189,844</u>	<u>165,752</u>

BABY LOSS RETREAT**NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2025****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	<i>Time spent</i>
Accountancy fees	309	1,159	<i>Usage</i>
Rent	3,748	2,929	<i>Usage</i>
Membership fees	2,192	2,082	<i>Usage</i>
Meeting expenses	2,942	2,390	<i>Usage</i>
Catering	117	79	<i>Usage</i>
Insurance	1,995	2,492	<i>Usage</i>
Motor expenses	1,120	130	<i>Usage</i>
Postage and stationery	40	111	<i>Usage</i>
Subscriptions	6,344	1,904	<i>Usage</i>
Telephone and internet	491	337	<i>Usage</i>
Office equipment	958	558	<i>Usage</i>
Bank charges	625	325	<i>Usage</i>
Legal and professional fees	840	4,544	<i>Usage</i>
Repairs and maintenance	-	73	<i>Usage</i>
Depreciation	372	227	<i>Usage</i>
Amortisation	337	-	<i>Usage</i>
	<u>119,728</u>	<u>100,707</u>	

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

Governance costs:

	2025 £	2024 £
Independent examiner's remuneration	2,634	3,000
	<u>2,634</u>	<u>3,000</u>

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

BABY LOSS RETREAT**NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2025****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	<u>97,298</u>	<u>81,367</u>
 Key management personnel remuneration	 <u>53,218</u>	 <u>13,252</u>

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

12. Intangible Fixed Assets

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

BABY LOSS RETREAT

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

BABY LOSS RETREAT**NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2025****16. Analysis of charitable funds**

2024					
Analysis of	Fund	Income	Expenditure	Transfers	Fund
Fund movements	b/fwd	£	£	£	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	Income	Expenditure	Transfers	Fund
Fund movements	b/fwd	£	£	£	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.

BABY LOSS RETREAT

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2025

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)
	<u>57,437</u>	<u>23,248</u>	<u>80,685</u>

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)
	<u>61,477</u>	<u>2,000</u>	<u>63,477</u>