

Create Your Dream SCIO

Scotland · Charity number SC053790

Details

Known as	CYD
Status	Active
Legal form	SCIO (Scottish Charitable Incorporated Organisation)
Registered	2024-11-20
Register	View on the OSCR register

Contact

Address	168 Chirside Road Cardonald Glasgow G52 2LQ
Website	www.createyourdream.uk

Activities

Activities: 'It carries out activities or services itself'

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

What the charity does: Create Your Dream SCIO was set up to support young people aged 15–25 in the West of Scotland who were struggling to identify their future direction, particularly those facing barriers such as mental health challenges, neurodiversity, disability, or financial hardship. We did this by providing person-centred planning and one-to-one life coaching to help young people understand their strengths, needs, and goals, and take practical steps toward a meaningful future. We also worked holistically with partner agencies to offer access to fitness, vocational opportunities, community involvement, and financial wellbeing support, delivering services flexibly within local communities and involving families where helpful.

Beneficiaries: 'Children or young people', 'Other defined groups'

Objectives: Charitable Purposes (a) The advancement of education. (b) In furtherance of this objective we will provide Person Centred Planning and Life Coaching to young people living in the West of Scotland, aged between the ages of 16 to 25 years old, (plus those who are 15 and are in S4 of secondary education), who are at transitional stages and who are struggling to identify an occupation or purpose to aim towards going into their adult life. We want to provide these young people with tailored activity that will empower them to take responsibility for their own life paths and be able to plan for their future through using the techniques they are shown which they can then independently use throughout their life. (c) The advancement of citizenship or community development. (d) In furtherance of this objective through Person Centred Planning

and Life Coaching we aim to broaden individuals' life choices, connections and life experiences. build on individuals' confidence and self-awareness. promote positive mental health and positive engagements. instil an ethos of community purpose. enable young people to become a more productive member of their own community and beyond. to empower individuals to conscientiously take responsibility for their own life paths and outcomes. We will also work collaboratively with partner agencies in local areas that deliver different development opportunities such as health & fitness support, vocational qualifications, financial awareness etc., making and taking referrals as appropriate, so the young people supported receive a well-rounded holistic service to improve areas of their lives where they want to change, develop and grow - allowing them to become more rounded, proactive and conscientious citizens. (e) The relief of those in need by reason of age, ill-health, disability, financial hardship or other disadvantage. (f) In furtherance of this objective we will ensure our service is targeted at young people at transitional stages in their lives between the ages of 16 and 25, (plus those who are 15 and are in S4 of secondary education), who are struggling to identify an occupation or purpose to aim towards going into their adult life. This includes young people with an impairment or disability as defined in the Equality Act 2010 such as mental health issues including anxiety and stress. neurodiversity, learning difficulties e.g. dyslexia and ADHD, and learning and physical disabilities. Also, those with certain life experiences who are significantly more likely to struggle through environment and circumstance to improve their life choices and appropriate progression routes including young people with multiple barriers to progression which can have a cumulative impact on their journey to reach their goals and dreams. We aim however to support all young people who would clearly benefit from Person-centred Planning or Life Coaching to enable them to clarify a clear and suitable plan for their future regardless of fitting into any particular criteria.

Geography

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

Finances

Period end	Income	Expenditure	Assets	Employees
2026-03-31	£23,713	£12,004	-	0

Create Your Dream SCIO

Scotland - Charity number SC053790

Accounts

Trustee Annual Update

20th November 2024

to

31st March 2026

Pushing boundaries and raising the expectations of what can be achieved by us all.

TRUSTEES' ANNUAL UPDATE – Create Your Dream SCIO (SC053790)

1. About Create Your Dream SCIO

Create Your Dream SCIO is a Scottish Charitable Incorporated Organisation (SC053790), registered in Cardonald, Glasgow. Although our registered address is based in Cardonald, all of our work is delivered through outreach across Glasgow and surrounding local authority areas. This model enables young people to receive support within their own environments, promoting comfort, accessibility and continued engagement.

2. Charitable Purposes, Mission and Activities

Our mission is to support young people aged 15–25 who are experiencing major life transitions. Many are affected by mental health challenges, neurodiversity, disability, or financial hardship. We deliver Life Coaching, Person-Led Planning and Financial Wellbeing Guidance, with flexible outreach support for young people, families and carers.

3. Structure, Governance and Management

Create Your Dream SCIO is overseen by a voluntary Board of Trustees responsible for strategic leadership, compliance with charity law, financial oversight, and long-term direction. Trustees meet regularly throughout the year to review operations, approve budgets, monitor risks, and ensure activities remain aligned with the charity's purposes. New trustees are appointed in accordance with our constitution and provided with an induction covering OSCR duties, safeguarding, financial controls, and policy awareness.

4. Current Challenges

Demand continues to rise, resulting in a waiting list and the need to decline three parental engagement events due to capacity limitations. Investment in staffing and long-term sustainability is essential.

5. Achievements and Impact (April 2025 – March 2026)

- 60 young people supported
- 155 Person-Centred Planning sessions
- 30 Life Coaching sessions
- 8 young people receiving 3+ sessions

Outcomes:

- 90% developed clear pathways
- 82% improved wellbeing
- 75% increased engagement

Financial Impact:

- Average £3,857 accessed by 60 young people via ILF Transition Fund
- 23 parents/carers accessed an average of £2,478 through various funds

6. Financial Wellbeing Support

Support covers Universal Credit, LCW/LCWRA, Child Disability Payment, Adult Disability Payment, and crisis interventions. Two volunteer Financial Wellbeing Officers provide vital expertise.

7. Monitoring & Evaluation

Attendance, outcomes, wellbeing, and financial gains are tracked using OpenCRM, with anonymised case studies available upon request.

8. Funders (2025–2026)

Business Gateway (£500 – unrestricted)

The Robertson Trust (£3,000 – unrestricted)

National Lottery Awards for All (£9,167 – restricted)

GCVS Wellbeing Fund (£10,500 – restricted)

9. Partnerships

Partnerships span ARC Scotland, schools, councils, social work teams, SDS, and community organisations across Glasgow, Inverclyde, North Ayrshire, South Lanarkshire, and North Lanarkshire.

10. Financial Review

Accounts prepared under the Charities Accounts (Scotland) Regulations 2006. Income primarily from grants and donations, spent on programme delivery and operations.

11. Risk Management

Key risks include rising demand, funding insecurity, safeguarding concerns and data protection risks. Mitigations include strong controls, policy review, and supervision.

12. Future Plans

Expansion of capacity, strengthened outreach, enhanced programmes focused on poverty reduction and transitions, and improved evaluation systems.

13. Conclusion

Trustees thank all funders, partners, volunteers and supporters for enabling impactful, life-changing work for young people and families.

Case Studies

20th November 2024

to

31st March 2026

Case Study: Life Coaching Support & ILF Application

Introduction

This report outlines the case study of Alex, who was referred to our service for Life Coaching support. It summarises their background, referral process, engagement with our service, the transition through cancer treatment, and their subsequent application to the Independent Living Fund (ILF) Transition Fund. The report also highlights the goals, planned resources, and expected long-term outcomes that supported Alex on their journey toward independence and improved wellbeing.

Background

Alex is a young person with multiple complex needs, including Autism, mental health challenges, and physical health issues resulting from a previous road traffic accident. They also underwent treatment for cancer, adding considerable emotional and physical strain. These combined challenges contributed to barriers in education and social inclusion, leading to Alex withdrawing from college due to a decline in their mental health.

Referral and Engagement Timeline

Alex was initially referred to our service by Skills Development Scotland in February 2025, with the aim of providing structured Life Coaching support to help them identify goals, rebuild confidence, and begin planning for a positive future.

Shortly after their referral, Alex required time away from support to undergo further cancer treatment. They returned to us in November 2025, once they felt strong enough to re-engage with coaching and start focusing again on their personal development.

Life Coaching Impact

From November 2025 onward, Alex engaged well with Life Coaching sessions. Through this work, they explored their strengths, interests, and aspirations, including a renewed ambition to return to college to pursue their passion for design. The coaching process helped Alex rebuild confidence, address low self-esteem, and develop strategies for managing social anxiety. This created a solid foundation for planning longer-term goals.

ILF Application Details

Following their successful re-engagement with coaching, we supported Alex in submitting an application to the ILF Transition Fund. The application centred on accessing resources that would strengthen Alex's motivation, support their education goals, and enhance both physical and mental wellbeing.

Goals

Alex's key goals included:

- Rebuilding confidence and independence.
- Returning to college and developing a strong design portfolio.
- Improving physical health following cancer recovery and previous injuries.
- Reconnecting socially and reducing isolation.

- Establishing positive, sustainable routines.

Planned Resources

The ILF application included requests for:

- Art supplies to support creative development and portfolio building.
- A Udemy membership for online preparation courses.
- A gaming laptop to help Alex reconnect with peers and reduce isolation.
- Gym access with rehabilitation-focused personal training to support physical recovery and build confidence.

Progress by March 2026

By March 2026, Alex had begun moving forward significantly with their aspirations and career aims. They were actively developing their creative skills, re-establishing social connections, improving their physical health, and taking meaningful steps toward returning to education.

Expected Long-Term Impact

With access to the requested supports, Alex is well positioned to develop lasting skills, confidence, and independence. Their continued progress is expected to support successful re-entry into education, sustained improvements in wellbeing, and the ability to maintain positive social connections. Alex's journey demonstrates the powerful impact of early intervention, person-led support, and targeted funding in improving outcomes for young people with complex needs.

Case Studies - *(Names have been changed to protect identity in compliance with GDPR)*

Kate

Background

Kate is a 17-year-old young person who has recently received an Autism diagnosis. She also has Global Development Delay, an eating disorder, and a hearing impairment. There are indications that Kate may have obsessive-compulsive disorder (OCD), as she follows certain rituals before leaving the house.

Despite these challenges, Kate is well-liked at school and has a small, supportive group of friends. She enjoys dancing after school and spending weekends with her mum, shopping for pyjamas and watching movies together. Kate is socially awkward in large groups, dislikes loud noises, and relies on structure to reduce anxiety.

Kate will transition to college after school but has not yet decided on a career path.

Referral and Initial Engagement

Kate was referred for an Independent Living Fund, Transition Fund application by Ellie, Scottish Families Affected by Alcohol and Drugs, Greenock. Initial contact was

made through her mum, who provided helpful insights on how to meet Kate on her terms, ensuring a comfortable approach when managing her conditions and meeting new people.

Goals and Interests

Through discussions with Kate and her mum, the following interests and goals were identified:

- **Learning to drive** – to increase independence and confidence.
- **Personal Trainer sessions** – to support physical health and mental well-being.
- **An iPad** – to assist with studies and provide a lightweight, portable device for college.

Kate's Strengths

- **Resilient and Adaptable:** Despite multiple diagnoses, Kate continues to engage in school and extracurricular activities.
- **Socially Connected:** Maintains a small but caring group of friends who provide emotional support.
- **Creative and Expressive:** Enjoys dancing, which allows her to express herself and build confidence.
- **Family-Oriented:** Values time with her mum, showing strong emotional bonds and positive relationships.
- **Motivated to Learn:** Interested in driving and using technology to support her education, demonstrating a desire for independence.
- **Structured and Goal-Oriented:** Thrives on routine and clear plans, which helps her manage anxiety effectively.

Benefits of Personal Trainer Sessions for Kate

1. Physical Health

- Improves strength, flexibility, and overall fitness, which can positively impact energy levels and mood.
- Supports healthy weight management, which is important given her eating disorder history.

2. Mental Well-being

- Exercise is proven to reduce anxiety and stress, helping Kate manage her Autism-related anxieties and OCD tendencies.
- Structured sessions provide predictability, which aligns with Kate's need for routine and reduces uncertainty.

3. Confidence and Independence

- Achieving fitness goals can boost self-esteem and give Kate a sense of accomplishment.
- One-to-one sessions create a safe, quiet environment, avoiding the sensory overload of busy gyms.

4. Social Skills Development

- Builds trust and communication with a professional in a controlled setting, supporting gradual social confidence.

Next Steps

- **ILF Transition Fund application has now been submitted.**
- Await outcome of the application and prepare to implement agreed supports once funding is confirmed.
- Explore local resources for driving lessons and PT sessions that accommodate Kate's sensory needs.
- Identify suitable iPad models for portability and accessibility features.
- Continue liaising with Kate and her mum to ensure all supports align with her preferences and reduce anxiety during the transition to college.

Calum

Background

Calum is a 19-year-old care-experienced young person who currently lives independently in his own tenancy with support from Social Work and Key Housing. Adopted as a baby, Calum has always known about his adoption, and this has formed a significant part of his identity development as he moved into adulthood. Alongside this, Calum has a diagnosis Autism and general cognitive difficulties, which influence how he processes emotions, relationships and major life transitions.

In recent years, Calum entered a period of rebellion and emotional conflict that led to a serious breakdown in his relationship with his adoptive parents. This estrangement has been deeply painful for him, leaving him without the family connection he once relied on. Despite these challenges, Calum has continued to attend further education, although at times his emotional wellbeing and circumstances placed this at risk.

When staff at his college became concerned about his wellbeing and his ability to cope, they reached out to Create Your Dream (CYD) to request additional support. This proactive step ensured Calum had the opportunity to explore what he needed to rebuild stability, confidence and direction.

Presenting Needs and Challenges

- Difficulty managing emotions linked to adoption, identity and family estrangement.

- Interpersonal and social challenges associated with Autism and cognitive processing differences.
- Anxiety and anger that affected his ability to maintain friendships and positive peer relationships.
- Confusion and distress around his sexuality, contributing to internal conflict and uncertainty.
- Risk of disengagement from education due to emotional overwhelm and lack of stability.

These challenges have made Calum's transition into adulthood more complex than that of many of his peers. However, despite these difficulties, he continues to demonstrate determination, insight and the capacity to reflect on what he needs to thrive.

Strengths and Resilience

Calum shows significant resilience through:

- His continued commitment to education, even during emotionally turbulent periods.
- His willingness to seek out calmer influences and rethink who he wants around him.
- His ability to reflect on his behaviours, triggers and relationships.
- His openness to exploring his identity, emotions and goals through person-led support.
- His courage in taking steps toward repairing family relationships despite past hurt.

These strengths have helped shape a more hopeful, grounded direction for his future.

CYD Person-Led Planning Support

Through Person-Led Planning, Calum has been supported to explore what matters most to him and how he wants his life to look going forward. This approach gives Calum ownership over his goals, enabling him to set the pace and shape the direction of his journey.

During these sessions, Calum identified that he wants a much calmer and more stable lifestyle, intentionally seeking out calmer people, influences and environments. He recognised that the anger, anxiety and confusion he was experiencing—particularly around his adoption and sexuality—were directly affecting his mood, relationships and confidence.

CYD has supported Calum to:

- Name the emotions and life experiences that were overwhelming him.

- Understand how these experiences shaped his reactions and relationships.
- Explore healthier ways of coping and responding to stress.
- Build a clearer picture of the influences he wants in his life.
- Identify goals that align with his values and sense of purpose.

Positive Progress and Decisions

Through this reflective work, Calum has made several important and mature decisions:

1. Seeking Mediation with His Adoptive Parents

After recognising how deeply the estrangement was affecting him, Calum decided he wants to pursue mediation to explore whether a safe, supported reconnection with his adoptive parents could be possible. This is a significant step that reflects courage, emotional growth and a desire for healing.

2. Re-engaging Fully with College

Calum has stabilised his attendance and engagement, recognising the importance of his education in building independence and future opportunities. He is once again managing coursework, routine and college expectations with more confidence.

3. Applying for an HNC in Social Care

Inspired by his lived experiences and increasing clarity about his future, Calum has made the decision to apply for an HNC in Social Care. He hopes to use his insight, empathy and journey to help others who face similar challenges, showing a strong sense of purpose and compassion.

Summary

Calum has faced significant emotional, relational and developmental challenges as a young care-experienced person navigating independence, identity and complex family dynamics. Despite this, he continues to demonstrate remarkable resilience, self-awareness and determination to build a calmer, more grounded and meaningful future.

Through Person-Led Planning with CYD, and with the ongoing support of Social Work, West College Scotland and Key Housing, Calum is now:

- Making healthier decisions
- Rebuilding stability
- Strengthening his education pathway
- Exploring identity with openness
- Seeking healing within his family relationships
- Preparing for a future career in social care

Calum's journey is a powerful example of what young people can achieve when they are given space, support and the opportunity to lead their own planning in a way that honours their strengths, experiences and hopes for the future.

Toni

Background

Toni is a resilient young woman who is currently living independently in her own tenancy while studying for an HNC in Childcare at West College Scotland, Greenock. She has grown up in a care-experienced environment and has held a caring role for her mother from a young age. This responsibility continues to influence her emotional wellbeing, peer relationships and confidence. Toni experiences ongoing anxiety and trauma-related needs, yet she remains committed to her long-term goal of becoming a social worker and continues to perform well academically. Toni was referred to Create Your Dream by her Inverclyde Council Employability Worker for Life Coaching support.

Presenting Needs and Barriers

- Toni experiences longstanding anxiety and trauma-related symptoms that reduce her confidence in social situations and make complex tasks—such as completing applications or navigating services—feel overwhelming.
- She has intermittent contact with social work, with most previous involvement focusing on safeguarding processes rather than sustained emotional or therapeutic support.
- There is currently no direct financial assistance from statutory services, limiting her access to practical supports that would otherwise reduce everyday stress.
- Toni faces several practical barriers, including lack of personal transport, unreliable digital access, and limited affordable options for regular wellbeing and self-care activities.

Strengths and Protective Factors

- Toni maintains a strong academic record and is progressing well in her HNC, demonstrating capacity for focus, learning and long-term planning.
- She has a clear vocational ambition to pursue a career in social work, motivated by lived experience and a strong desire to support others.

- She has an established professional relationship with Wilma (Inverclyde Council), who is actively supporting her with career planning, funding enquiries and benefits navigation.
- Toni shows significant independence by maintaining her tenancy with minimal support, highlighting her resilience and practical life skills.

Agreed Plan and Supports (Currently in Place)

The ILF Transition Fund is now in place, and Toni is actively utilising the approved supports. These include:

- **Practical digital and mobility support:** Toni now has an iPad with unlimited data, providing secure and reliable digital access for study, online applications and maintaining contact with professionals. She is also currently undertaking driving lessons, with her theory and practical tests scheduled, increasing her mobility and access to learning and work opportunities.
- **Health and wellbeing supports:** Toni has an active gym pass and appropriate gym clothing, enabling her to build physical stamina, develop routine, and manage anxiety.
- **Career and skills development:** Toni is completing a year-long volunteer placement with her local social work service. This placement offers real-world experience, helps clarify her career direction, and strengthens her university application through professional references.
- **Ongoing professional coordination:** She continues to work closely with Wilma and college staff regarding funding, benefits, academic support and planning for next steps.
- **Person-centred planning and coaching:** Toni is receiving ongoing support to develop her university personal statement, set structured goals, and access mental-health or counselling referrals when needed.

How the Intervention Is Changing Things

The supports currently in place are actively reducing barriers and enabling Toni to move forward with confidence.

- Reliable digital access and unlimited data are improving Toni's engagement with coursework, virtual tutorials, applications and communication with professionals—especially on days when in-person attendance is difficult.

- Driving lessons are increasing her independence, reducing reliance on public transport, and broadening her access to placements, part-time work and social opportunities.
- Regular gym use is strengthening her routine, improving her physical wellbeing and contributing to reduced anxiety levels.
- Her volunteer placement in social work is allowing her to translate aspiration into experience while benefitting from mentoring, professional modelling and an increased sense of direction.

Expected Outcomes

- Increased confidence and reduced isolation through structured volunteering, improved digital connectivity and regular physical activity.
- Greater independence in accessing education, placements and employment opportunities as she progresses towards completing her driving qualification.
- A strengthened university application supported by hands-on social work experience and tailored personal-statement support.
- Improved emotional wellbeing through trauma-informed support, life coaching and increased peer and professional connection.
- Continued tenancy stability supported by enhanced coping skills, budgeting abilities and improved coordination of services.

Summary

Toni demonstrates remarkable determination, maturity and self-awareness. Despite her early caring responsibilities and ongoing anxiety, she continues to show clarity in her ambitions and a strong commitment to entering the social work profession. With the ILF Transition Fund now actively supporting her practical, emotional and educational needs, Toni is well positioned to progress toward social work training and long-term independence.

Next Steps (Ongoing and Upcoming)

- Continue implementing ILF-funded supports and monitor usage.
- Maintain supervision and reflective sessions within her volunteer placement.
- Progress driving lessons toward upcoming theory and practical test dates.
- Continue digital setup support and engagement with college online systems.
- Hold regular review meetings with CYD, college tutors and the person-led planner to track progress and adjust supports as needed.

APPENDIX 1



Scottish Charity Regulator

Office of the Scottish **Charity Regulator**

Trustees' Annual Report for the period							
Period start date				Period end date			
	Day	Month	Year		Day	Month	Year
From	20	11	2024	To	31	03	2026

Reference and administration details

Charity name	Create Your Dream SCIO
Other names charity is known by	
Registered charity number	SC053790
Charity's principal address	168 Chirnside Road
	Cardonald
	Glasgow
	Postcode G52 2LQ

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

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Alexandra Harvey	Secretary		Josephine Wilkinson
2	Pauline Austin	Chairperson		Maureen Fletcher
3	Sarah Rollo	Treasurer		Maureen Fletcher
4	Jennifer Murray			Maureen Fletcher
5	Stephanie Thomson			Josephine Wilkinson
6	Kira McCarthy			Maureen Fletcher
7				
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17				
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20				

Reference and administration details

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

Name	Dates acted if not for whole year

Structure, governance and management

Type of governing document

Constitution

Trustee recruitment and appointment

The initial trustees were identified by Josephine Wilkinson and Maureen Fletcher, who approached potential candidates to assess their interest in joining the organisation. Interested individuals were then invited to participate in a structured interview process to ensure their suitability for the role. Successful candidates were subsequently appointed as trustees.

Objectives and activities

Charitable purposes

- (a) The advancement of education
- (b) Providing Person-Centred Planning and Life Coaching
- (c) The advancement of citizenship or community development
- (d) Collaborative support for holistic development
- (e) The relief of those in need
- (f) Targeted support for young people with additional needs

Summary of the main activities in relation to these objects

- The advancement of education.
- Providing person-centred planning and life coaching to young people aged 16–25 (and some aged 15 in S4) to help them identify future pathways.
- The advancement of citizenship and community development by building confidence, promoting positive engagement, and encouraging community contribution.
- Working with partner agencies to offer a holistic range of development opportunities.
- The relief of those in need due to age, ill-health, disability, financial hardship, or other disadvantage.
- Supporting young people with additional needs, including mental health issues, neurodiversity, learning difficulties, and physical disabilities.

Achievements and performance

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

Achievements and impacts:

- 60 young people supported
- 155 Person-Centred Planning sessions
- 30 Life Coaching sessions
- 8 young people receiving 3+ sessions

Outcomes:

- 90% developed clear pathways
- 82% improved wellbeing
- 75% increased engagement

Average £3,857 accessed by 60 young people via ILF Transition Fund

Financial review

Brief statement of the charity's policy on reserves

Create Your Dream SCIO aims to maintain a modest level of unrestricted reserves to ensure financial stability and the continuity of core services. Reserves will be held to cover essential running costs in the event of unexpected income gaps or delays.

The charity will review its reserves annually to ensure they remain appropriate for operational needs.

Any reserves accumulated will be used responsibly to support charitable activities and planned development.

The organisation will not intentionally build excessive reserves and will prioritise directing funds toward beneficiaries.

Details of any deficit

The organisation has no deficit for the reporting period.

As the organisation was established in November 2024, it is still in its early stages of operation and therefore has not yet accumulated any reserves. All income received to date has been applied directly to initial start-up and operational activities, in line with the funding provided.

Donated facilities and services (if any)

n/a

Other optional information

As the organisation was formally established in November 2024, this first reporting period reflects the early developmental stage of the charity. Financial activity to date has primarily consisted of initial set-up and preparatory costs required to establish the charity's governance, operational structure, and future programme planning.

The charity has not yet accumulated reserves, as income received during this start-up phase has been utilised to support foundational activities. The Trustees are developing a formal reserves policy that will be implemented as sustainable funding streams are secured.


The Board continues to ensure that appropriate financial controls and oversight arrangements are in place while the charity grows its activities. The Trustees remain confident that the organisation is well positioned to expand operations in the coming year as funding and delivery plans progress.

Declaration

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

Signed on behalf of the charity's trustees

Signature(s) <i>OSCR will accept digital or typed signatures</i>	Pauline Austin	Jennifer Murray
Full name(s)	Pauline Austin	Jennifer Murray
Position (e.g. Chair)	Chairperson	Trustee
Date	01/04/26	01/04/26

		Independent examiner's report on the accounts						v2
Report to the trustees/members of	Charity name	Create Your Dream SCIO						
	Registered charity number	SC53790						
On the accounts of the charity for the period	Period start date				Period end date			
	Day	Month	Year		Day	Month	Year	
	20	11	2024	to	31	03	2026	
Set out on pages	21-27					(remember to include the page numbers of additional sheets)		
Respective responsibilities of trustees and examiner	The charity's trustees are responsible for the preparation of the accounts in accordance with the terms of the Charities and Trustee Investment (Scotland) 2005 Act and the Charities Accounts (Scotland) Regulations 2006 (as amended). The charity trustees consider that the audit requirement of Regulation 10(1) (d) of the Accounts Regulations does not apply. It is my responsibility to examine the accounts as required under section 44(1) (c) of the Act and to state whether particular matters have come to my attention.							
Basis of independent examiner's statement	My examination is carried out in accordance with Regulation 11 of the 2006 Accounts Regulations. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeks explanations from the trustees concerning 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	<p>In the course of my examination, no matter has come to my attention</p> <ol style="list-style-type: none"> which gives me reasonable cause to believe that in any material respect the requirements: <ul style="list-style-type: none"> to keep accounting records in accordance with section 44(1) (a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations, and to prepare accounts which accord with the accounting records and comply with Regulation 9 of the 2006 Accounts Regulations <p>have not been met, or</p> <ol style="list-style-type: none"> to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached. 							
Signed**:					Date:	16/4/2026		
Name:	Eppie Sprung							
Relevant professional qualification(s) or body (if any):								
Address:	2 Flaxfield							
	Mouswald							
	Dumfries							
	DG1 4QA							

*Please delete the words in the brackets if they do not apply. If the words do apply, set out those matters which have come to your attention on the following page.

** OSCR will accept digital or typed signatures

Disclosure section

Only complete if the examiner needs to highlight material problems.

**Give here brief details of
any items that the
examiner wishes to
disclose**

Create Your Dream SCIO

SC53790



Receipts and payments accounts							
For the period from	Period start date			to	Period end date		
	Day	Month	Year		Day	Month	Year
	20	November	2024		31	March	2026

Section A Statement of receipts and payments

	Unrestricted funds to nearest £	Restricted funds to nearest £	Expendable endowment funds to nearest £	Permanent endowment funds to nearest £	Total funds current period to nearest £	Total funds last period to nearest £
A1 Receipts						
Donations	435				435	
Legacies					-	
Grants	3,500	19,667			23,167	
Receipts from fundraising activities					-	
Gross trading receipts					-	
Income from investments other than land and buildings					-	
Rents from land & buildings					-	
Gross receipts from other charitable activities					-	
Misc Income - refunds		111			111	
A1 Sub total	3,935	19,778	-	-	23,713	-
A2 Receipts from asset & investment sales						
Proceeds from sale of fixed assets					-	
Proceeds from sale of investments					-	
A2 Sub total	-	-	-	-	-	-
Total receipts	3,935	19,778	-	-	23,713	-
A3 Payments						
Expenses for fundraising activities					-	
Gross trading payments					-	
Investment management costs					-	
Payments relating directly to charitable activities	647	3,953			4,600	
Grants and donations					-	
Governance costs:					-	
Audit / independent examination					-	
Preparation of annual accounts					-	
Legal costs					-	
Other - AGM costs		550			550	
A3 Sub total	647	4,503	-	-	5,150	-
A4 Payments relating to asset and investment movements						
Purchases of fixed assets	2,953	3,901			6,854	
Purchase of investments					-	
A4 Sub total	2,953	3,901	-	-	6,854	-
Total payments	3,600	8,404	-	-	12,004	-
Net receipts / (payments)	335	11,374	-	-	11,709	-
A5 Transfers to / (from) funds						
Surplus / (deficit) for year	335	11,374	-	-	11,709	-

Section B Statement of balances

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Expendable endowment funds to nearest £	Permanent endowment funds to nearest £	Total current period to nearest £	Total last period to nearest £
B1 Cash funds	Cash and bank balances at start of year	-				-	
	Surplus / (deficit) shown on receipts and payments account	335	11,374			11,709	
						-	
						-	
	Cash and bank balances at end of year	335	11,374	-	-	11,709	-
	(Agree balances with receipts and payments account(s))	-	-	-	-	-	-


	Details	Fund to which asset belongs	Market valuation to nearest £	Last year to nearest £
B2 Investments				
	Total		-	-

	Details	Fund to which asset belongs	Cost (if available) to nearest £	Current value (if available) to nearest £	Last year to nearest £
B3 Other assets	Laptops x 3	TNL - Awards for All	3,901	3,901	-
	Printers x 3	TNL - Awards for All	798	798	-
	Shredders x 3	TNL - Awards for All	60	60	-
					-
					-
	Total		4,759	4,759	-

	Details	Fund to which liability relates	Amount due to nearest £	Last year to nearest £
B4 Liabilities	Independent Examination of Accounts	Unrestricted	100	
	Total		100	-

	Details	Fund to which liability relates	Amount due (estimate) to nearest £	Last year to nearest £
B5 Contingent liabilities				
	Total		-	-

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

Signature*	Print Name	Date of approval
	Jennifer Murray	14 April 2026

Section C Notes to the Accounts

C1 Nature and purpose of funds (may be stated on analysis of funds worksheets)

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C2 Grants

Type of activity or project supported	Individual / institution	Number of grants made	£
Total			-

C3a Trustee remuneration

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

Authority under which paid	£

C4a Trustee expenses

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

	Number of trustees	£

C5 Transactions with trustees and connected persons

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

C6 Other information

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Additional analysis (1)

Analysis of receipts and payments

1 Donations

	Unrestricted funds to nearest £	Restricted funds to nearest £	Expendable endowment funds to nearest £	Permanent endowment funds to nearest £	Total current period to nearest £	Total last period to nearest £
	435				435	
					-	
					-	
					-	
Total	435	-	-	-	435	-

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2 Grants

	Unrestricted funds to nearest £	Restricted funds to nearest £	Total current period to nearest £	Total last period to nearest £
The Robertson Trust	3,000		3,000	
The National Lottery		9,167	9,167	
Glasgow City Council		10,500	10,500	
Business Gateway	500		500	
Total	3,500	19,667	23,167	-

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3 Gross receipts from other charitable activities

	Unrestricted funds to nearest £	Restricted funds to nearest £	Expendable endowment funds to nearest £	Permanent endowment funds to nearest £	Total current period to nearest £	Total last period to nearest £
					-	
					-	
					-	
					-	
					-	
					-	
Total	-	-	-	-	-	-

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4 Payments relating directly to charitable activities

	Unrestricted funds to nearest £	Restricted funds to nearest £	Expendable endowment funds to nearest £	Permanent endowment funds to nearest £	Total current period to nearest £	Total last period to nearest £
Legal and professional fees	500	535			1,035	
Beneficiary-related expenses	147	304			451	
Advertising		111			111	
Travel and subsistence		941			941	
Bank charges		3			3	
Insurance		156			156	
Hospitality		112			112	
Office and Postage		176			176	
Utilities		904			904	
Supplies		711			711	
					-	
Total	647	3,953	-	-	4,600	-

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Additional analysis (2)**5 Breakdown of unrestricted funds**

	Unrestricted fund 1 - enter name of fund below Robertson Trust Wee Grant	Unrestricted fund 2 - enter name of fund below Business Gateway	Unrestricted fund 3 - enter name of fund below	Unrestricted fund 4 - enter name of fund below	Total unrestricted funds	Total unrestricted funds last period
Receipts						
Donations						-
Legacies					-	
Grants	3,000	500			3,500	
Receipts from fundraising activities					-	
Gross trading receipts					-	
Income from investments other than land and buildings					-	
Rents from land & buildings					-	
Gross receipts from other charitable activities					-	
Sub total	3,000	500	-	-	3,500	-
Receipts from asset & investment sales						
Proceeds from sale of fixed assets					-	
Proceeds from sale of investments					-	
Sub total	-	-	-	-	-	-
Total receipts	3,000	500	-	-	3,500	-
Payments						
Expenses for fundraising activities					-	
Gross trading payments					-	
Investment management costs					-	
Payments relating directly to charitable activities	47	500			547	
Grants and donations					-	
Governance costs:					-	
Audit / independent examination					-	
Preparation of annual accounts					-	
Legal costs					-	
Sub total	47	500	-	-	547	-
Payments relating to asset and investment movements						
Purchases of fixed assets	2,953				2,953	
Purchase of investments					-	
Sub total	2,953	-	-	-	2,953	-
Total payments	3,000	500	-	-	3,500	-
Net receipts / (payments)	-	-	-	-	-	-
Transfers to / (from) funds					-	
Surplus / (deficit) for year	-	-	-	-	-	-

Nature and purpose of funds

Unrestricted funds are funds that can be used at the discretion of the charity's trustees to further any of the charity's purposes. They are not subject to specific donor-imposed restrictions. This includes income that the charity can freely allocate to operational costs, support costs (such as CRM systems), staffing, governance, and programme delivery.

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Additional analysis (3)**6 Breakdown of restricted funds**

	Restricted fund 1 - enter name of fund below The National Lottery Community Fund - Awards for All	Restricted fund 2 - enter name of fund below Glasgow Wellbeing Fund	Restricted fund 3 - enter name of fund below	Restricted fund 4 - enter name of fund below	Total restricted funds	Total restricted funds last period
Receipts						
Donations					-	
Legacies					-	
Grants	9,167	10,500			19,667	
Receipts from fundraising activities					-	
Gross trading receipts					-	
Income from investments other than land and buildings					-	
Rents from land & buildings					-	
Gross receipts from other charitable activities					-	
Sub total	9,167	10,500	-	-	19,667	-
Receipts from asset & investment sales						
Proceeds from sale of fixed assets					-	
Proceeds from sale of investments					-	
Sub total	-	-	-	-	-	-
Total receipts	9,167	10,500	-	-	19,667	-
Payments						
Expenses for fundraising activities					-	
Gross trading payments					-	
Investment management costs					-	
Payments relating directly to charitable activities	3,953				3,953	
Grants and donations					-	
Governance costs:					-	
Audit / independent examination					-	
Preparation of annual accounts					-	
Legal costs					-	
AGM	550				550	
Sub total	4,503	-	-	-	4,503	-
Payments relating to asset and investment movements						
Purchases of fixed assets	3,901				3,901	
Purchase of investments					-	
Sub total	3,901	-	-	-	3,901	-
Total payments	8,404	-	-	-	8,404	-
Net receipts / (payments)	763	10,500	-	-	11,263	-
Transfers to / (from) funds						
Surplus / (deficit) for year	763	10,500	-	-	11,263	-

Nature and purpose of funds**The National Lottery – Restricted Fund**

This fund represents grants received from the National Lottery Awards for All. The funding is restricted for the delivery of community focused activities that improve wellbeing, participation, and access to support services. Eligible expenditure includes staff costs, programme costs, materials, venue hire, and other direct project costs necessary to meet the outcomes and targets agreed with Awards for All. This fund cannot be used for general operating expenditure outside the scope of the funded projects.

Wellbeing Fund – Restricted Fund

This fund supports activities that enhance the wellbeing of beneficiaries. Expenditure must be used exclusively for wellbeing related projects such as workshops, support services, community sessions, equipment, or resources that promote improved mental, emotional, or physical wellbeing. All spending must align with the funder's criteria and is monitored to ensure it contributes directly to agreed wellbeing outcomes.