

**NORTH BERWICK COASTAL AREA HEALTH & SOCIAL CARE CHARITY  
(Together In Health)**

**ANNUAL REPORT AND FINANCIAL STATEMENTS**

**FOR THE PERIOD 4 DECEMBER 2024 TO 31 DECEMBER 2025**

**CHARITY NO: SC053830**

**WHITELAW WELLS  
Chartered Accountants  
The Lighthouse  
North Berwick  
EH39 5PX**

**NORTH BERWICK COASTAL AREA HEALTH & SOCIAL CARE CHARITY**  
**(Together In Health)**

**FINANCIAL STATEMENTS**

**For the period 4 December 2024 to 31 December 2025**

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**NORTH BERWICK COASTAL AREA HEALTH & SOCIAL CARE CHARITY  
(Together In Health)**

**REPORT OF THE TRUSTEES**

**For the period 4 December 2024 to 31 December 2025**

The Trustees present their annual report together with the audited financial statements for the period 4 December 2024 to 31 December 2025.

The accounts have been prepared in accordance with the accounting policies set out in note 1 of the accounts and comply with the charity's aims and objectives, the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" and the requirements of 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).

**Objectives and Activities**

North Berwick Coastal Area & Social Care Charity, also known as Together in Health, has the following purposes:

- The relief of those in need by reason of age, ill-health, disability, financial hardship or other disadvantage by in North Berwick Coastal Area by providing, guidance, advocacy or financial assistance.
- The provision of support whether by way of financial assistance, advice or otherwise to individuals or groups of individuals who, by reason of health, physical or mental disability or otherwise, are in necessitous circumstances within North Berwick Coastal Area.
- The provision of assistance whether financial or otherwise to other charitable organisations operating in the area whose purpose are in the opinion of the Trustees similar to those outlined above.
- Undertaking medical research, providing relief to those suffering from illness within North Berwick Coastal Area.

**Achievements and Performance**

The North Berwick Coastal Area Health & Social Care Charity's first initiative with Community First Responders has been very successful so far this year with over 350 bystanders having received awareness sessions through Fringe by the Sea, Picnic in the Park, sessions in Community Centres and clubs. New CFRs and GoodSAM app holders have signed up, a grant for 12 new defibrillators from Tyne & Esk has seen Together In Health fitting unlocked defibrillator cabinets from Ballencrieff to Whitekirk including new units to cover the beaches at Gullane Bents, Yellowcraig and Glen Golf Course clubhouse covering Milsey Bay beach.

**Financial Review**

During the year total income amounted to £34,210 of which £31,489 was restricted and £2,721 was unrestricted. Total expenditure was £23,338 of which £21,598 was restricted and £1,740 was unrestricted. The surplus for the year was £10,872. At the balance sheet date, unrestricted reserves were £2,181 and restricted reserves were £8,691. Total funds were £10,872.

**NORTH BERWICK COASTAL AREA HEALTH & SOCIAL CARE CHARITY  
(Together In Health)**

**REPORT OF THE TRUSTEES**

**For the period 4 December 2024 to 31 December 2025**

Reserves Policy

The Trustees are considering the charity's reserves policy with a view to maintaining sufficient reserves to meet future anticipated expenditure. The free reserves, being unrestricted funds not tied up in fixed assets, were £2,181 at the year end date.

**Risk Management**

The Trustees have assessed the major risks to which the Charity is exposed, in particular those related to the operations and finances of the Association, and are satisfied that systems are in place to mitigate our exposure to the major risks.

**Plans for Future Periods**

Together in Health will continue to promote resilience around emergencies in the community, by leading an East Lothian Cardiac Arrest Response Zone Initiative in collaboration with Save a Life for Scotland, Scottish Ambulance Service and East Lothian Council.

We will actively build relationships with Universities, in partnership with Day Centres and Leuchie, to increase opportunities to benefit from nursing and allied health professional experience and develop community education, training and research in NBCA.

Together in Health will extend opportunities to improve access to green spaces and physical exercise that have been shown to improve health for those with chronic physical conditions or mental health needs, who may lack the support and resources.

**Structure, Governance and Management**

Governing Document and Constitution

The charity is a Scottish Charitable Incorporated Organisation (SCIO). North Berwick Coastal Area Health and Social Care Charity was established on 4 December 2024 and is governed by the terms of its constitution.

Recruitment and Appointment of Trustees

There shall be a minimum of three Trustees of the SCIO at any one time, but the Board may from time to time register an increase in Trustees. The Trustees are the members. Trustees are recruited by the Board as it considers necessary to enhance and replenish its expertise. New trustees will receive induction from the chairman and will be given appropriate training in governance.

**NORTH BERWICK COASTAL AREA HEALTH & SOCIAL CARE CHARITY  
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**REPORT OF THE TRUSTEES**

**For the period 4 December 2024 to 31 December 2025**

Organisational Structure

The charity is managed and controlled by the trustees. The Trustees meet as necessary to review and agree ongoing activities and performance of the charity.

Pay and Remuneration Policy

There are no employees and the Trustees give their time freely.

The Trustees have the power to indemnify and reimburse themselves for any expense or liabilities incurred in relation to the charity. No charity trustee may serve as an employee (full time or part time) of the organisation; and no charity trustee may be given any remuneration by the organisation for carrying out their duties as a charity trustee.

**NORTH BERWICK COASTAL AREA HEALTH & SOCIAL CARE CHARITY  
(Together In Health)**

**REPORT OF THE TRUSTEES**

**For the period 4 December 2024 to 31 December 2025**

**Reference and Administrative Information**

<b>Charity Name</b>	North Berwick Coastal Area Health & Social Care Charity (also known as Together in Health)	
<b>Charity Number</b>	SC053830	
<b>Trustees</b>	Robert Grant Frank Pratt David Lees Elizabeth Preston	(Appointed 4 December 2024) (Appointed 4 December 2024) (Appointed 4 December 2024) (Appointed 25 April 2025)
<b>Registered Office and Operational Address</b>	The Lighthouse North Berwick East Lothian EH39 5PX	
<b>Independent Examiner</b>	Louise Presslie C.A. Whitelaw Wells Chartered Accountants The Lighthouse North Berwick EH39 5PX	
<b>Principal Bankers</b>	Bank of Scotland The Mound Edinburgh EH1 1YZ	

**NORTH BERWICK COASTAL AREA HEALTH & SOCIAL CARE CHARITY  
(Together In Health)**

**REPORT OF THE TRUSTEES**

**For the period 4 December 2024 to 31 December 2025**

**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).

The trustees are required to prepare financial statements for each financial year that give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, including income and expenditure, for the financial year. 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;
- Make judgements and estimates that are reasonable and prudent;
- State whether applicable accounting standards have been followed, subject to any material departure disclosed and explained in the financial statements, and
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping proper accounting records which 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 Trustees Investments (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.

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

The Trustees confirm that the accounts comply with the above requirements.

The report was approved by the Trustees on 13 March 2026 and signed on their behalf by:



**Robert Grant**  
Trustee

**NORTH BERWICK COASTAL AREA HEALTH & SOCIAL CARE CHARITY  
(Together In Health)**

**INDEPENDENT EXAMINER'S REPORT**

**For the period 4 December 2024 to 31 December 2025**

I report on the accounts for the period 4 December 2024 to 31 December 2025 as set out on page 7 to 13.

**Respective responsibilities of the Trustees and the Independent Examiner**

The charity's trustees are responsible for the preparation of the accounts in accordance with the terms of the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended). The charity trustees consider that the audit requirement of Regulation 10(1) (a) to (c) of the 2006 Accounts Regulations does not apply. It is my responsibility to examine the accounts as required under section 44(1) (c) of the Act and to state whether particular matters have come to my attention.

**Basis of independent examiner's statement**

My examination is carried out in accordance with Regulation 11 of the Charities Accounts (Scotland) Regulations 2006 (as amended). 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 other than disclosed below:

- 1) Which gives me reasonable cause to believe that in any material respect the requirements:
  - to keep accounting records in accordance with section 44(1) (a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations, and
  - to prepare accounts which accord with the accounting records and comply with Regulation 9 of the 2006 Accounts 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.



Louise Presslie CA

13 March 2026



**NORTH BERWICK COASTAL AREA HEALTH & SOCIAL CARE CHARITY  
(Together In Health)**

**STATEMENT OF FINANCIAL ACTIVITIES**

**For the period 4 December 2024 to 31 December 2025**

	<b>Note</b>	<b>Unrestricted Funds £</b>	<b>Restricted Funds £</b>	<b>Total £</b>
<b>Income and Endowments from:</b>				
Donations and legacies		2,721	1,109	3,830
Charitable activities	<b>3</b>	-	30,380	30,380
		<hr/>	<hr/>	<hr/>
<b>Total</b>		<b>2,721</b>	<b>31,489</b>	<b>34,210</b>
		<hr/>	<hr/>	<hr/>
<b>Expenditure on:</b>				
Charitable activities	<b>4</b>	1,740	21,598	23,338
		<hr/>	<hr/>	<hr/>
<b>Total</b>		<b>1,740</b>	<b>21,598</b>	<b>23,338</b>
		<hr/>	<hr/>	<hr/>
<b>Net Income</b>		<b>981</b>	<b>9,891</b>	<b>10,872</b>
<b>Transfers between funds</b>		<b>1,200</b>	<b>(1,200)</b>	<b>-</b>
<b>Net movement in funds</b>		<b>2,181</b>	<b>8,691</b>	<b>10,872</b>
<b>Reconciliation of Funds:</b>				
Total funds brought forward		-	-	-
		<hr/>	<hr/>	<hr/>
<b>Total funds carried forward</b>	<b>9</b>	<b>2,181</b>	<b>8,691</b>	<b>10,872</b>
		<hr/>	<hr/>	<hr/>

All activities of the charity are classed as continuing. There were no gains or losses in the period other than those disclosed above.

The notes on pages 9 –13 form part of these financial statements.

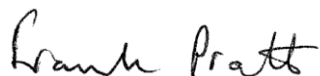
**NORTH BERWICK COASTAL AREA HEALTH & SOCIAL CARE CHARITY  
(Together In Health)**

**BALANCE SHEET**

**As at 31 December 2025**

	Note	£	2025 £
<b>Current Assets</b>			
Bank		12,331	
Debtors	8	41	
		<hr/>	
		12,372	
<b>Creditors:</b>			
Amounts falling due within one year	7	(1,500)	
		<hr/>	
<b>Net Current Assets</b>			10,872
			<hr/>
<b>Total Assets Less Current Liabilities</b>			10,872
			<hr/> <hr/>
<b>Funds</b>	9		
Unrestricted Funds			2,181
Restricted Funds			8,691
			<hr/>
<b>Total Funds</b>			10,872
			<hr/> <hr/>

These financial statements were approved and authorised for issue by the Board of Trustees on 13 March 2026 and signed on its behalf by:



Frank Pratt  
Trustee

The notes on pages 9 - 13 form part of these financial statements.

**NORTH BERWICK COASTAL AREA HEALTH & SOCIAL CARE CHARITY  
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**NOTES TO THE FINANCIAL STATEMENTS**

**For the period 4 December 2024 to 31 December 2025**

**1. Accounting Policies**

**Basis of accounting**

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) (effective 1 January 2019) - (Charities SORP (FRS 102), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

The charity has taken advantage of the exemption from the requirement to prepare a Statement of Cash Flows as permitted under FRS 102 and the Charities FRS 102 SORP.

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

**Going Concern Basis**

The Trustees are of the opinion that the charity can continue to meet its obligations as they fall due for the foreseeable future and for a period of at least 12 months from the date of approval of these financial statements, and have therefore prepared the financial statements on the going concern basis.

**Income**

Income is recognised where there is entitlement, certainty of receipt and the amount can be measured with sufficient reliability.

- Where entitlement is not conditional on the delivery of a specific performance by the charity, income from grants and donations are recognised when the charity becomes unconditionally entitled.
- Where related to performance and specific deliverables, income is accounted for as the charity earns the right to consideration by its performance.
- Income is only deferred when the donor specifies that the donation must only be used in future accounting periods or has imposed conditions that must be met before the charity has unconditional entitlement, and these conditions have not yet been met.

**Expenditure**

All expenditure is included on an accruals basis and is recognised when there is a legal or constructive obligation to pay for it. The SCIO is not registered for VAT and accordingly costs are shown gross of irrecoverable VAT. All costs are allocated directly between the expenditure categories of the Statement of Financial Activities on a basis designed to reflect the use of the resource.

Charitable expenditure comprises those costs incurred by the SCIO in the delivery of its charitable activities and services.

**NORTH BERWICK COASTAL AREA HEALTH & SOCIAL CARE CHARITY**  
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**NOTES TO THE FINANCIAL STATEMENTS**

**For the period 4 December 2024 to 31 December 2025**

**1. Accounting Policies (contd)**

**Funds**

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

Restricted funds are subject to specific conditions as laid down by donors.

**Financial Assets and Financial Liabilities**

Financial instruments comprise financial assets and financial liabilities which are recognised when the charity becomes a party to the contractual provisions of the instrument. They are classified as “basic” in accordance with FRS102 and are accounted for at the settlement amount due which equates to the cost. Financial assets comprise cash and prepayments, and financial liabilities comprise accruals only.

**Taxation**

The charity is exempt from taxation on the whole of its charitable income.

**2. Critical Judgements and Estimates**

In preparing the financial statements trustees make estimates and assumptions which are reviewed on an ongoing basis. Use of available information and application of judgement are inherent in the formation of the estimates, together with past experience and expectations of future events that are believed to be reasonable under the circumstances. Actual results in the future could differ from such estimates.

**3. Grant Income**

	<b>2025</b>
	<b>£</b>
East Lothian Council REAL FRIENDS Project	12,500
Tyne & Esk	16,380
Resus UK	1,500
	<hr/>
	30,380
	<hr/>

**NORTH BERWICK COASTAL AREA HEALTH & SOCIAL CARE CHARITY**  
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**NOTES TO THE FINANCIAL STATEMENTS**

**For the period 4 December 2024 to 31 December 2025**

**4. Charitable Activities**

	<b>2025</b>	<b>2025</b>	<b>2025</b>
	<b>Unrestricted</b>	<b>Restricted</b>	<b>Total</b>
	<b>Funds</b>	<b>Funds</b>	<b>Funds</b>
	<b>£</b>	<b>£</b>	<b>£</b>
Public Access Defibrillators	-	18,040	18,040
CPR Equipment Bags	-	2,282	2,282
Promotional events	26	959	985
IT & computer costs	131	-	131
Insurance	58	-	58
Bank charges	25	-	25
Education	-	317	317
<u>Governance Costs:</u>			
Independent Examiners fees	1,500	-	1,500
	<hr/>	<hr/>	<hr/>
Total expenditure on charitable activities	1,740	21,598	23,338
	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>

The trustees consider there to be only one activity, to provide relief to those in need by reason of age, ill-health, disability, financial hardship or other disadvantage.

**5. Net Income for the Period**

This is stated after charging:

	<b>£</b>
Independent Examiner's remuneration	1,500
	<hr/>
	1,500
	<hr/>

**6. Trustee's Remuneration and Expenses**

Trustees received no remuneration in the year. During the year trustees incurred expenses for which they are not seeking reimbursement of £54. Two trustees were reimbursed for expenses totalling £720. One Trustee made a donation of £1,000.

**NORTH BERWICK COASTAL AREA HEALTH & SOCIAL CARE CHARITY**  
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**NOTES TO THE FINANCIAL STATEMENTS**

**For the period 4 December 2024 to 31 December 2025**

**7. Creditors: Amounts falling due within one year**

	<b>2025</b>
	<b>£</b>
Accruals	1,500
	<hr/>

**8. Debtors**

	<b>2025</b>
	<b>£</b>
Prepayments	41
	<hr/>

**9. Statement of Funds**

	<b>At</b>				<b>At</b>
	<b>4 December</b>	<b>Income</b>	<b>Expenditure</b>	<b>Transfers</b>	<b>31 December</b>
	<b>2024</b>				<b>2025</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
<u>Restricted Funds</u>					
Real Friends	-	12,500	(2,958)	(£1,200)	8,342
PADs	-	17,489	(18,444)	-	(955)
Resus UK	-	1,500	(196)	-	1,304
	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
Total restricted funds	-	31,489	(21,598)	(£1,200)	8,691
	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
<u>Unrestricted funds</u>					
General funds	-	2,721	(1,740)	1,200	2,181
	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
Total unrestricted funds	-	2,721	(1,740)	1,200	2,181
	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
<b>TOTAL FUNDS</b>	-	34,210	(23,338)	-	10,872
	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>

Real Friends: Funding received from East Lothian Council for coordination of a resilient volunteer service in North Berwick Coastal Area, with a focus on training Community First Responders. Transfer represents contribution to set up costs, financial accounting, website and promotion in accordance with funding document.

PADs: Funds to be utilised towards the purchase and installation of new public access defibrillators.

Resus UK: Funds received to be put towards 6 training events.

**NORTH BERWICK COASTAL AREA HEALTH & SOCIAL CARE CHARITY  
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**NOTES TO THE FINANCIAL STATEMENTS**

**For the period 4 December 2024 to 31 December 2025**

**10. Analysis of Net Assets between Funds**

<b>As at 31 December 2025:</b>	<b>Unrestricted Funds £</b>	<b>Restricted Funds £</b>	<b>Total Funds £</b>
Net Current Assets	2,181	8,691	10,872
	<u>2,181</u>	<u>8,691</u>	<u>10,872</u>

**11. Related Parties**

There were no other transactions with related parties during the period other than those disclosed in note 6.

**12. Post Balance Sheet Events**

There have been no significant events since the balance sheet date which would require adjustment to or disclosure in these financial statements.