

Charity No. SC041376

PMH BORDERS
ANNUAL REPORT AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2026

PMH BORDERS
CONTENTS

	Page
TRUSTEES' ANNUAL REPORT	1 - 2
INDEPENDENT EXAMINER'S REPORT	3
STATEMENT OF RECEIPTS AND PAYMENTS	4
STATEMENT OF BALANCES	5
NOTES TO THE FINANCIAL STATEMENTS	6

PMH BORDERS

TRUSTEES' ANNUAL REPORT

The Trustees are pleased to present their annual report together with the financial statements for the year ending 31 March 2026.

OBJECTIVES & ACTIVITIES

Our service provides specialist perinatal mental health care for parents and families in the Scottish Borders during the perinatal period.

We employ counsellors and psychotherapists who are qualified to UK recognised post-grad level and are regulated by British regulating bodies such as HCPC. We treat mild to moderate, non-acute mental health difficulties, at just below the level accepted by NHS crisis and acute perinatal mental health teams, and just above community wellbeing and peer support offered by other 3rd sector organisations. We receive referrals only from health care professionals with whom we have a strong relationship. We offer blocks of 12 in-person sessions using a range of evidence-based therapies, endorsed by the NHS, including counselling/psychotherapy; EMDR therapy; and art psychotherapy. Parents can benefit from a supervised Creche, providing respite while they are in session, and we also offer peer led and facilitated courses throughout the year where possible.

ACHIEVEMENTS & PERFORMANCE

Our Therapeutic Services Manager has liaised with NHS Borders health professionals, attending various meetings and workshops with Health Visitors and Midwives. She has now met many of our referrers face to face and has found that we have a very good reputation and are used as an example of best practice. She has also been involved in meetings with outside bodies, such as NHS Borders managers and our local MSP.

The Creche continues to be run by a very experienced Creche Co-ordinator. It is welcomed by mothers, fathers, babies and sometimes slightly older children. Over the year there were usually adequate numbers of volunteers, though more are always welcome.

The team currently consists of the Therapeutic Services Manager, (also an Art and Dyadic Psychotherapist, Counselling Psychotherapist and EMDR Therapist), the Deputy Manager/Administrator, two Counsellors/Psychotherapists (one works two days a week and one works one day a week), one Art Psychotherapist (two days a week) who recently qualified as an EMDR Therapist and the Crèche Co-ordinator (two days a week). We are extremely fortunate in the calibre of staff PMH Borders attracts and keeps. Our Counsellors/Psychotherapists are experienced and qualified to UK recognised postgraduate level and are regulated by HCPC/BACP regulating bodies. They use clinical practices which are endorsed by SIGN, NICE and the NHS.

A good deal of training has happened during the year. Notably, our Art Therapist/Counsellor completed her EMDR training. A very useful technique within EMDR is called the Flash Technique, and the whole clinical team have now received this training, which can be used by qualified therapists who aren't necessarily qualified in EMDR specifically. It is a technique which is proving very helpful within our speciality.

All Trustees and staff continued to complete regular on-line safeguarding training regarding both vulnerable adults and children.

In total, 145 referrals were made to the service, an average of 12.2 per month, with 137 birthing parents and 8 birthing partners and a new unprecedented monthly peak of 22 in November. Seven of the twelve months saw ten or more referrals. In line with recent years, the number of birthing parent referrals equated to around 13.5% of births registered in the Scottish Borders over this period. As always, most referrals (78%) were received from Health Visitors, a further 10% from Midwives, 6% from GPs and the rest from other health professionals.

After taking account of referral withdrawals and ongoing intervention from the previous year, 126 different clients had input from PMH Borders over the period. The service ran at an average of 66 open cases at any one time. A record 1223 sessions were offered with an attendance rate of 76.61%. A total of 408 Creche sessions took place.

PMH BORDERS

TRUSTEES' ANNUAL REPORT (CONTD)

PLANS FOR THE FUTURE

Whilst there is no immediate prospect of any funding from the Scottish Government the Trustees intend to continue to develop the service and to search for new funding sources. Funding applications have been submitted, or are in preparation for submission, to various trusts and foundations. They have already agreed to permit another local charity to use the building when it is not in use by PMH Borders and are liaising with Borders Community Action in its bid to the Whole Family Support Fund. The possibility of establishing a trading arm is being explored with the Community Enterprise Accelerate Programme.

FINANCIAL REVIEW

Total income received during the year was £151,676 (2025: £248,763) and total expenditure was £164,589 (2025: £251,419) giving an overall deficit of £12,913 (2025: deficit of £2,656). Given the spend on the new boiler during the year we did well to limit the deficit which itself was covered by reserves. Staff costs, by far our biggest item of expenditure, increased from £115,130 to £132,634, an increase of 15% due in part to the increase in Employers' National Insurance, although this was partially offset by extra support of £4,520 from the Henry Smith Foundation. In the previous year, total income included grants and donations received towards the purchase of East Lodge in that year, while total expenditure included its purchase price and associated conveyancing fees. An analysis of grants received is shown in the Notes to the Financial Statements. Total funds at the end of the financial year were £113,720 of which £81,220 were unrestricted and £32,500 were restricted as shown on the Statement of Balances.

Reserves policy

The Trustees endeavour to maintain reserves to protect the charity from unforeseen fluctuations in income. The policy is to maintain unrestricted general funds at a level which would enable the charity to continue provision of its services if its sources of income were to cease or be delayed significantly. The Trustees consider that it is prudent for them to aim to cover between three and six months worth of expenditure by way of reserve. At 31st March 2026, the Trustees consider that the balance on the available unrestricted funds to be at a satisfactory level in line with this policy while being mindful of the continuing difficulty in attracting sufficient funding to continue to run the service as it is today.

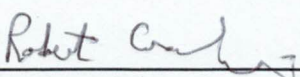
GOVERNANCE

The charity is a Scottish Charitable Incorporated Organisation (a SCIO) governed by its Constitution. Trustees are recruited from appropriately experienced members of the local community. There must be a minimum of 5 and a maximum of 12 Trustees. The Trustees are the members of the organisation for the purposes of the Charities and Trustee Investment (Scotland) Act.

REFERENCE & ADMINISTRATIVE DETAILS

Charity name	PMH Borders	
Charity number	SC041376	
Address	East Lodge, Elm Row, Galashiels TD1 3HT	
Trustees	Robert Crawford (Chair)	Beauty Kureya (appointed 19/9/25)
	Dr Roger Wardman (Treasurer)	Linda Turnbull (appointed 19/9/25)
	Dr Gillian Arbuckle (Secretary)	Yvonne Allan (appointed 19/9/25, resigned 6/3/26)
	Veronica Ross	Ann Robson (resigned 20/6/25)
	Margaret Notman	Dr Ruth Solomon (resigned 20/6/25)
	Lorna Paterson	Barbara Wright (resigned 20/6/25)
	Anne Harkness	

Approved by the Trustees and signed on their behalf by:



Robert Crawford
Trustee and Chair

1 June 2026

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF
PMH BORDERS**

I report on the financial statements for the charity for the year ended 31 March 2026, which are set out on pages 4 to 6.

Respective responsibilities of Trustees & independent examiner

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

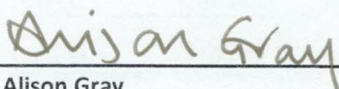
Basis of independent examiner's statement

My examination is carried out in accordance with Regulation 11 of the 2006 Regulations (as amended). An examination includes a review of the accounting records kept by the charity and a comparison of the financial statements presented, with those records. It also includes consideration of any unusual items or disclosures in the financial statements, and seeks explanations from the Trustees concerning 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 financial statements.

Independent examiner's statement

In the course of my examination, no matter has come to my attention:

1. which gives me reasonable cause to believe that in any material respect the requirements:
 - to keep accounting records in accordance with Section 44(1) (a) of the 2005 Act and Regulation 4 of the 2006 Regulations (as amended), and
 - to prepare financial statements which accord with the accounting records and comply with Regulation 9 of the 2006 Regulations (as amended)have not been met, or
2. to which, in my opinion, attention should be drawn in order to enable proper understanding of the financial statements to be reached.



Alison Gray

Chartered Accountant

Le Noyer, Ettrick Terrace

Selkirk

TD7 4LE

11/6/26

Date

PMH BORDERS

STATEMENT OF RECEIPTS & PAYMENTS

For the Year Ended 31 March 2026

	Note	Unrestricted Funds £	Restricted Funds £	Total funds 2026 £	Total funds 2025 £
Receipts:					
Grants	4	95,520	40,000	135,520	225,900
Donations	5	15,183	-	15,183	20,490
Bank interest		973	-	973	2,373
Total receipts		<u>111,676</u>	<u>40,000</u>	<u>151,676</u>	<u>248,763</u>
Payments:					
<i>Cost of charitable activities</i>					
Staff costs		103,776	28,858	132,634	115,130
Supervision, training and recruitment		4,310	640	4,950	5,400
Rent		-	-	-	375
Heat and light		1,174	345	1,519	1,501
Other household costs		10,827	668	11,495	5,451
Office costs		7,579	1,989	9,568	11,167
Sundry		429	-	429	565
<i>Governance costs</i>					
Independent examiner's fees		852	-	852	606
<i>Capital costs</i>					
Computers		3,142	-	3,142	-
Property purchase and legal fees		-	-	-	111,224
Total payments		<u>132,089</u>	<u>32,500</u>	<u>164,589</u>	<u>251,419</u>
DEFICIT FOR THE YEAR		<u>(20,413)</u>	<u>7,500</u>	<u>(12,913)</u>	<u>(2,656)</u>

The notes on page 6 form part of these financial statements

STATEMENT OF BALANCES

As at 31 March 2026

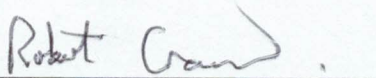
	Unrestricted Funds £	Restricted Funds £	Total funds 2026 £	Total funds 2025 £
Opening cash at bank and in hand	101,633	25,000	126,633	129,289
Deficit for the year	(20,413)	7,500	(12,913)	(2,656)
Closing cash at bank and in hand	<u>81,220</u>	<u>32,500</u>	<u>113,720</u>	<u>126,633</u>

Bank and cash balances	£	£	£	£
Cash at bank	81,158	32,500	113,658	126,594
Petty cash	62	-	62	39
	<u>81,220</u>	<u>32,500</u>	<u>113,720</u>	<u>126,633</u>

Other assets - unrestricted fund	2026 £	2025 £
Buildings at approximate value	210,000	210,000
New computers at cost	3,142	-
	<u>213,142</u>	<u>210,000</u>

Liabilities - unrestricted fund	2026 £	2025 £
Other creditors	-	726
	<u>-</u>	<u>726</u>

The financial statements on pages 4 to 6 were approved by the Trustees on 1/6/26 and were signed on their behalf by:



Robert Crawford
Trustee and Chair

The notes on page 6 form part of these financial statements

PMH BORDERS

NOTES TO THE FINANCIAL STATEMENTS

For the Year Ended 31 March 2026

1 Basis of preparation

The financial statements are prepared on the Receipts and Payments basis in accordance with the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended).

2 Funds

Unrestricted general funds are funds which can be used in accordance with the objects of the charity at the discretion of the Trustees. Restricted funds are the funds that can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes. In terms of restricted funding, an analysis of the amounts received during the year are set out below. Of these, £7,500 of The Volant Charitable Trust grant was spent during the year on staff costs with £7,500 remaining unspent. The £25,000 received from The Weir Charitable Trust in the previous year was spent during the year on staff and operational costs, with the £25,000 received in advance of 2026/27 remaining unspent. The deficit in the year was funded by reserves.

3 Trustee remuneration and expenses

No Trustees were paid or received any other benefits from employment from the charity in the year or previous year. No expenses were reimbursed to Trustees in the year or previous year.

4 Transactions with connected persons

There were no transactions with connected persons in the year or previous year.

5 Grants received

	2026	2025
	£	£
The Volant Charitable Trust	15,000	15,000
The Weir Charitable Trust	25,000	25,000
Grants received towards East Lodge purchase:		
Miss M B Reekie Charitable Trust	-	50,000
The Hugh Fraser Foundation	-	20,000
Robert Barr's Charitable Trust	-	10,000
Total restricted grants	<u>40,000</u>	<u>120,000</u>
Scottish Government (Perinatal and Infant Mental Health Fund)	-	22,500
The Robertson Trust	25,000	25,000
Henry Smith Foundation	52,520	48,000
Sedel-Collings Foundation	10,000	10,000
Garfield Weston Foundation	8,000	-
Buccleugh Charitable Trust	-	400
Total unrestricted grants	<u>95,520</u>	<u>105,900</u>
Total grants received	<u>135,520</u>	<u>225,900</u>

6 Donations received

	2026	2025
	£	£
Donations towards East Lodge purchase (<i>restricted</i>)	-	13,900
The Dyers' Company	5,000	5,000
Other donations	10,183	1,590
Total donations received	<u>15,183</u>	<u>20,490</u>