



Involving you to improve
health and social care

BORDERS CARE VOICE
(a Scottish Charitable Incorporated Organisation)

Annual Report and Accounts
For the year ended 31 March 2025

Registered Charity – SC043731

BORDERS CARE VOICE

Annual Report and Accounts For the year ended 31 March 2025

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BORDERS CARE VOICE

Charity Information

Charity number

SC043731

Current Trustees

Marc Bremner	Chair	(from 12 September 2024)
Kelly Brown	Vice Chair	(from 12 September 2024)
Sandy Devers		(from 12 September 2024)
Rod Anderson		(appointed 12 September 2024)
Rhona McGilp		(appointed 12 September 2024)
Julie Waddell		(co-opted 18 February 2025)

Also serving during the year:

Dr Jane Douglas	(Chair until 12 September 2024, resigned May 2025)
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Principal office

Triest House
Bridge Street
Galashiels
TD1 1SW

Independent Examiner

Elaine Alsop ACA DChA FCIE
EA Independent Ltd
5 South Charlotte Street
Edinburgh
EH2 4AN

BORDERS CARE VOICE

Trustees' Report For the year ended 31 March 2025

The trustees present their report and receipts and payments accounts of the charity for the year ended 31 March 2025.

Structure, governance and management

The charity is a Scottish Charitable Incorporated Organisation (SCIO). It is governed by the rules of its constitution.

The management of Borders Care Voice is the responsibility of the Trustees who are elected under the terms of the constitution. New Trustees receive appropriate induction and training and are sought for their skills and representation. Every trustee stands down at the AGM but can stand again. Immediately after the AGM, at a brief board meeting, the post holders are agreed and act for a year.

Borders Care Voice currently has funding (through Scottish Borders Council and NHS Borders) to fund five posts – a Chief Officer, Depute-Chief Officer, Office and Finance Administrator, Development Worker (Mental Health), Local Citizens Panel Development Worker and a Learning Network Programme Administrator.

Objectives and activities

We work with people and providers to promote equality and change in health and social care. We do this by:

- bringing people and providers in health and social care together to identify common issues and form collective voices and actions
- supporting them to speak with that voice, or representing them where required
- keeping them informed and up to date
- supporting their learning and development through training
- identifying gaps and developing new ideas to address them
- by supporting co-production at all stages in the design and delivery of health and social care in the Borders.

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Trustees' Report For the year ended 31 March 2025

Achievements and performance

Plans for 2024/25

1. Continue to work in partnership to improve co-production with people with lived experience across the health and social care partnerships, developing work with people with learning disabilities.
2. Complete the review of Borders Care Voice's Objectives, Outcomes and Branding (including organisational name) to ensure it is fit for purpose.
3. Continue to develop the third sector's relationship and influence both as part of Integrated Joint Board and as members of the Health and Social Care Partnership, forming active partnerships with the newly reformed Third Sector Interface (TSI).
4. Strengthen Borders Care Voice's strategic planning and governance by continuing to recruit to the Board of Trustees in line with skills requirements.
5. Achieve Living Wage Employer accreditation.
6. Progress 'Disability Confident Leader' accreditation for completion by the end of 2025.

Achievements against plans:

1. We continued our work in this field and engaged with more adults with a learning disability thanks to the Local Citizen's Panels project. Unfortunately, the worker recruited in 2023 had to leave due to ill health in the period, so this work did not develop as fully as we planned.
2. We completed a review of our objectives, aims and outcomes, enabling us to update our business and delivery plan 2024 – 2027. We continued the discussion with members on our name and identity, but due to funding availability we have postponed a full rebrand until 2026.
3. We continue to engage and work with TSI by reporting into their leadership group and collaborating with them on events and forums wherever possible.
4. We recruited 3 new trustees in the period and maintained the 4 from the previous year, bringing our board to 7. Two of the new trustees were from organisational membership, and 1 individual, bringing a wider diversity of skills and experience. We were also approached by a 4th potential trustee for adoption in 2025/26.

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Trustees' Report For the year ended 31 March 2025

5. The Board agreed wage uplifts in the period in line with the real living wage, and we applied for Living Wage Accreditation which will be live from 1st April 2025
6. We reconfirmed Disability Confident Employer status (Level 2) so we could progress to Leader (Level 3) in 2026.

Financial Review

We thank our funders Scottish Borders Council and NHS Borders for their continuing support. We also thank other funders in the year.

We are very appreciative of the volunteers, including lived experience representatives - who ensure we meet our objectives and whose contribution is not financially reflected in the accounts.

The charity had receipts in the year of £208,299 (2024: £192,575) and payments of £186,115 (2024: £202,526) resulting in net receipts of £22,184 (2024: net payments of £9,951). Total funds under management of the charity at 31 March 2025 are £125,373 which are represented by cash and bank balances. The unrestricted fund, including general and designated funds stands at £60,217, while those funds dedicated to specific projects are £65,156.

Reserves

There are two reserves policies - one for the core service represented by the general reserves and one for the Learning Network represented by its restricted balance.

The Trustees consider that it is prudent for them to aim to cover between three and six months of expenditure for the core service (shown under the unrestricted funds). At the end of March 2025, the unrestricted reserves represent slightly under six months' expenditure. However, the trustees consider this is sufficient and they will continue to monitor the reserves in light of rising costs.

They also consider that the Learning Network should aim to cover six months' worth of key funding. The Trustees consider the balance on the restricted fund is at a satisfactory level now that the training budget is incorporated within the contract.

Major risks facing the charity

The trustees have assessed the major risks to which the charity is exposed and are satisfied that systems are in place to mitigate exposure to the major risks. The principal risk facing the charity is withdrawal of the major funding streams. All reserves are regularly monitored by the Trustees to ensure that sufficient funds are held to cover likely eventualities.

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Trustees' Report For the year ended 31 March 2025

Plans for future periods

The following have been agreed as plans for future action:

1. Revisit the format of the Local Citizen's Panels with adults with a learning disability to support recruitment to vacant post in 2025-26
2. Continue work to improve existing brand awareness by developing a new Communications & Marketing Plan. If still assessed as required, source funding to complete rebrand for BCV by end 2026
3. Co-design and relaunch the Mental Health and Wellbeing Forum by end 2025
4. Increase attendance from Personal Assistants & Unpaid Carers in BCLN's training programme from 2024-25 baseline.
5. Strengthen Borders Care Voice's strategic planning and governance by continuing to recruit to the Board of Trustees in line with skills requirements.
6. Maintain Living Wage Accreditation – sourcing funding and budgeting for required uplifts for 2026-27
7. Put required steps in place to achieve Disability Confident: Leader (level 3) status by end of 2026

Approved by the Trustees and signed on their behalf



**Marc Bremner
Chair
1 September 2025**

BORDERS CARE VOICE

Independent Examiner's report For the year ended 31 March 2025

I report on the accounts of the charity for the year ended 31 March 2025, which are set out on pages 7 and 8 and the related notes on pages 9 to 11.

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(as amended) ("the 2006 Regulations"). The charity's Trustees consider that the audit requirement of Regulation 10(1) (d) of the 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.

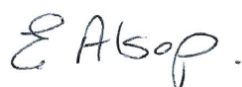
Basis of independent examiner's statement

My examination is carried out in accordance with Regulation 11 of the 2006 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

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
 - 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.



Elaine Alsop ACA DChA FCIE
EA independent Ltd
5 South Charlotte Street
Edinburgh, EH2 4AN
3 September 2025

BORDERS CARE VOICE

Receipts and Payments Account For the year ended 31 March 2025

	Notes	Unrestricted 2025 £	Restricted 2025 £	Total 2025 £	Total 2024 £
Receipts					
Grants and donations	2	106,779	85,771	192,550	186,089
Investment income		809	-	809	565
Other income from charitable activities	3	14,540	400	14,940	5,921
		<u>122,128</u>	<u>76,271</u>	<u>208,299</u>	<u>192,575</u>
Payments					
Staff costs	4	94,081	26,700	120,781	133,013
Other costs	5	29,675	35,659	65,334	69,513
Total payments		<u>123,756</u>	<u>62,359</u>	<u>186,115</u>	<u>202,526</u>
Net receipts/(payments) before transfers		(1,628)	23,812	22,184	(9,951)
Transfers		<u>(1,616)</u>	<u>1,616</u>	<u>-</u>	<u>-</u>
Net receipts/(payments) for the year		(3,244)	25,428	22,184	(9,951)
Opening funds at 1 April		<u>63,461</u>	<u>39,728</u>	<u>103,189</u>	<u>113,140</u>
Closing funds at 31 March		<u><u>60,217</u></u>	<u><u>65,156</u></u>	<u><u>125,373</u></u>	<u><u>103,189</u></u>

The notes on pages 9 to 11 form part of these accounts

BORDERS CARE VOICE

Statement of Balances As at 31 March 2025

	Notes	Unrestricted 2025 £	Restricted 2025 £	Total 2025 £	Total 2024 £
Cash and bank balances					
Opening balance at 1 April		63,461	39,728	103,189	113,140
Net receipts/(payments) for the year		(3,244)	25,428	22,184	(9,951)
Closing balance at 31 March		<u>60,217</u>	<u>65,156</u>	<u>125,373</u>	<u>103,189</u>
Represented by charity funds	8	<u>60,217</u>	<u>65,156</u>	<u>125,373</u>	<u>103,189</u>
Fixed assets					
		£	£	£	£
Office furniture and equipment (cost)		<u>22,273</u>	<u>1,513</u>	<u>23,785</u>	<u>22,180</u>
Office furniture and equipment (NBV)		<u>3,419</u>	<u>929</u>	<u>4,348</u>	<u>3,658</u>
Debtors					
		£	£	£	£
Fees		<u>750</u>	<u>-</u>	<u>750</u>	<u>-</u>
Creditors					
		£	£	£	£
Invoices		958	-	958	-
Independent examiners fee		800	-	800	800
		<u>1,758</u>	<u>-</u>	<u>1,758</u>	<u>800</u>

Approved by the Trustees on 14 August 2025 and signed on their behalf by:



Marc Bremner
Chair

The notes on pages 9 to 11 form part of these accounts

BORDERS CARE VOICE

Notes to the Accounts For the year ended 31 March 2025

1. Accounting policies

Basis of accounting

The accounts have been prepared on a Receipts and Payments basis in accordance with the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended).

VAT

The charity is not registered for VAT and, accordingly, expenditure includes VAT where appropriate.

Resources expended

Expenditure incurred has been classified on a basis appropriate to the charity's circumstances. All expenditure relates to the charitable activities.

Governance costs are included in "Other costs" and are separately identified in the relevant note to the accounts.

2. Grants and donations

	Unrestricted 2025 £	Restricted 2025 £	Total 2025 £	Total 2024 £
SBC (Scottish Borders Council) (Core Services)	59,380	-	59,380	64,328
SBC (BCLN)	-	30,889	30,889	30,889
NHS Borders (Core Services)	33,449	-	33,449	33,449
SBC (BCLN Training)	-	25,500	25,500	25,500
SBC (Mental Health Hours)	13,874	-	13,874	11,541
SBC Learning Disability Local Citizens Panel	-	19,382	19,382	19,382
CMHWF	-	10,000	10,000	-
Donations	76	-	76	1,000
	<u>106,779</u>	<u>85,771</u>	<u>192,550</u>	<u>186,089</u>

3. Other income from charitable activities

	£	£	£	£
Training delivery	<u>14,540</u>	<u>400</u>	<u>14,940</u>	<u>5,921</u>

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Notes to the Accounts For the year ended 31 March 2025

4. Staff costs

	Total 2025 £	Total 2024 £
Gross Salaries	111,818	115,077
Employers National Insurance	8,550	8,853
Employers' Allowance	(8,550)	-
Pension	8,963	9,083
	120,781	133,013

Employment Allowance for the 2023-24 year was claimed late. As the accounts are on the Receipts and Payments basis, this is included in the 2024-25 year.

Staff costs in 2024-25 are allocated as £91,878 unrestricted, £2,203 designated and £26,700 to restricted funds.

5. Other costs

	Unrestricted 2025 £	Designated 2025 £	Restricted 2025 £	Total 2025 £	Total 2024 £
Costs of charitable activities					
Purchased training	-	7,711	19,275	26,986	28,450
Premises costs	6,067	-	6,067	12,134	11,409
Office costs	6,595	2,071	7,644	16,310	13,759
Venue hire & catering	910	490	979	2,379	4,544
Staff & volunteer expenses	808	144	816	1,768	2,759
Training/supervision of staff	475	125	-	600	600
Publicity, surveys & reports	-	109	-	109	146
Insurance, fees & subs.	1,442	61	75	1,578	2,167
Legal & professional fees	239	700	-	939	4,749
Equipment purchases	-	803	803	1,606	-
Bank charges	125	-	-	-	130
	16,661	12,214	35,659	64,534	68,713
Governance costs					
Independent examination	800	-	-	800	800
	800	-	-	800	800
Total Costs	17,461	12,214	35,659	65,334	69,513

The fee for the Independent Examination of the 24/25 annual accounts is £800 and is included in the statement of balances.

6. Payments to Trustees and Related Parties

No remuneration was paid to trustees during the year (2024: £Nil). No travel expenses were paid to any trustees in the year (2024: £Nil). There were no related party transactions in the year.

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Notes to the Accounts For the year ended 31 March 2025

7. Funds

	Balance at 1 April 2024 £	Receipts £	Payments £	Transfers £	Balance at 31 March 2025 £
Unrestricted Funds					
General fund	40,589	107,863	(109,339)	3,384	42,497
<i>Designated fund:</i>					
Development & Research	7,027	1,915	(2,648)	3,000	9,294
Training	15,845	12,350	(11,769)	(8,000)	8,426
	<u>63,461</u>	<u>122,128</u>	<u>(123,756)</u>	<u>(1,616)</u>	<u>60,217</u>
Restricted Funds					
Borders Care Learning Network	17,953	56,789	(47,987)	1,616	28,371
Local Citizens Panels	21,775	19,382	(14,372)	-	26,785
CMHWF	-	10,000	-	-	10,000
8	<u>39,728</u>	<u>86,171</u>	<u>(62,359)</u>	<u>1,616</u>	<u>65,156</u>
Total Funds	<u>103,189</u>	<u>208,299</u>	<u>(186,115)</u>	<u>-</u>	<u>125,373</u>

Designated funds:

Development & Research represents funds designated for the purposes of funding new or existing projects as need arises as well as IT costs for the charity.

Training represents funds designated for the purposes of training required going forward.

Restricted funds:

Borders Care Learning Network (BCLN) funds a specific project to identify and provide training to those working and volunteering in health and social care. The transfer represents costs charged to the project from BCV.

Local Citizens Panels – funding representing a 3-year commission from the Learning Disability Service via the Health and Social Care Partnership, to empower the voice of people with a learning disability and unpaid carers.

CMHWF – Communities Mental Health and Wellbeing Fund – extra funding for 18 months to be spent from April 2025. The funding is to support the redesign and development of the Mental Health & Wellbeing Forum, including an outreach worker to increase membership and the diversity of experiences involved and represented.

Transfers between funds: Transfers were made to represent costs charged to the BCLN project from BCV of £3,384, and from BCLN to the Development and Research designated fund of £3,000. A further transfer of £8,000 was made from the designated Training fund to support the BCLN project.