



The Trustees are pleased to present their report and financial statements, together with the Independent Examiner's Report for the year ending 30th September 2025.

Charity Name	Quiet Waters
Charity Number	SC023661
Principal Address	2 Glasgow Road Camelon Falkirk, FK1 4HJ
Website Address	www.quiet-waters.org
Telephone	01324 630 643
Email	office@quiet-waters.org
Trustees during the year	David G Graham-Service (Chair) Richard Steiner (Treasurer) Robert Ainslie John Needham Andrew Wright (appointed 25 th November 2024) Christine Waplington (appointed 14 th August 2025) Tracey Shreenan (appointed 14 th August 2025) Margaret Tooth (appointed 14 th August 2025)
Bankers	Santander Business Banking
Independent Examiner	Moira Nicol



Structure Governance & Management

Governing Document

Quiet Waters secured Scottish Charitable Incorporated Organisation (SCIO) status on the 10th of September 2015 and is governed by its constitution. The charity is regulated by the Office of the Scottish Charity Regulator (OSCR) and its charity number is SC023661.

Appointment of Trustees

New trustees are appointed to the board through recommendation by existing trustees, advertising, or word of mouth. The application process includes an interview with current trustees including the Chair, take up of references and the prospective trustee being proposed and seconded at a trustee meeting or AGM. New trustees must accept the role in writing and confirm their support for the aims, objects and founding principles of the charity. During the year we appointed 4 new Trustees, Andrew Wright, Christine Waplington, Tracey Shreenan and Margaret Tooth. This brings the Board of Trustees up to a full complement of 8.

Organisational Structure

The organisation is a one-tier structure where the trustees and the members are the same. The charity is governed by a board of trustees responsible for the strategic direction and governance of the charity.

During the accounting year the charity employed one staff member.

- The Practice and Counselling Manager who provides administrative support for the charity, including drafting funding applications and monitoring and evaluation of projects.

The trustees are particularly aware of their responsibilities and adhere to the charity's policies and procedures.

Objectives & Activities

Objectives

The charitable purposes of the SCIO ("the Charitable Purposes") are:

- To advance the mental health and promote the wellbeing of families and individuals, enabling them to overcome their personal, relational, and spiritual difficulties; enhancing their ability to cope with bereavement, trauma, and loss, and re-establishing their sense of self-worth and belonging within the family and wider community through:
 - the provision of listening, support, information, and counselling services tailored to meet the needs of individuals and the local community.
 - the provision of a service that is easily accessible to those in need, and a supportive and confidential setting where they can feel safe, respected, and valued.

- To advance education through the provision of comprehensive training packages in pastoral care and counselling.

Activities

The main activities of the charity are the provision of counselling and listening services for the people of Central Scotland including the following:

- Counselling service for individuals and couples struggling with personal and relationship issues, past hurts, and present problems.
- Bereavement service offering listening and support to those who have experienced loss.
- Prison Services at HM Prison Stirling. This is a bereavement support service.

Training events for our own volunteers and supporters. These events are also open to people working in related areas, including local churches and voluntary organisations and provide opportunities for enhancing skills and knowledge and for reaching continuing professional development (CPD) goals.

Our services are delivered by teams of suitably qualified and trained volunteers who are engaged in continuing professional development and have opportunities to meet from time to time. All counselling and listening volunteers are allocated to peer supervision groups which meet regularly. Students in training also contribute to the provision of services under appropriate supervision.

Our fully trained counsellors are members of an appropriate professional body usually either the Association of Christian Counsellors (ACC), Counselling and Psychotherapy in Scotland (COSCA) or the British Association of Counselling and Psychotherapy (BACP).

As an organisation we are affiliated to the BACP and work within its ethical framework.

Personnel

We have 19 counsellors at present, 7 of whom are fully qualified and 12 who are students. We have 3 bereavement listeners. We continue to recruit both counsellors and listeners. In addition, we have 1 admin volunteer. We have 1 full-time employee, our Practice and Counselling Manager.

Service provision

The majority of our services are delivered face to face at our premises. A small number of clients still receive services via Zoom, but this is not our preferred method of delivery both for the counsellor and for the client.

We have completed 1471 (2023/24: 702) sessions of counselling and listening in the last year. This is broken down as follows:

	2023/24	2024/25
Bereavement listening	234	152
Bereavement listening at HMP Stirling	93	9
Counselling	375	1310



TOTAL SESSIONS	702	1471
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This represents an increase over 100% on the previous year.

Bereavement listening at HMP Stirling has dropped due to internal circumstances both at the prison and with Quiet Waters staff. This has been addressed and should rectify itself in the next year.

Bereavement listening has dropped due to a staffing issue which has also now been addressed.

The demand for our services remains high. We always have significant waiting lists for our services and we endeavour to “signpost” people to alternative services in case support is available earlier than we can provide. The main reason for this is the availability of volunteer trained counsellors within Quiet Waters.

As at 30 September 2025 our statistics are as follows:

Counselling clients on waiting list	92	Longest waiting 17 March 25
Bereavement clients on waiting list	44	Longest waiting 20 January 2025
Clients under counselling or bereavement listening	72	

Whilst these waiting times are still an issue for Quiet waters it should be noted that according to Rethink Mental Illness people are still waiting for mental health treatment after 18 months.

Effectiveness of Quiet Waters

We attempt to measure outcomes from our services in several ways.

- Clients are invited to give both verbal and written feedback at the end of their time with us. They are asked to complete a closing questionnaire which contains several outcome measures.
- We also use a questionnaire called CORE, which clients complete at the start and at the end of contact with us. This is widely used as an outcome measure in counselling.

These measures are not just helpful to us in reassuring us that we help people but is of huge interest to funders who regularly ask us for evidence of the effectiveness of our interventions.

Maintenance

As well as carrying out ongoing routine maintenance, we undertook major repairs to part of the roof and counselling room 1 and 3 and the corridor where we removed the step and replaced it with a ramp.

The Premises

We continue to work closely with the Church of the Nazarene to secure the premises. At the end of September 2025, we made an initial down payment of £16,000 and will be making regular monthly payments to purchase the building outright. While we expect this to take two years, which is acceptable to the Church of the Nazarene, we fully intend to reduce that timescale whenever funds make it possible.



Objectives for the coming year and beyond.

Our key objectives for the coming year are:

- Continue with our fundraising to obtain sufficient capital to purchase our premises while still generating enough income to meet our running costs. (Currently we have an offer on the table with the owners to purchase the building).
- Increase the use of the premises by recruiting new volunteers, especially trained counsellors.
- Increase the reserves to maintain 1 year's full running costs
- Increase the use of the premises by holding more counselling sessions, bereavement sessions and training sessions.

Future of Quiet Waters

This last year has seen an improvement in the operational, financial and management of Quiet Waters.

- We have recruited four new Trustees, bringing the board up to full strength and giving a much-needed stability in the management of Quiet Waters.
- At year end our financial situation is reasonably healthy. Whilst still not at the levels we desire, they are in a far stronger position.
- Our utilization of the premises through sessions held has greatly increased. Whilst this increases running costs it emphasizes the need to secure the building on a long term footing.

We still struggle with funding for day-to-day running costs. We raise money in three ways;

- Firstly, we have a small number of regular donors to whom we are very grateful,
- Secondly, although we do not charge for our services, historically many clients have given us donations but the funds generated are very small.
- Thirdly, through grant funding.

Grant funding

We are very grateful for all funding received, some of which was restricted and some unrestricted. Our grant funding this year was:

	£
Foundation Scotland	5,000
Burnhead Moss Wind Farm	2,500
Denny and District	6,309
Bank of Scotland Foundation	10,000*
Paraclete Fund	6,000**

*This award was granted in 2024.

** We expect to receive this grant in 2025/26 financial year.



We are very grateful to all the organisations and funders that support our work without whom we would not be able to carry on.

Approved by the Trustees on 20 November 2025, and signed on their behalf by

A handwritten signature in black ink, appearing to read 'David Graham-Service'.

David Graham-Service
Chair

A handwritten signature in black ink, appearing to read 'Richard Steiner'.

Richard Steiner
Treasurer

Independent Examiner's report

Report to the Trustees of Quiet Waters on the accounts for the year ending 30th September 2025, which are set out on pages 8 to 13.

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 these 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 in 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 Accounts Regulations, and
 - to prepare accounts which accord with the accounting records and comply with Regulation 9 of the 2006 Accounts Regulations

have not been met, or

2. To which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed



Moira Nicol
12 West Drive, Larbert FK1 3EQ

20 November 2025

Statement of receipts and payments

	Note	Unrestricted funds	Restricted funds	Total 2024-2025	Total 2023-2024
		£	£	£	£
Receipts					
Donations from individuals		14,166	-	14,166	12,730
Donations from churches	4	3,406	-	3,406	12,629
Legacies		-	-	-	8,023
Grants	5	10,000	13,809	23,809	40,000
Income from training		-	-	-	530
Counselling services		1,719	-	1,719	1,991
		29,290	13,809	43,099	75,903
Payments					
Charitable activities	6	33,346	13,829	47,175	52,583
Governance costs		-	-	-	-
Equipment		27	-	27	93
Property purchase	7	7,012	8,988	16,000	-
		40,385	22,818	63,203	52,676
Net receipts/(payments)	8	(11,095)	(9,009)	(20,104)	23,227
Transfers to/(from) funds		-	-	-	-
Surplus/(deficit) for year		(11,095)	(9,009)	(20,104)	23,227

Statement of balances

	Note	Unrestricted funds	Restricted funds	Total 2024-2025	Total 2023-2024
		£	£	£	£
Bank balances					
Bank balance at start of year		34,297	21,230	55,527	32,299
Surplus/(deficit)		(11,095)	(9,009)	(20,104)	23,227
Bank balance at end of year		23,201	12,221	35,423	55,527
Other assets					
Laptops				-	450
				-	450
Liabilities					
HMRC				646	-
Property purchase	7			19,000	-
				19,646	-

Quiet Waters had no contingent liabilities at the end of 2024-2025 or 2023-2024.

Approved by the Trustees on 20 November 2025, and signed on their behalf by



David Graham-Service
Chair



Richard Steiner
Treasurer

Notes to the accounts

1. Basis of preparation

These accounts have been 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. Transactions with Trustees and connected persons

During the period one Trustee was paid £505 for cleaning services and an employee connected with a Trustee was paid £28,771 as salary. These payments were authorised by the Board of Trustees acting without the Trustees concerned.

During the period expenses of £550 were reimbursed to a Trustee acting as a volunteer counsellor.

During the period there were no other transactions with any Trustees or connected persons.

The Charity has trustee indemnity insurance cover for all its Trustees.

3. Funds

The Charity has both unrestricted and restricted funds; the unrestricted funds consist of the General Fund and certain designated funds.

The unrestricted funds may be used at the discretion of the Trustees in the furtherance of the objects of the Charity; the designated funds are intended by the Trustees for particular purposes, but the Trustees are not bound by these intentions.

The restricted funds may be used only for particular purposes, because they are raised for these purposes or because of stipulations by the donors.

In detail, the funds are as follows.

Unrestricted funds

General Fund	A fund not designated for any particular purpose
Unrestricted Property Fund	A designated fund previously containing money intended for the purchase of the premises in which the Charity operates

Restricted funds

Restricted Property Fund	A fund for the purchase of the premises in which the Charity operates
Running Costs Fund	A fund for running costs
National Lottery Grant Fund	A fund for certain running costs
Foundation Scotland Volunteers Fund	A fund for Volunteers' expenses
Foundation Scotland Miscellaneous Fund	A fund for administrative costs
Avonbridge and Standburn Fund	A fund for a Cognitive Behaviour Therapy group programme for residents of Avonbridge and Standburn
Denny and District Fund	A fund for the core costs of services for residents of Denny and District



4. Donations from churches

	£
Cornton Baptist Church	1,200
Christ Church, Falkirk	145
Falkirk Vineyard Church	1,000
Found Church	160
Grahamston Evangelical Church	200
Grahamston United Church	100
Olivet Evangelical Church	600
	<hr/> 3,405 <hr/>

5. Grants

	£
Bank of Scotland Foundation	10,000
Foundation Scotland	5,000
Foundation Scotland Denny and District Community Fund	6,309
Foundation Scotland EDF Power Solutions Burnhead Moss Wind Farm (Avonbridge and Standburn) Community Fund	2,500
	<hr/> 23,809 <hr/>

6. Charitable activities

	Unrestricted funds	Restricted funds	Total 2024-2025	Total 2023-2024
	£	£	£	£
Salaries	19,932	5,988	25,920	31,071
Repairs and maintenance	7,249	763	8,012	8,164
Fees and subscriptions	218	54	271	288
Insurance	1,158	962	2,120	1,945
Administration costs	1,532	963	2,496	2,561
Utilities	1,797	1,924	3,721	3,843
Volunteer expenses	815	3,176	3,990	1,729
Staff training	15	-	15	-
Consumables	630	-	630	378
Refurbishment	-	-	-	2,542
Contractors	-	-	-	-
Sundries	-	-	-	62
	33,346	13,829	47,175	52,583

7. Property purchase

At present Quiet Waters operates from premises owned by the Church of the Nazarene. The Church has kindly agreed to sell the premises to Quiet Waters for a discounted total price of £35,000, to be paid by instalments in advance. The first instalment, of £16,000, was paid in 2024-2025 and largely accounts for the cash deficit this year. The balance of £19,000 is shown as a liability, to be paid as funds become available. It is hoped that this will take at most two years. After the purchase completes, the premises will appear as an asset on the balance sheet.

8. Movement of funds

	Balance at 30/09/2024	Receipts	Transfers	Payments	Balance at 30/09/2025
	£	£	£	£	£
Unrestricted funds					
General Fund	21,297	29,290	13,000	40,385	23,201
Unrestricted Property Fund	13,000	-	(13,000)	-	-
	34,297	29,290	-	40,385	23,201
Restricted funds					
Restricted Property Fund	8,988	-	-	8,988	-
National Lottery Grant Fund	12,242	-	-	12,242	-
Foundation Scotland Volunteers Fund	-	2,500	-	1,053	1,447
Foundation Scotland Miscellaneous Fund	-	2,500	-	535	1,965
Avonbridge and Standburn Fund	-	2,500	-	-	2,500
Denny and District Fund	-	6,309	-	-	6,309
	21,230	13,809	-	22,818	12,221
Total all funds	55,527	43,099	-	63,203	35,423