

SC 045371. 2024. 1

APPENDIX 1

OSCr

From

Trustees' Annual Report for the period
Period start date
Day Month Year
01 02 2023 To
Period end date
Day Month Year
31 01 2024

Office of the Scottish Charity Regulator

Reference and administration details

Charity name Black Isle Cares
Other names charity is known by
Registered charity number ~~SC047351~~ SC 045371
Charity's principal address Black Isle Leisure Centre
Deans Road
Fortrose
Ross-shire Postcode IV10 8TJ

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	Chair		
2	Interim Treasurer		
3			
4			
5	Secretary		
6		To 1.6.24	
7			
8		Appointed 11.6.24	
9		Appointed 27.8.24	
10			
11			
12			
13			
14			
15			
16			
17			
18			
19			
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
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Structure, governance and management

Type of governing document	SCIO Constitution
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Trustee recruitment and appointment	Trustees are recruited as required and appointed at the AGM, and new trustees are inducted and supported by their colleagues and staff.
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Objectives and activities

Charitable purposes	The relief of those in need by reason of age, ill health, disability, financial hardship or other disadvantage.
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Summary of the main activities in relation to these objects	Meals at Home Befriending service Sharing larder Gardening groups Intergenerational awareness sessions (with local school) Intergenerational activities
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Achievements and performance

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

Meals at Home – we have an enthusiastic cohort of around 30 volunteers supporting some 40 clients with deliveries up to three times a week. Our local food providers, Crofters, Highland Farm Café, and Harbour Fish and Chips, provided nourishing and nutritious meals.

Befriending - this service is run in partnership with Highland Hospice Helping Hands. During the year new befriending relationships were set up, and new volunteers were trained and paired with clients.

Our Sharing larder has been kept fully stocked throughout the year, with regular use by those in need.

The community garden outside the leisure centre is now well established. Volunteers have maintained the garden.

Intergenerational activities continued to develop post-lockdown with young people from Fortrose Academy participating in activities with our Black Isle Cares clients and with residents at Eilean Dubh Care Home.

We were grateful for funding from The Highland Council's Moving On funding which has allowed us to develop and expand our services, and to Highland Third Sector Interface Communities Mental Health Fund for their support for our Befriending service.

We also thank the many individuals and organisations who gave us donations during the year. These form an important part of our income without which our services would be much restricted.

Our Trustees met monthly for most of this year and continued their highly valued voluntary drive and initiative into maintaining and developing services. We produced regular newsletters for clients and volunteers. We kept people informed using our Facebook page. We maintained strong partnership links with both public and private sector organisations in our efforts to ensure the best support of residents in the Black Isle.

Financial review

Brief statement of the charity's policy on reserves

The charity maintains sufficient reserves to enable its main activities to continue on a day-to-day basis. At the year end we carried bank funds of £29,974 which is equivalent to 7 months running costs. Fundraising and applications to grant giving bodies will continue to support continuing and new activities

Details of any deficit

The deficit of £9,275 recorded for the year is largely attributable to overhead costs and expenditure of funding received in previous years on restricted funds..

Donated facilities and services (if any)

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Other optional information

Declaration

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

Signed on behalf of the charity's trustees

X

Signature(s)



Position (e.g. Chair) Chair

Date

29/10/29

Receipts and payments accounts

For the period
from

01 02 2023

to

31 01 2024

Section A Statement of re

	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	2,239	2,921			5,160	7,166
Legacies					-	-
Grants	-	17,500			17,500	10,600
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	1,014	14,114			15,128	15,552
					-	-
A1 Sub total	3,253	34,535	-	-	37,788	33,318
A2 Receipts from asset & investment sales						
Proceeds from sale of fixed assets					-	
Proceeds from sale of investments					-	
A2 Sub total	-	-	-	-	-	-
Total receipts	3,253	34,535	-	-	37,788	33,318
A3 Payments						
Expenses for fundraising activities					-	
Gross trading payments					-	
Investment management costs					-	
Payments relating directly to charitable activities	6,596	40,047			46,643	40,185
Grants and donations					-	-
Governance costs:	420				420	390
Audit / independent examination					-	-
Preparation of annual accounts					-	-
Legal costs					-	-
Other					-	-
					-	-
A3 Sub total	7,016	40,047	-	-	47,063	40,575
A4 Payments relating to asset and investment movements						
Purchases of fixed assets					-	
Purchase of investments					-	
A4 Sub total	-	-	-	-	-	-
Total payments	7,016	40,047	-	-	47,063	40,575
Net receipts / (payments)	(3,763)	(5,512)	-	-	(9,275)	(7,257)
A5 Transfers to / (from) funds						
Surplus / (deficit) for year	(3,763)	(5,512)	-	-	(9,275)	(7,257)

Section B Statement of balances

	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	3,926	35,296			39,222	46,479
Surplus / (deficit) shown on receipts and payments account	(3,763)	(5,512)			(9,275)	(7,257)
					-	
					-	
Cash and bank balances at end of year	163	29,784	-	-	29,947	39,222
(Agree balances with receipts and payments account(s))						

B2 Investments

Fund to which asset belongs

Market valuation

Last year

to nearest £

to nearest £

Total

-

-

B3 Other assets

Fund to which asset belongs

Cost (if available)

Current value (if available)

Last year

to nearest £

to nearest £

to nearest £

Total

-

-

-

B4 Liabilities

Fund to which liability relates

Amount due

Last year

to nearest £

to nearest £

Total

-

-

B5 Contingent liabilities

Fund to which liability relates

Amount due (estimate)

Last year

to nearest £

to nearest £

Total

-

-

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

29 October 2024

Black Isle Cares

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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 £
Various individuals and organisations	2,239	2,921			5,160	7,166
					-	
					-	
					-	
Total	2,239	2,921	-	-	5,160	7,166

2 Grants

	Unrestricted funds to nearest £	Restricted funds to nearest £	Total current period to nearest £	Total last period to nearest £
Highland Council - Moving On		7,500	7,500	-
HTSI Communities Mental Health Fund		10,000	10,000	-
Highland Council - Black Isle Connections			-	6,000
Highland Council - Cost of Living Grant			-	4,600
			-	
			-	
			-	
Other			-	-
Total	-	17,500	17,500	10,600

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 £
Meals On Wheels income		14,114			14,114	15,552
Other	1,014	-			1,014	-
Total	1,014	14,114	-	-	15,128	15,552

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 £
Cost of Meals		17,339			17,339	14,938
Volunteer /staff travel	250	375			625	130
Project supplies		1,254			1,254	-
Salaries	2,178	9,542			11,720	7,696
Befriending costs	4,773				4,773	548
Resilience costs					-	-
Fortrose Larder		1,779			1,779	228
Intergeneration Activity costs	85	20			105	45
Black Isle Connection costs		2,518			2,518	754
Office rent	193	3,000			3,193	5,277
Events and projects					-	-
Office and administrative costs	3,853	1345			5,198	3,899
SMP and SSP costs	- 4,736				- 4,736	6,671
					-	-
Moving On		2,875			2,875	
Total	6,596	40,047	-	-	46,643	40,185

Additional analysis (2)

5 Breakdown of unrestricted funds

	General				Total unrestricted funds	Total unrestricted funds last period
Receipts						
Donations	2,239				2,239	7,166
Legacies					-	-
Grants					-	100
Receipts from fundraising activities	-				-	-
Gross trading receipts					-	-
buildings					-	-
Rents from land & buildings					-	-
Gross receipts from other charitable activities	1,014				1,014	-
Sub total	3,253	-	-	-	3,253	7,266
Receipts from asset & investment sales						
Proceeds from sale of fixed assets					-	-
Proceeds from sale of investments					-	-
Sub total	-	-	-	-	-	-
Total receipts	3,253	-	-	-	3,253	7,266
Payments						
Expenses for fundraising activities					-	-
Gross trading payments					-	-
Investment management costs					-	-
Payments relating directly to charitable activities	6,596				6,596	17,512
Grants and donations					-	-
Governance costs					-	-
Audit / independent examination	420				420	390
Preparation of annual accounts					-	-
Legal costs					-	-
Sub total	7,016	-	-	-	7,016	17,902
Payments relating to asset and investment movements						
Purchases of fixed assets					-	-
Purchase of investments					-	-
Sub total	-	-	-	-	-	-
Total payments	7,016	-	-	-	7,016	17,902
Net receipts / (payments)	(3,763)	-	-	-	(3,763)	(10,636)
Transfers to / (from) funds						
Surplus / (deficit) for year	(3,763)	-	-	-	(3,763)	(10,636)

Nature and purpose of funds

Black Isle Cares

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Additional analysis (3)

6 Breakdown of restricted funds

	Meals at Home	Black Isle Connections	Mental Health Fund	Moving On	Minor projects	Total restricted funds	Total restricted funds last period
Receipts							
Donations	2,831	90				2,921	-
Legacies						-	-
Grants	-	-	10,000	7,500		17,500	10,500
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	14,114					14,114	15,552
Sub total	16,945	90	10,000	7,500	-	34,535	26,052
Receipts from asset & investment sales							
Proceeds from sale of fixed assets						-	
Proceeds from sale of investments						-	
Sub total	-	-	-	-	-	-	-
Total receipts	16,945	90	10,000	7,500	-	34,535	26,052
Payments							
Expenses for fundraising activities						-	
Gross trading payments						-	
Investment management costs						-	
Payments relating directly to charitable activities	26,836	3,868	542	3,475	5,326	40,047	22,673
Grants and donations						-	
Governance costs:						-	
Audit / independent examination						-	
Preparation of annual accounts						-	
Legal costs						-	
Sub total	26,836	3,868	542	3,475	5,326	40,047	22,673
Payments relating to asset and investment movements							
Purchases of fixed assets						-	
Purchase of investments						-	
Sub total	-	-	-	-	-	-	-
Total payments	26,836	3,868	542	3,475	5,326	40,047	22,673
Net receipts / (payments)	(9,891)	(3,778)	9,458	4,025	(5,326)	(5,512)	3,379
Transfers to / (from) funds							
Surplus / (deficit) for year	(9,891)	(3,778)	9,458	4,025	(5,326)	(5,512)	3,379

Nature and purpose of funds

Meals at Home- this project provides meals cooked by local restaurants to the homes of the elderly, infirm, and those living alone, delivered up to 3 times per week by our volunteers. Black Isle Connections - addressing social isolation and loneliness. Mental Health Fund -- providing befriending to those in the rural community. Moving On - to develop our existing range of services, seek new opportunities, and long term funding



Office of the Scottish Charity Regulator

Independent examiner's report on the accounts

v2

Report to the
trustees/members of Black Isle Cares

Registered charity
number SC045371

On the accounts of the
charity for the period

Period start date
Day Month Year
1 February 2023 to

Period end date
Day Month Year
31 January 2024

Set out on pages

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. 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 Charities Accounts (Scotland) Regulations 2006. 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 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:

Date:

Name:

Relevant professional
qualification(s) or body
(if any):

Address: