

**ISLAY AND JURA BUMP TO BIRTH FUND
REPORT OF THE TRUSTEES
AND FINANCIAL STATEMENTS
For Year Ended
30th September**

2025

Charity No SC046019

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REFERENCE & ADMINISTRATION INFORMATION

CHARITY NAME: Islay and Jura Bump to Birth Fund

CHARITY REGISTRATION NUMBER: SC046019

CHARITY ADDRESS: 42 Dail Na Mara
Port Ellen
Isle of Islay
PA42 7BR

TRUSTEES:

Julie Chalmers	Chairperson (share	Resigned Dec '24
Sian Black	Chairperson (share	Resigned Dec '24
Corinne Campbel	Treasurer	Resigned April '25
Corinne Campbel	Chairperson (share	Appointed April '25
Hazel Porter	Chairperson (share	Appointed April '25
Josephine Dalton	Treasurer	Appointed April '25
Leah Ferguson	Secretary	Appointed April '25
Rhianna Jones	Trustee	Joined April '25
Lauren Stewart	Trustee	Joined April '25
Louise Abberley	Trustee	Joined April '25

BANKERS:

The Co-operative Bank
Delf House
Soutway
Skelmersdale
WN8 6WT

INDEPENDENT EXAMINER:

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Structure, Governance and Management

The organisation registered as a Scottish Charitable Incorporate Organisation (SCIO) on 30th September 2015. The structure of the organisation consists of members, who have a right to attend members' meetings and appoint the people to serve on the board, and the board who hold regular meetings and are responsible for the monitoring and controlling of the charity.

Membership is open to any individual aged 16 and over, who is an ordinary resident of Islay or Jura, and who is in child or is the parent or guardian of a child of primary school age or under.

AGM held in April 2025 appointed new Chairperson, Treasurer, Secretary and Trustees to the Charity.

Organisation's Principal Purpose

The principal purposes of the organisation are:

- To support and progress the social welfare of expectant mothers on Islay and Jura facing inequality of healthcare due to location.
- To provide financial assistance to all mothers, irrespective of their income, from Islay and Jura who are on the mainland awaiting the birth of their baby.

Achievements and Performance

Over the last year we have continued to support families who have left Islay and Jura to await the birth of their baby on the mainland. We have made most of our funding from various fundraising events, including raffles and stalls and we also held a catering event at the local Auction Mart.

Financial Review

The charity had a deficit of £724.47 in the current financial year. (2024 a deficit of £9,163.60). Total funds at the end of the year are £2,513.23, (2024 was 3,237.70), of which £2,513.23

Reserve Policy

The charity aims to hold reserves to allow it to maintain support for expectant mothers on Islay and Jura for at least one year.

Investment Policy

The Trustees have considered the most appropriate policy for investing funds and have found that short to medium term investment of funds should be held in the charity's current account.

Plans for Future Periods

We will continue to provide financial support to families who are awaiting the birth of their baby on the mainland, as well as looking for other opportunities to support families on Islay and Jura.

On behalf of the Trustees

Signed



Printed

J. DALTON

Date

15/7/2026

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Statement of Balances	Unrestricted Funds	2025 Restricted Funds	Total Funds £	2024 Total Funds £
Cash Funds				
Opening Bank Balance	3,237.70	0.00	3,237.70	12,401.30
Surplus/Deficit for Year	-724.47	0.00	-724.47	-9,163.60
Closing Bank Balance	<u>2,513.23</u>	<u>0.00</u>	<u>2,513.23</u>	<u>3,237.70</u>

Signed



Printed

J. DALTON

Date

15/7/2026.

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Receipts and Payments Account	Unrestricted Funds £	2025 Restricted Funds £	Total Funds £	2024 Total Funds £
Receipts				
Donations	0.00	0.00	0.00	0.00
Grants	0.00	0.00	0.00	0.00
Receipts from Fundraising Activities	3,999.30	0.00	3,999.30	0.00
Income from Investments	0.00	0.00	0.00	0.00
Income from Charitable Activities	0.00	0.00	0.00	0.00
	<u>3,999.30</u>	<u>0.00</u>	<u>3,999.30</u>	<u>0.00</u>
Payments				
Expenses from Fundraising Activities	317.25	0.00	317.25	0.00
Donations Paid Out	0.00	0.00	0.00	0.00
Payments directly relating to Charitable Activities	4,406.52	0.00	4,406.52	2,363.99
Governance	0.00	0.00	0.00	150.00
	<u>4,723.77</u>	<u>0.00</u>	<u>4,723.77</u>	<u>2,513.99</u>
Net Surplus/Deficit	-724.47	0.00	-724.47	-2,513.99

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Independent Examiner's Report

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.

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.

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

1. which give 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: M Drennan

Name: MHAIRI DRENNAN

Date: 15/7/26

Address: 34 DAIL NA MARA
PORT ELLEN
PA42 7BR

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Analysis of Receipts and Payments

	Unrestricted Funds £	2025 Restricted Funds £	Total Funds £	2024 Total Funds £
RECEIPTS				
Donations				
Donations	0.00	0.00	0.00	0.00
	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>
Grants				
Schroder	0.00	0.00	0.00	0.00
South Islay Development Fund	0.00	0.00	0.00	0.00
NHS Highland	0.00	0.00	0.00	0.00
Other	0.00	0.00	0.00	0.00
	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>
Receipts from Fundraising Activities				
Receipts from Fundraising Activities	3,999.30	0.00	3,999.30	0.00
	<u>3,999.30</u>	<u>0.00</u>	<u>3,999.30</u>	<u>0.00</u>
Income from Investments				
Income from Investments	0.00	0.00	0.00	0.00
	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>
Income from Charitable Activities				
Income from Charitable Activities	0.00	0.00	0.00	0.00
	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>
TOTAL RECEIPTS	3,999.30	0.00	3,999.30	0.00
PAYMENTS				
Expenses from Fundraising Activities				
Refreshments	0.00	0.00	0.00	0.00
Room Hire	36.00	0.00	36.00	0.00
Raffle Prizes	281.25	0.00	281.25	0.00
Misc	0.00	0.00	0.00	0.00
	0.00	0.00	0.00	0.00
	0.00	0.00	0.00	0.00
	<u>317.25</u>	<u>0.00</u>	<u>317.25</u>	<u>0.00</u>
Donations Paid Out				
	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>
Payments directly relating to Charitable Activities				
Advertising	0.00	0.00	0.00	0.00
Payments to Mums	2,720.00	0.00	2,720.00	2,135.00
Training Courses	0.00	0.00	0.00	117.49
Meeting Expenses	0.00	0.00	0.00	27.50
Misc	226.52	0.00	226.52	0.00
Mummy MOT - Suzanne Campbell	1,460.00	0.00	1,460.00	
Schroder Grant - Baby Boxes	0.00	0.00	0.00	0.00
South Islay Development Fund Spend	0.00	0.00	0.00	0.00
NHS Midwives Spend	0.00	0.00	0.00	84.00
	<u>4,406.52</u>	<u>0.00</u>	<u>4,406.52</u>	<u>2,363.99</u>
Governance				
Accounts & Examination	0.00	0.00	0.00	150.00
	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>150.00</u>
TOTAL PAYMENTS	4,723.77	0.00	4,723.77	2,513.99

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Notes to the Accounts	2025	2024
	£	£
Nature and Purpose of Funds		
General Funds	2,513.23	3,237.70
Restricted Funds	0.00	0.00
	<u>2,513.23</u>	<u>3,237.70</u>

Trustees Remuneration

No remuneration was paid to charity Trustees or connected persons during the year (2024 £nil).

Trustees Expenses

No Trustees were paid expenses in the year (2024 £nil).

Transactions with Trustees and Connected Persons

During the year two transfers were made to Rhianna Jones in line with the organisations principle purposes. One was for hire of a birthing pool and the second payment was for a stay on the mainland. Total £460.