

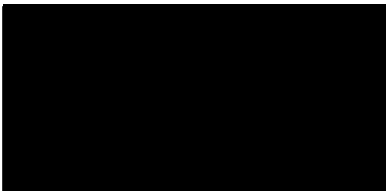

APPENDIX 1




Period start date				Period end date			
From	Day	Month	Year	To	Day	Month	Year
	01	02	2021		31	01	2022

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
Charity's principal address	
	Postcode 

Names of the charity trustees on date of approval of Trustees' Annual Report

Trustee name	Direct trustee	Date of appointment
1		
2		
3		
4		
5		
6		
7		
8		
9		
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 for or for which year

**Structure, governance and management**

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

**Objectives and activities**

<b>Charitable purposes</b>	The relief of those in need by reason of age, ill health, disability, financial hardship or other disadvantage.
<b>Summary of the main activities in relation to these objects</b>	Meals on wheels Befriending service Walking Groups Sharing larder Gardening groups Intergenerational awareness sessions (with local school) Intergenerational activities

## APPENDIX 1

### Achievements and performance

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

**Meals on wheels** - An average 30 volunteers supported around 40 clients delivering delivery up to three times a week. Linking local food providers Fortrose Café, Chanterelle, White Cottage, Crofters, McGinty's, Harbour Fish and Chips. We started a new partnership with Highland Farm Café, with Shopmobility bringing over the meals on Fridays.

**Befriending** - we set up this new service in partnership with Highland Hospice Helping Hands. Over the year, seven befriending relationships were set up, involving seven volunteers.

**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** were restarted with young people from Fortrose Academy putting together various deliveries for the Black Isle Care clients. Age Scotland Community Resilience Grant supported the delivery of St Andrews Day afternoon tea hampers, made by young people from Fortrose Academy, to clients. We also hosted an in-person Afternoon Tea for the volunteers, and had our first in-person trustee meeting for 20 months.

**Our Trustees** met monthly for most of this year over Zoom. We produced a new leaflet, with inserts for Meals on Wheels and Befriending. There were regular newsletters for clients and volunteers. We kept people informed using our Facebook page. We supported resilience work on the Black Isle through being part of the Black Isle Partnership.

### 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 £46,479 which is equivalent to 12 months running costs. Fundraising and applications to grant-giving bodies will continue to support continuing and new activities.

#### Details of any deficit

None

#### Donated facilities and services (if any)

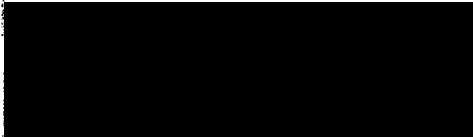
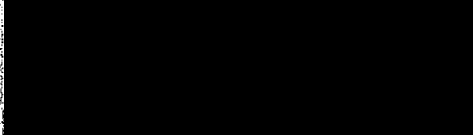
**APPENDIX 1**

**Other optional information**

**Declaration**

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

Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)		
Position (e.g. Chair)	TREASURER	
Date	9/11/22	

# OSCR

Office of the Scottish Charity Regulator

Independent examiner's report on the accounts		v2					
<b>Report to the trustees/members of</b>	Black Isle Cares						
<b>Registered charity number</b>	SC045371						
<b>On the accounts of the charity for the period</b>	<b>Period start date</b>			<b>Period end date</b>			
	Day	Month	Year	to	Day	Month	Year
		February	2021		31	January	2022
<b>Set out on pages</b>							

**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:**

**Name:**

**Date:**

26-10-2021

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

NTAAMS SCOTLAND

**Address:**

**Receipts and payments accounts**

For the period from	Period start date			to	Period end date		
	Day	Month	Year		Day	Month	Year
	01	02	2021		31	01	2022

**Section A Statement of receipts and payments**

	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 £
<b>A1 Receipts</b>						
Donations	11,919	680			12,599	11,009
Legacies						-
Grants		6,569			6,569	26,309
Receipts from fundraising activities						5,161
Gross trading receipts						-
Income from investments other than land and buildings						-
Rents from land & buildings						-
Gross receipts from other charitable activities		19,832			19,832	11,007
<b>A1 Sub total</b>	<b>11,919</b>	<b>27,061</b>			<b>39,000</b>	<b>53,486</b>
<b>A2 Receipts from asset &amp; investment sales</b>						
Proceeds from sale of fixed assets						
Proceeds from sale of investments						
<b>A2 Sub total</b>						
<b>Total receipts</b>	<b>11,919</b>	<b>27,061</b>			<b>39,000</b>	<b>53,486</b>
<b>A3 Payments</b>						
Expenses for fundraising activities						
Gross trading payments						
Investment management costs						
Payments relating directly to charitable activities	9,683	36,067			45,750	47,717
Grants and donations						-
Governance costs:	360				360	300
Audit / independent examination						
Preparation of annual accounts						
Legal costs						
Other						
<b>A3 Sub total</b>	<b>10,043</b>	<b>36,067</b>			<b>46,110</b>	<b>48,017</b>
<b>A4 Payments relating to asset and investment movements</b>						
Purchases of fixed assets						
Purchase of investments						
<b>A4 Sub total</b>						
<b>Total payments</b>	<b>10,043</b>	<b>36,067</b>			<b>46,110</b>	<b>48,017</b>
<b>Net receipts / (payments)</b>	<b>1,876</b>	<b>(8,986)</b>			<b>(7,110)</b>	<b>5,469</b>
<b>A5 Transfers to / (from) funds</b>						
<b>Surplus / (deficit) for year</b>	<b>1,876</b>	<b>(8,986)</b>			<b>(7,110)</b>	<b>5,469</b>

Section B Statement of balances

Categories	Details	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	12,688	40,903			53,589	48,120
	Surplus / (deficit) shown on receipts and payments account:	1,876	(8,986)			(7,110)	5,469
	Cash and bank balances at end of year	14,562	31,917			46,479	53,589
	(Agree balances with receipts and payments account(s))						

B2 Investments	Details	Fund to which asset belongs	Market valuation	Last year
			to nearest £	to nearest £
		Total		

B3 Other assets	Details	Fund to which asset belongs	Cost (if available)	Current value (if available)	Last year
			to nearest £	to nearest £	to nearest £
		Total			

B4 Liabilities	Details	Fund to which liability relates	Amount due	Last year
			to nearest £	to nearest £
		Total		

B5 Contingent liabilities	Details	Fund to which liability relates	Amount due (estimated)	Last year
			to nearest £	to nearest £
		Total		

Signed by one or two trustees on behalf of all the trustees:

Signature: [Redacted] Print Name: [Redacted]

Date of approval: 9/17/22

**Section C Notes to the Accounts**

**C1 Nature and purpose of funds** (may be stated on analysis of funds worksheets)

Unrestricted funds are those that may be used at the discretion of the trustees in furtherance of the objects of the charity. Restricted funds may only be used for specific purposes, which in the case of Black Isle Cares currently relates to grants towards specific expenditure e.g. Care at Home, Meals on Wheels or the Garden Project adjacent to our offices at the Black Isle Leisure Centre. Additionally donors often place a restriction by identifying a project to be the sole beneficiary, in which case these sums are treated as restricted.

	Type of activity or project supported	Individual / Institution	Number of grants made	£
<b>C2 Grants</b>			0	0
			<b>Total</b>	

<b>C3a Trustee remuneration</b>	If no remuneration was paid during the period to any charity trustee or person connected to a trustee cross this box (otherwise complete section 3b).	x
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	Authority under which paid	£
<b>C3b Trustee remuneration - details</b>		0

<b>C4a Trustee expenses</b>	If no expenses were paid to any charity trustee during the period then cross this box (otherwise complete section 4b)	2,264
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	Number of trustees	£
<b>C4b Trustee expenses - details</b>		2,264
Reimbursements for expenditure on behalf of the charity		

	Nature of relationship	Nature of transaction	Transaction amount (£)	Balance outstanding at period end (£)
<b>C5 Transactions with trustees and connected persons</b>				

**C6 Other Information**



## Black Isle Cares

SC045371

## 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	11,879	680			12,559	11,009
<b>Total</b>	<b>11,879</b>	<b>680</b>			<b>12,559</b>	<b>11,009</b>

## 2 Grants

	Unrestricted funds to nearest £	Restricted funds to nearest £	Total current period to nearest £	Total last period to nearest £
Black Isle Partnership - Befriending		5,119	5,119	
Age Scotland - Resilience		1,450	1,450	
Bank of Scotland Foundation, Meals on Wheels service				3,000
Tesco Bags for Life, Meals on Wheels lockdown support				500
Caring & Sharing Highland, Meals on Wheels pandemic project				6,923
Black Isle Partnership, Meals on Wheels lockdown support				1,122
Highland Council, tapicp				500
Black Isle Partnership, Meals on Wheels shielding support				1,092
Highland Council, Meals on Wheels shielding support				772
Black Isle Partnership, Fortrose Food Larder				2,400
Impact VAF, Volunteer support				10,000
Other				
<b>Total</b>		<b>6,569</b>	<b>6,569</b>	<b>26,309</b>

reference

## 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		19,557			19,557	11,007
Garden produce		275			275	
<b>Total</b>		<b>19,832</b>			<b>19,832</b>	<b>11,007</b>

## 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		21,763			21,763	20,362
Volunteer travel		480			480	1,673
Project supplies		950			950	2,552
Salaries	4,163	9,864			14,027	14,474
Befriending costs		2,140			2,140	
Resilience costs		836			836	
Fortrose Larder						2,400
Sundry equipment						449
Events and projects		34			34	908
Office and administrative costs	5,520				5,520	4,899
<b>Total</b>	<b>5,683</b>	<b>39,097</b>			<b>44,780</b>	<b>47,713</b>

Additional analysis (2)

SC045371

5 Breakdown of unrestricted funds

Unrestricted funds - Total	Unrestricted funds - Total	Unrestricted funds - Total	Unrestricted funds - Total	Unrestricted funds - Total	Unrestricted funds - Total	Unrestricted funds - Total	Unrestricted funds - Total
11,919	11,919	11,919	11,919	11,919	11,919	11,919	11,919

Receipts	Receipts	Receipts	Receipts	Receipts	Receipts	Receipts	Receipts
11,919	11,919	11,919	11,919	11,919	11,919	11,919	11,919

Receipts from asset & investment sales	Receipts from asset & investment sales	Receipts from asset & investment sales	Receipts from asset & investment sales	Receipts from asset & investment sales	Receipts from asset & investment sales	Receipts from asset & investment sales	Receipts from asset & investment sales
11,919	11,919	11,919	11,919	11,919	11,919	11,919	11,919

Payments	Payments	Payments	Payments	Payments	Payments	Payments	Payments
10,043	10,043	10,043	10,043	10,043	10,043	10,043	10,043

Payments relating to asset and investment movements	Payments relating to asset and investment movements	Payments relating to asset and investment movements	Payments relating to asset and investment movements	Payments relating to asset and investment movements	Payments relating to asset and investment movements	Payments relating to asset and investment movements	Payments relating to asset and investment movements
10,043	10,043	10,043	10,043	10,043	10,043	10,043	10,043

Nature and purpose of funds	Nature and purpose of funds	Nature and purpose of funds	Nature and purpose of funds	Nature and purpose of funds	Nature and purpose of funds	Nature and purpose of funds	Nature and purpose of funds
1,876	1,876	1,876	1,876	1,876	1,876	1,876	1,876

**Black Isle Cares**

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**Additional analysis (3)**

**6 Breakdown of restricted funds**

	Restricted fund 1 - other name of fund below	Restricted fund 2 - other name of fund below	Restricted fund 3 - other name of fund below	Restricted fund 4 - other name of fund below	Minor projects	Total restricted funds	Total restricted funds last period
	Meals on Wheels	Befriending	Resilience				
<b>Receipts</b>							
Donations	680					680	3,670
Legacies							-
Grants		5,118	1,450			5,569	26,309
Receipts from fundraising activities							2,149
Gross trading receipts							-
Income from investments other than land and buildings							-
Rents from land & buildings							-
Gross receipts from other charitable activities	19,557				275	19,832	11,007
<b>Sub total</b>	<b>20,237</b>	<b>5,118</b>	<b>1,450</b>		<b>275</b>	<b>27,081</b>	<b>43,135</b>
<b>Receipts from asset &amp; investment sales</b>							
Proceeds from sale of fixed assets							
Proceeds from sale of investments							
<b>Sub total</b>							
<b>Total receipts</b>	<b>20,237</b>	<b>5,118</b>	<b>1,450</b>		<b>275</b>	<b>27,081</b>	<b>43,135</b>
<b>Payments</b>							
Expenses for fundraising activities							
Gross trading payments							
Investment management costs							
Payments relating directly to charitable activities	28,191	4,640	1,450		1,785	36,067	37,809
Grants and donations							
Governance costs:							
Audit / independent examination							
Preparation of annual accounts							
Legal costs							
<b>Sub total</b>	<b>28,191</b>	<b>4,640</b>	<b>1,450</b>		<b>1,785</b>	<b>36,067</b>	<b>37,809</b>
<b>Payments relating to asset and investment movements</b>							
Purchases of fixed assets							
Purchase of investments							
<b>Sub total</b>							
<b>Total payments</b>	<b>28,191</b>	<b>4,640</b>	<b>1,450</b>		<b>1,785</b>	<b>36,067</b>	<b>37,809</b>
<b>Net receipts / (payments)</b>	<b>(7,954)</b>	<b>479</b>			<b>(9,511)</b>	<b>(8,986)</b>	<b>5,326</b>
<b>Transfers to / (from) funds</b>							
<b>Surplus / (deficit) for year</b>	<b>(7,954)</b>	<b>479</b>			<b>(1,511)</b>	<b>(8,986)</b>	<b>5,326</b>

**Nature and purpose of funds**