

Jubilee Key Scheme
Hamilton Churches Key to Housing

RECEIPTS AND PAYMENTS ACCOUNTS

for Year to 31st March 2026

Charity No: SC030049

Reference and Administrative Information

Charity Name:	Jubilee Key Scheme
Charity Registraion Number:	SC030049
Contact Address:	St. John's Parish Church of Scotland Duke Street Hamilton ML3 7DT

Trustees

Rev. Ross Blackman, Jill Cunningham, Fiona Dodds, Craig Garrett,
Rev. Joanne Hood, Lesley Simpson.

Principal Office-bearers

Chair	Rev. Joanne Hood
Secretary	Mrs. Fiona Dodds
Treasurer	Mr. Craig Garrett

Jubilee Key scheme
Trustees' Annual Report
Year Ended 31 March 2026

Structure, Governance and Management

Governing Document

Constitution of The Jubilee Key Scheme

Recruitment and Appointment of Trustees

The Jubilee Key Scheme was established by the churches in Hamilton as an interdenominational Christian body. Membership is open to any individual or organisation which supports the objects of the Scheme. The charity trustees are the members of the Management Committee of the Scheme, and are elected at the Annual General Meeting. Members serve for three years after which they must be re-elected at the Annual General Meeting. The Management Committee elects the Office-bearers and has the authority to manage the organisation, taking whatever steps are necessary to promote the objects of the Scheme, and shall meet as frequently as is needed to achieve this.

Objectives and Activities

The Jubilee Key Scheme exists to relieve the poverty, suffering and distress of homeless and unemployed people and those at risk of homelessness, who reside in Hamilton and South Lanarkshire. Over the past 25 years we have helped many people to access accommodation by providing funds and/or written guarantees to landlords through a rent and deposit guarantee scheme run by Right There under a contract with South Lanarkshire Council.

Unfortunately due to the housing crisis, it has become more and more difficult to find properties to lease, and the high rents in the private sector are often beyond the means of those on low incomes, who cannot afford to pay the extra needed to top up government help with housing costs. In 2025, South Lanarkshire Council therefore decided not to renew the contract, so the Rent Deposit Scheme was wound up.

The Jubilee Key Scheme Committee will keep some funds available should a similar scheme become viable in the future. In the meantime, however, we have been investigating other ways to help people in South Lanarkshire deal with the housing crisis, and have identified and made donations to two charities to assist their work in this area.

Achievements and Performance

Many homeless people have led chaotic lives and are on state benefits. The current housing crisis and high private sector rents, therefore make it almost impossible for them to access accommodation. The Charity Social Bite are currently building a Social Bite village in collaboration with South Lanarkshire Council, along similar lines to their successful venture in Edinburgh. We have given a donation to this project which gives residents the best chance to maintain their journey out of homelessness.

Many people are struggling financially, often exacerbated by the complicated government benefit system, and some find themselves at risk of eviction for home repossession or rent arrears. The In-Court Representation Service run by Hamilton Citizens Advice offers free help and advice. The project is struggling to maintain the service as funding has remained flat in recent years, despite the number of clients and costs of running the service, rising year on year. We have given a donation to this project which helps to prevent yet more people losing their homes and assists them to sort out their finances.

The committee will continue monitoring these two projects and investigate any other means of helping the homeless and those at risk of homelessness in our area.

Financial Review

The scheme derives its main income from Holy Week offerings which amounted to £750 in 2025.

There were no outstanding liabilities when the Rent Deposit Scheme was wound up on 31st March 2025. Donations of £2,000 were made to both the Social Bite Fund and Hamilton Citizens Advice Bureau. Bank Charges for the year totalled £41. Total expenditure for the year, therefore, was £4041.

The deficit for the year was £3,291. However, we still have funds of £13,247. This would enable us to fund a Rent Deposit Scheme should that become viable when the housing crisis eases, while continuing to support other projects in the meantime.

Reserves Policy

All the funds of the Scheme are non restricted so that they are available as necessary to support the Scheme's work as required.

**Jubilee Key Scheme
Trustee's Annual Report
Year ended 31 March 2026**

The Trustees must prepare financial statements which give sufficient detail to enable an appreciation of the transactions of the Charity during the financial year. The Trustees are responsible for keeping proper accounting records which, on request, must reflect the financial position of the Charity at that time. This must be done to ensure that the financial statements comply with the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006. They are also responsible for safeguarding the assets of the Charity and must take reasonable steps for the prevention and/or detection of fraud and other irregularities.

Approved by the Trustees and signed on their behalf

Chair J. C. Hood

Date 09/06/2026

Independent Examiner's Report to the Trustees of the Jubilee Key Scheme.

SC030049

I report on the accounts of the charity for the year ended 31st March 2026 which are set out on pages D1, E1 and F1.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts in accordance with the terms of Charities and Trustee Investment (Scotland) Act 2005 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 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 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

John Stenton

J. R. Stenton

Date:

05/06/2026

Jubilee Key Scheme
Receipts and Payments Account
Year Ended 31 March 2026

		Unrestricted	Restricted	Endowment		
		Funds	Funds	Funds	Total	Total
		2026	2026	2026	2026	2025
<u>Receipts</u>	Note	£	£	£	£	£
Donations		750	0	0	750	840
Legacies		0	0	0	0	0
Activities for Generating Funds		0	0	0	0	0
Bank & Deposit interest		0	0	0	0	0
Investment income		0	0	0	0	0
		<u>750</u>	<u>0</u>	<u>0</u>	<u>750</u>	<u>840</u>
Rental of premises		0	0	0	0	0
Sale of assets		0	0	0	0	0
Sale of investments		0	0	0	0	0
Grants		0	0	0	0	0
Other Receipts		0	0	0	0	0
		<u>750</u>	<u>0</u>	<u>0</u>	<u>750</u>	<u>840</u>
<u>Total Receipts</u>		<u><u>750</u></u>	<u><u>0</u></u>	<u><u>0</u></u>	<u><u>750</u></u>	<u><u>840</u></u>
<u>Payments</u>						
Costs of generating funds		0	0	0	0	0
Charitable activities		4000	0	0	4000	0
Governance costs		41	0	0	41	0
		<u>4041</u>	<u>0</u>	<u>0</u>	<u>4041</u>	<u>0</u>
<u>Total Payments</u>		<u><u>4041</u></u>	<u><u>0</u></u>	<u><u>0</u></u>	<u><u>4041</u></u>	<u><u>0</u></u>
Surplus/(Deficit) of Receipts over Payments for the year before transfers		(3291)	0	0	(3291)	840
Transfers		0	0	0	0	0
Surplus/(Deficit) of Receipts over Payments for the year		<u><u>(3291)</u></u>	<u><u>0</u></u>	<u><u>0</u></u>	<u><u>(3291)</u></u>	<u><u>840</u></u>

Jubilee Key Scheme
Statement of Balances
At 31 March 2026

	Unrestricted	Restricted	Endowment		
	Funds	Funds	Funds	Total	Total
	2026	2026	2026	2026	2025
Note	£	£	£	£	£
<u>Bank & Deposit Balances</u>					
brought forward	16538	0	0	16538	15698
Movement in year:					
Receipts over Payments for the year	(3291)	0	0	(3291)	840
Bank & deposit balances					
carried forward	2 <u>13247</u>	<u>0</u>	<u>0</u>	<u>13247</u>	<u>16538</u>

The accounts were approved by the Trustees on

For and on behalf of the Trustees

____ J. C. Hood

Chair

J. C. Garrett

Treasurer

Jubilee Key Scheme

Notes to Accounts

1. Trustee Remuneration and Related Party Transactions

During the year no trustees received reimbursement of expenses incurred.

There were no related party transactions during the year.

2. Movements in Funds

	At 1 April				At 31 March
	2025	Receipts	Payments	Transfers	2026
	£	£	£	£	£
Unrestricted funds					
Guarantee Bond Fund	16538	750	4041	0	13247
	<u>16538</u>	<u>750</u>	<u>4041</u>	<u>0</u>	<u>13247</u>
Restricted funds					
	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
Endowment funds					
	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
Total funds	<u>16538</u>	<u>750</u>	<u>4041</u>	<u>0</u>	<u>13247</u>

Purposes of Designated Funds

To relieve poverty, suffering and distress of homeless and those at risk of homelessness.

Trustees have also set aside funds to underwrite bonds, should a rent deposit scheme become viable again.

Purposes of Restricted Funds

There are no restricted funds at present.

Purposes of Endowment Funds

There are no endowment funds at present.

Receipts comprise - Holy Week offerings in 2025