

Independent examiner's report on the accounts v2

Report to the trustees/members of

Charity name

HORIZON

Registered charity number SC 036992

On the accounts of the charity for the period

Period start date

Period end date

Day

Month

Year

Day

Month

Year

01

04

2024

to

31

03

2025

Set out on pages

1 to 8

(remember to include the page numbers of additional sheets)

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

Signed**

[Redacted Signature]

Name:

Date:

19/1/2026

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

N/A

Address:

[Redacted Address]

Profit and Loss

Horizon

For the year ended 31 March 2025

	2025	2024
Turnover		
Donations	13,612.64	14,550.53
Fundraising	-	186.00
Grant income	16,942.00	22,333.00
Total Turnover	30,554.64	37,069.53
Cost of Sales		
Food costs	5,121.70	4,699.82
Total Cost of Sales	5,121.70	4,699.82
Gross Profit	25,432.94	32,369.71
Administrative Costs		
Audit & Accountancy fees	360.00	-
Charitable and Political Donations	-	500.00
Cleaning	94.12	214.52
General Expenses	705.00	-
Insurance	420.83	408.80
IT Software and Consumables	222.50	190.80
Kitchen items and crockery	84.85	50.57
Pensions Costs	329.58	277.62
Printing & Stationery	-	5.50
Rent	5,227.20	5,696.60
Repairs & Maintenance	334.34	285.99
Salaries	26,569.58	23,256.60
Travel - National	2,038.95	2,025.00
Total Administrative Costs	36,386.95	32,912.00
Operating Profit	(10,954.01)	(542.29)
Profit on Ordinary Activities Before Taxation	(10,954.01)	(542.29)
Profit after Taxation	(10,954.01)	(542.29)

Balance Sheet

Horizon

As at 31 March 2025

	31 MAR 2025	31 MAR 2024
Fixed Assets		
Tangible Assets		
Plant and Machinery	2,159.98	389.99
Total Tangible Assets	2,159.98	389.99
Total Fixed Assets	2,159.98	389.99
Current Assets		
Cash at bank and in hand		
HORIZON	6,611.14	14,539.85
HORIZON#001	393.59	4,893.00
Petty Cash	-	215.00
Total Cash at bank and in hand	7,004.73	19,647.85
Total Current Assets	7,004.73	19,647.85
Creditors: amounts falling due within one year		
Accounts Payable	35.32	-
NIC Payable	-	460.72
PAYE Payable	360.25	(119.41)
Pensions Payable	56.00	60.62
Wages Payable - Payroll	(1,948.58)	(1,979.82)
Total Creditors: amounts falling due within one year	(1,497.01)	(1,577.89)
Net Current Assets (Liabilities)	8,501.74	21,225.74
Total Assets less Current Liabilities	10,661.72	21,615.73
Net Assets	10,661.72	21,615.73
Capital and Reserves		
Current Year Earnings	(10,954.01)	(542.29)
Retained Earnings	21,615.73	22,158.02
Total Capital and Reserves	10,661.72	21,615.73

APPENDIX 1



Office of the Scottish Charity Regulator

Trustees' Annual Report for the period							
Period start date				Period end date			
	Day	Month	Year		Day	Month	Year
From	01	04	2024	To	31	03	2025

Reference and administration details

Charity name	Horizon
Other names charity is known by	Horizon Lunch Club
Registered charity number	SC036992
Charity's principal address	[REDACTED]
Lunch Club activities take place at:	[REDACTED]

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 [REDACTED]	Chairperson		
2 [REDACTED]	Vice Chair		
3 [REDACTED]	Treasurer		
4 [REDACTED]	Secretary		
5 [REDACTED]			
6 [REDACTED]			
7 [REDACTED]			
8 [REDACTED]			
9 [REDACTED]			
10 [REDACTED]			
11 [REDACTED]			
12 [REDACTED]			
13 [REDACTED]			
14 [REDACTED]			
15 [REDACTED]			
16 [REDACTED]			
17 [REDACTED]			
18 [REDACTED]			
19 [REDACTED]			
20 [REDACTED]			

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
N/A	

Structure, governance and management

Type of governing document

Horizon is an unincorporated association registered with the Scottish Charity Regulator under Charity number SC036992 and is governed by its constitution which was adopted in November 2006 and reviewed in 2023.

Trustee recruitment and appointment

Trustees are reappointed annually at the Annual General Meeting.

The members who attend the lunch club elect people to serve on the management committee.

The management committee may at any time appoint a person to be a management committee member.

Objectives and activities

Charitable purposes

To provide a nutritious 3 course lunch for the over 70's in the Aberfeldy and surrounding area twice a week.
 To prevent loneliness and isolation & encourage friendships.
 To work with outside agencies to provide support and advice to our members.
 To arrange small activities to help members' mental capacity.
 To raise funds to support the work of the lunch club.
 To raise awareness of the lunch club in the community.

Summary of the main activities in relation to these objects

The club serves the elderly community in Aberfeldy and surrounding rural areas of Highland Perthshire in Scotland. Operating twice a week providing a social gathering space for those aged over 70 to interact with friends and enjoy a healthy 3-course meal and some fun and games.
 The club provides its members with a reason to get out of the house and socialise. We offer additional support, such as shopping assistance and home delivery of meals in case of illness. We collaborate with partner organisations, including medical practitioners, Age Concern, Warmer Homes, Vision Plus, Dementia Friendly and PKAVS, working closely with members' families to ensure that the club is equipped to provide the necessary support and address any concerns. We offer nutritious meals in a warm and safe environment, especially for those struggling to make ends meet.

Achievements and performance

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

MEALS:

Total meals served during the period was 1834. That's a lot of food cooked and eaten, dishes washed and most importantly no-one went hungry. All of this is made possible by our wonderful volunteers, staff, funders and donations.



CHRISTMAS:

As is tradition, we pulled out all the stops at Christmas and made it a feast and a party to remember, making up for the previous year when we couldn't meet up, hold parties or gatherings. A full roast dinner was served, followed by Christmas pudding and mince pies. Members wore their hats, pulled crackers and told jokes. The highlight of the year by far!



MEMBERS:

During the period there were 40 members with an average attendance of 30 -35 per week.

Our youngest member is 74 and the oldest is 99 this year.

Celebrating birthdays (image below of 97th Birthday celebrations at the lunch club), anniversaries and special occasions, as well as offering support and remembering those who are no longer with us.

One of our members will turn 100 next year and plans are already underway for the celebrations.

Our numbers have dropped slightly this year, due to a few bereavements and some with declining health. We plan to advertise the club more in 2026 to ensure all seats are filled and we plan to offer spaces to carers too.



We hold a small raffle every 2nd month, which most of our members look forward to and of course our weekly game of bingo, which can get very serious. We often have a little sing-along, and our volunteers have also been known to break into song which brings much hilarity.

DRIVERS: Aberfeldy Taxis provide an excellent service, reporting any mobility issues when they arise. The Aberfeldy Transport group have offered us the use of their 7-seater car for special occasions or if we have no transport. This was used at Christmas time to transport members to our party.

PARTNERS:

We welcomed Angela Hanvey from Christians Against Poverty who provided help and guidance on the cost-of-living crisis, including how people can access the local food bank, how to save money on energy bills, access to benefits and budgeting.

Financial review

Brief statement of the charity's policy on reserves

Cash at bank on 31/03/2025 was £7k in unrestricted funds. With £8k from SSE due to be received next month and a further £10k from the Gannochy Trust too.

All funds received in this financial year were spent. The main financial risk to the charity is loss of funding.

We do not currently hold any reserved funds, but it would be prudent to hold at least 4 months operational costs in the coming year, once funds have been replenished. This would help to ensure the future sustainability of the club and cover any unforeseen expenditure that may occur.

The reserves policy should be reviewed on an annual basis at the same time as the end of year accounts are prepared, to ensure there are sufficient reserves set aside for the continuation of the charity for the forthcoming year.

Details of any deficit


There was a deficit of £11k due to a lower level of funding received in this accounting period, however, there are £18k of funds expected imminently. We also carried forward £19k into 2024/25 period from the previous year, therefore, there was sufficient cash in the bank to cover the deficit, and we still ended the financial year with £7k in the bank account.

Donated facilities and services (if any)

In addition to our 3 paid members of staff, we have two regular volunteers and a bank of 5 more volunteers who work on an adhoc basis.

We would like to take this opportunity to thank our staff and volunteers, without their valuable contribution of time and energy, we would not have been able to achieve so much.

Other optional information

We were delighted that the Aberfeldy Young Farmers chose Horizon as their Charity of the year and donated the proceeds of their Dung sale, Coffee Morning and Annual Ball. Photo above of very generous cheque for £2,000 being handed to  – Horizon Co-ordinator.

This year we were very fortunate to receive funding as follows:

£7,766 - SSE Griffin Community Fund
£3,000 - The Basil Death Trust
£2,500 - The Enchanted Forest
£2,200 – Aberfeldy Young Farmers
£1,700 – Community Council Grants
£1,360 – Macintyre Wealth Management Ltd
£1,000 – River Tay Grant
£ 976 - Perth & Kinross Council Good food fund

We also ran a funders lunch in September to take the opportunity to thank those who have supported us and to experience first-hand the amazing work of our Team, here at Horizon. We are very grateful for the financial support we receive in helping to tackle food poverty and social isolation in the elderly. Thank you so much.

In August we also raised an additional £1,134 by running a Thrift shop from the Masonic Lodge opposite the Co-op Supermarket.

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	Chair	Treasurer	
Date	20/10/2025	20/10/2025	