



## **Strachur Hub**

Trustees Report From 1 April 2024  
to 31<sup>st</sup> March 2025

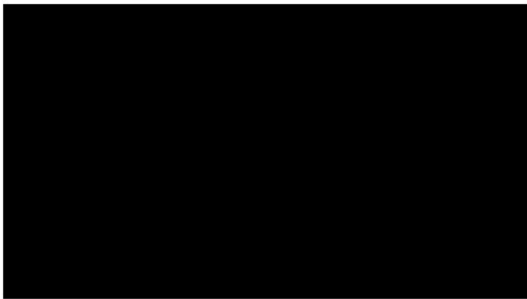
**REGISTERED  
SCIO  
SC049158**

**Address:**

**'Dreva', Creggans, Strachur, Argyll and Bute, PA27 8BX**

The following trustees were in post for the whole year.

**Charity Trustees:**



**Objectives and activities**

The objectives continue to be:

Ensure that older people can live active, independent, healthy and happy lives in their own home for as long as possible.

We encourage a younger group to keep healthy by way of exercise.

Reduce social isolation and loneliness

Improve their quality of life and to have positive experiences.

Provide some respite with support to carers and family members.

Improve mobility.

Prevent falls.

Assist healthier living.

Reduce health inequalities.

Seek and provide via trained counsellors mental health interventions, where we commission our contacts to provide 'local solutions for local issues', as statutory services are unable to meet the high demand, and those particularly from a rural area.

During 2024 to 2025 we have remained active and focussed in promoting the Hub as a source of a healthier lifestyle, based on these objectives, as well as a welcoming place to share time together and improve overall wellbeing. We continued with our Otago regime of strength and balance exercise, short walking, and Tai Chi on a weekly basis. We also continued with an exercise regime in an evening for a 'younger' group, with the focus on a prevention plan, rather than a reactive intervention. This section of our activities is supported by a Grant from the Argyll and Bute Health and Social Care Partnership (HSCP).

Social isolation and loneliness have always been part of our raison d'être. We have continued to provide a weekly lunch for our beneficiaries, and we have taken our beneficiaries out on more trips in our mini -bus, split outings over two weeks, numbers dictating, and with some of our volunteers in cars. We also continue to promote our Choir, to which other members of our community have joined, and we continue to play games, thus also bringing people together. 48% of our beneficiaries live on their own, and of those, 39% have no family within a close geographical area. (Source: Internal Survey analysis 2025).

Reviewing our plan to reduce health inequalities, some of our volunteers continue to visit disabled house-bound community members for outside interaction, as our plan remains to be inclusive, and to keep contact for those who may be socially isolated and are lonely.

Part of our development remains to be more involved in tackling social isolation and loneliness, an area of great concern in our rural environment.

The cost-of-living crisis continues to be a concern for ourselves with rising prices, and in general within the country. We remain very conscious of ensuring we maintain the Hub as an essential part of our community and those who live here.

Our bank of committed volunteers is essential to our success, and their dedication to help us achieve our objectives is fully recognised.

Our weekly attendances 24-25 were slightly decreased to 55 compared with 57 per week for 23-24. These figures include the evening class. We experienced 6 bereavements during the year, 4 others now not able to attend due to various health issues, but we did have 7 new starts join at various times during the year. Our attendances during the day period over 49 weeks were increased to 2199. We normally operate for 50 weeks but at other times we organise trips for our beneficiaries using our minibus with volunteers to provide additional transport.

Strachur Hub continues to be recognised by Argyll and Bute Health and Social Care Partnership (HSCP) as being an excellent example of the fulfilment of the national health and wellbeing outcomes.

The Scottish Government Grant for Community Mental Health and Wellbeing Fund administered by the Third Sector Interface (TSI) ran from 1 April 2024 to 31 March 2025, Year 3, and then again launched the fund for 24-25, Year 4. We were successful in our applications. Numbers needing interventions and support in the year increased again and if this continues to trend, we will need to look at a source of additional funding.

### **Trustee Recruitment**

We have not recruited any additional trustees in the year 24/25, but during the next 12 months it is highly likely that some of the current trustees will retire and therefore we need to plan.

### **Financial review**

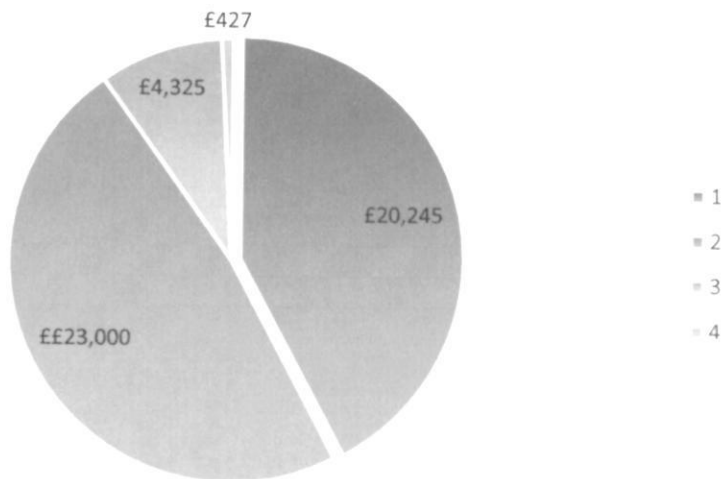
The HSCP grant (restricted) at £13,000pa has never received any increase. We have endeavoured to be prudent in our spend but with the cost of living still on the increase it is difficult to maintain the high level of services we are providing.

The Scot Government Grant for 23-24 reduced due to the increased volume in applications, but we were successful in receiving the maximum of £10k for 24-25.

We received a grant from Highland Community Energy Fund of £12,000 and other donations of £8,245, all unrestricted. Our minibus is hired out to other local groups and raised £4,175, assisted to offset costs.

## FINANCIAL INFORMATION

### Received during the Year



**Donations**

**Grants**

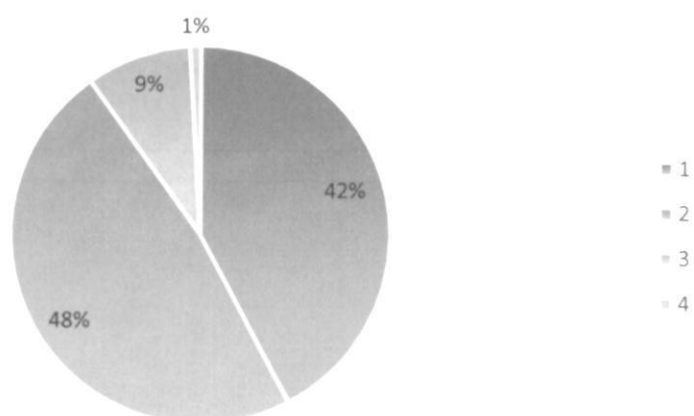
Other charitable income

Investments

**TOTAL RECEIPTS**

**£ 47,997**

## Percentage share of Total Income



## Payments made during the Year

### Expenditure



*100% spend in the Year – Payments made relating directly to charitable activities.*

Payments relating directly to charitable causes'

## Restricted and Unrestricted Reserves

### RESTRICTED AND UNRESTRICTED RESERVES



Restricted Reserves: £16,568 represents 21.23%

Unrestricted Reserves: £61,486 represents 78.77%

TOTAL £78,054

Statement of the charity's policy on reserves.

Strachur Hub's Trustees policy is we retain a **minimum** of 9 months of operating costs in our reserves.

Details of any deficit:

Our charity year runs 1 April to 31 March, therefore the deficit on the payments against that funding is caused by the imbalance in the timing of two different periods regarding the funding and late receipts. The impact of lesser funding on the Sc Government funding at the end of 23/24 but with a continuing growing demand on services for Counsellors negatively impacted. We also have static grant from the HSCP and with increasing costs, and delays in the half year receipt of the grant, these have impacted on our unrestricted reserves. We are closely monitoring both situations on an on-going basis.

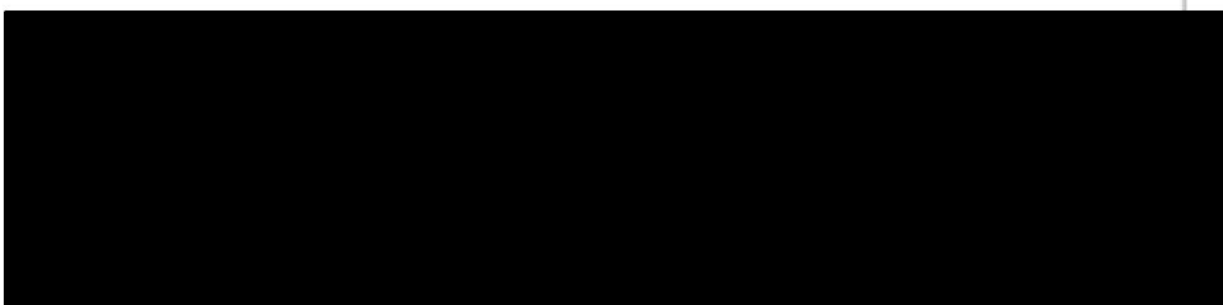
## Future plans

We wish to continue all our activities which we have evidenced as being beneficial for our community, continuing to move forward to more positive **preventative** health goals, rather than **reactive** planning. The Scottish Government funding for Mental Health and Social Isolation is to continue into a 5th and 6th years, and we have applied. However, with the volume of applicants, we cannot rely on receiving the full amount, or any. Our aim is to ensure replacement of these funds as we see a need for this project to continue. Mental Health is an on-going issue for many and our interventions have positively impacted to improve lives.

The grant for 25/26 from the HSCP terminates in March 2026. Because of the way the HSCP funds on a short-term basis, we will again approach the HSCP to make good our application becomes core funded. We were given an undertaking this funding would become 'core', but with the shortfall in overall health and council funding, this was not forthcoming to date

## Declaration

Signed on behalf of the charity trustees:



Designation

CHAIRPERSON

Date

30/10/2025



Receipts and payments accounts						
For the period from				to		
	01	04	2024		31	03
						2025

### 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	20,245				20,245	24,377
Legacies					-	
Grants		23,000			23,000	14,469
Receipts from fundraising activities					-	
Gross trading receipts					-	
Income from investments other than land and buildings	427				427	459
Rents from land & buildings					-	
Gross receipts from other charitable activities	150	4,175			4,325	1,980
					-	
<b>A1 Sub total</b>	<b>20,822</b>	<b>27,175</b>	<b>-</b>	<b>-</b>	<b>47,997</b>	<b>41,285</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>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total receipts</b>	<b>20,822</b>	<b>27,175</b>	<b>-</b>	<b>-</b>	<b>47,997</b>	<b>41,285</b>
<b>A3 Payments</b>						
Expenses for fundraising activities					-	
Gross trading payments					-	
Investment management costs					-	
Payments relating directly to charitable activities	3,529	30,767			34,296	29,862
Grants and donations					-	
Governance costs:					-	
Audit / independent examination					-	
Preparation of annual accounts					-	
Legal costs					-	
Other					-	
					-	
<b>A3 Sub total</b>	<b>3,529</b>	<b>30,767</b>	<b>-</b>	<b>-</b>	<b>34,296</b>	<b>29,862</b>
<b>A4 Payments relating to asset and investment movements</b>						
Purchases of fixed assets					-	
Purchase of investments					-	
					-	
<b>A4 Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total payments</b>	<b>3,529</b>	<b>30,767</b>	<b>-</b>	<b>-</b>	<b>34,296</b>	<b>29,862</b>
<b>Net receipts / (payments)</b>	<b>17,293</b>	<b>(3,592)</b>	<b>-</b>	<b>-</b>	<b>13,701</b>	<b>11,423</b>
<b>A5 Transfers to / (from) funds</b>	<b>(1,492)</b>	<b>1,492</b>			<b>-</b>	
<b>Surplus / (deficit) for year</b>	<b>15,801</b>	<b>(2,100)</b>	<b>-</b>	<b>-</b>	<b>13,701</b>	<b>11,423</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	45,685	18,668			64,353	52,930
	Surplus / (deficit) shown on receipts and payments account	15,801	(2,100)			13,701	11,423
						-	
						-	
	Cash and bank balances at end of year	61,486	16,568	-	-	78,054	64,353
	(Agree balances with receipts and payments account(s))						

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

Details	Fund to which asset belongs	Cost (if available) to nearest £	Current value (if available) to nearest £	Last year to nearest £
B3 Other assets	Citreon Minibus	32,215	-	1,179
	General			
	Total	32,215	-	1,179

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

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

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

Signature

Print Name

Date of  
approval31/8/25  
31/8/2025



## STRACHUR HUB

SC049158

**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 £
Sundry members/beneficiaries donations	8,245				8,245	8,877
Church of Scotland		-			-	-
Highland Community Energy	12,000				12,000	15,500
					-	
<b>Total</b>	<b>20,245</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>20,245</b>	<b>24,377</b>

**2 Grants**

	Unrestricted funds to nearest £	Restricted funds to nearest £	Total current period to nearest £	Total last period to nearest £
Argyll and Bute HSCP		13,000	13,000	6,500
Argyll and Bute Third Sector Interface		10,000	10,000	7,969
			-	
			-	
<b>Total</b>	<b>-</b>	<b>23,000</b>	<b>23,000</b>	<b>14,469</b>

**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 £
Minibus Donations		4,175			4,175	1,980
Other - BoS	150				150	
					-	
					-	
					-	
					-	
<b>Total</b>	<b>150</b>	<b>4,175</b>	<b>-</b>	<b>-</b>	<b>4,325</b>	<b>1,980</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 £
Instructors fees		4,877			4,877	4,553
Hall rental		2,872			2,872	2,826
Vehicle Expenses/Hire		5,806			5,806	4,950
Catering		4,242			4,242	5,726
Equipment	217	40			257	155
Fruit and Flowers	-	-			-	45
Insurance	-	233			233	179
Mental Health Wellbeing Counselling Services		12,617			12,617	6,309
Others	1,662	80			1,742	2,597
Cost of Living crisis		-			-	500
Language classes						2,022
Garden	1,650				1,650	-
<b>Total</b>	<b>3,529</b>	<b>30,767</b>	<b>-</b>	<b>-</b>	<b>34,296</b>	<b>29,862</b>

**Additional analysis (2)****5 Breakdown of unrestricted funds**

					Total unrestricted funds	Total unrestricted funds last period
<b>Receipts</b>						
Donations	20,245				20,245	24,377
Legacies					-	
Grants					-	
Receipts from fundraising activities					-	
Gross trading receipts					-	
Income from other than land and buildings	427				427	459
Rents from land & buildings					-	
Gross receipts from other charitable activities	150				150	
<b>Sub total</b>	<b>20,822</b>	-	-	-	<b>20,822</b>	<b>24,836</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>-</b>	-	-	-	<b>-</b>	<b>-</b>
<b>Total receipts</b>	<b>20,822</b>	-	-	-	<b>20,822</b>	<b>24,836</b>
<b>Payments</b>						
Expenses for fundraising activities					-	
Gross trading payments					-	
Investment management costs					-	
Payments relating directly to charitable activities	3,529				3,529	2,486
Grants and donations					-	
Governance costs:					-	
Audit / independent examination					-	
Preparation of annual accounts					-	
Legal costs					-	
<b>Sub total</b>	<b>3,529</b>	-	-	-	<b>3,529</b>	<b>2,486</b>
<b>Payments relating to asset and investment movements</b>						
Purchases of fixed assets					-	
Purchase of investments					-	
<b>Sub total</b>	<b>-</b>	-	-	-	<b>-</b>	<b>-</b>
<b>Total payments</b>	<b>3,529</b>	-	-	-	<b>3,529</b>	<b>2,486</b>
<b>Net receipts / (payments)</b>	<b>17,293</b>	-	-	-	<b>17,293</b>	<b>22,350</b>
<b>Transfers to / (from) funds</b>	<b>(1,492)</b>				<b>(1,492)</b>	
<b>Surplus / (deficit) for year</b>	<b>15,801</b>	-	-	-	<b>15,801</b>	<b>22,350</b>

This spend relates to outings, garden, new equipment, ICO, spare clothing and general expenses.

## STRACHUR HUB

SC049158

**Additional analysis (3)****6 Breakdown of restricted funds**

					Total restricted funds	Total restricted funds last period
Receipts						
Donations					-	
Legacies					-	
Grants	13,000	10,000			23,000	14,469
Receipts from fundraising activities		4,175			4,175	1,980
Gross trading receipts					-	
Income from investments other than land and buildings					-	
Rents from land & buildings					-	
Gross receipts from other charitable activities					-	
Sub total	13,000	14,175	-	-	27,175	16,449
Receipts from asset & investment sales						
Proceeds from sale of fixed assets					-	
Proceeds from sale of investments					-	
Sub total	-	-	-	-	-	-
Total receipts	13,000	14,175	-	-	27,175	16,449
Payments						
Expenses for fundraising activities					-	
Gross trading payments					-	
Investment management costs					-	
Payments relating directly to charitable activities	13,656	17,111	-	-	30,767	27,376
Grants and donations					-	
Governance costs:					-	
Audit / independent examination					-	
Preparation of annual accounts					-	
Legal costs					-	
					-	
					-	
Sub total	13,656	17,111	-	-	30,767	27,376
Payments relating to asset and investment movements						
Purchases of fixed assets					-	
Purchase of investments					-	
Sub total	-	-	-	-	-	-
Total payments	13,656	17,111	-	-	30,767	27,376
Net receipts / (payments)	(656)	(2,936)	-	-	(3,592)	(10,927)
Transfers to / (from) funds						
	1,492				1,492	
Surplus / (deficit) for year	836	(2,936)	-	-	(2,100)	(10,927)

**Nature and purpose of funds**

# APPENDIX 3



## Independent examiner's report on the accounts

v2

Report to the trustees/members of

Charity name  
Strachur Hub

Registered charity number

SC049158

On the accounts of the charity for the period

Period start date  
Day Month Year  
01 April 2024 to 31 Day Month Year  
March 2025

Set out on pages

(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 [other than that disclosed on the attached page\*]

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

in order to enable a proper

Signed  
Name:

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

Address:

30/8/25

\*Please delete the words in the brackets if they do not apply. If the words do apply, set out those matters which have come to your attention on the following page.