

**Moving on - Mid Argyll**

**1 January 2025 - 31 December 2025**

**SC041901**

## Reference and administration information

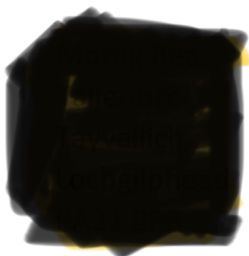
Charity Name: Moving on - Mid Argyll  
Charity registration number: SC041901

Contact Address: 3 Braeface  
Tayvallich  
Lochgilphead  
PA31 8PN

Trustees: Office bearers  
Chair Kim Ritchie  
Treasurer: Louise Logue

Trustees:  
Kathie Baer  
Michelle Banks  
Scott McBride  
Marian Pallister

Independent Examiner:



Bankers: Virgin Money online

## Independent Examiner's Report to the Trustees of Moving on - Mid Argyll

Registered Charity Number SC041901

I report on the accounts of the charity for the year ended 31 December 2025 which are set out in the attached documents

### 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 Trustees 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.

Name:



Signature

*Murray Rea*

Qualification: H. M. Inspector of Taxes, retired

Address:



Date 6/4/2026

## **2025 Chair's Report to the Trustees of Moving on - Mid Argyll SC041901**

### **Overview**

2025 was a year of two halves for Moving On - Mid Argyll as we prepared to open the new Food Share Hub in partnership with MAYDS and Snowdrop Argyll. The cost-of-living crisis deepened and with it, demand for our help increased dramatically. For the first half of the year, we continued to provide food parcels and starter packs via our partner agencies from our premises at An Cala in Lochgilphead, whilst battling roof leaks, winter storms, damp and mould to make the new Hub fit for purpose. We finally opened in June and since opening, demand for food parcels has quadrupled, confirming our belief that a considerable unmet need existed under the previous system.

### **Opening the Food Share Hub**

Once the Hub building was dry and free from mould, and had been painted inside and out, with paint kindly donated by Jewsons and tools from Travis Perkins. Argyll Homes for All installed kitchen storage units, some donated by Howdens of Campbeltown. Then the Co-Op installed the shelving and Balfour Beatty cleared and painted the area next to the Hub so a shed to house starter pack items could be installed on a base provided by DA MacDonald. The Community Shop gave us some furniture, Fyne Homes provided cups and kettles and Lidl in Oban donated shopping baskets. We even had some pots and plants from Harbro to add some summer colour! We were now ready to stock the Hub and here again, we had the most generous support from Balfour Beatty and Hendrix Genetics. The final job before opening was to install the splendid Food Share Hub signs and donor board designed and donated by Midton Acrylics.

On June 17th, we opened the Food Share Hub to the public, with a well-publicised open day to which everyone in Mid Argyll was invited. The Hub is now open three times a week, on Tuesday, Thursday and Friday under the supervision of our Hub Co-ordinator, Keith Evans, supported by two volunteers. Anyone struggling with food poverty or wishing to donate surplus food is welcome to visit. As well as providing food and a warm welcome, we also point people in the direction of other organisations that might be useful, such as CAB and ALI Energy, who both also hold regular 'surgeries' at the Hub.

Shortly after opening, on July 2nd, we were honoured to welcome the Princess Royal to the Food Share Hub and on August 6th, the Hub was officially opened by Jane Macleod, the Lord Lieutenant of Argyll and Bute. All funders, local dignitaries and church leaders were invited, along with our partners and local retailers. We enjoyed tea and cake and entertainment from the Forget-me-not Choir and a great afternoon was had by all.

## **Supporters and Volunteers**

We would not have been able to open the Hub without the tremendous support we have had, both from the local businesses mentioned above and from our funders. Our thanks go to Nadara A'Chruach, the National Lottery, Argyll and Bute Council, Argyll TSI, ACHA, the Co-Op Local Causes fund and Lochgilphead Community Council for their support. We are also extremely grateful to the members of the public who donate via the boxes in the Co-Op, Tayvallich Stores and local churches, and through financial donations.

Tesco and the Co-Op support us with surplus food via their FareShare and Caboodle schemes, which not only provides the Hub with much needed food, but also helps to reduce food waste.

Of course, we would not be able to run the Hub without our dedicated Coordinator and our wonderful volunteers. We currently have 20 volunteers on our books, and we owe a huge debt of gratitude to each and every one of them. We were delighted when one of our long serving volunteers, Dee Carrick, was presented with the Lifetime Achievement Award at the Argyll TSI Volunteer of the Year Awards ceremony in June. Very well deserved!

## **Publicity**

Opening hours for the Food Share Hub are publicised via our Facebook page and with posters around the area. We are most grateful to the Argyllshire Advertiser who are always willing to find space in the paper to draw attention to our events and appeals, such as our Christmas appeal, of which more below. We also had stalls at the MACPool Swimathon and at Ardrishaig Gala day, all helping to ensure as many people as possible know about the Hub.

## **Christmas Appeal**

We launched our 2025 '12 Days of Christmas' appeal in November with a stall at the Co-Op and as in 2024, the folk of Mid Argyll did not disappoint with their amazing generosity. Well over 150 bags were filled with food, toiletries and Christmas treats and the Community Shop once again did sterling work distributing empty bags and collecting full ones. Ardfern Stores, the Argyll Pharmacy, BeeSweet, the Green Cup and Marmalade Deli all hosted special Christmas collection boxes and we are most grateful to them for their support. The Salty Dog repeated the 'Pay one Forward' campaign for preprepared Christmas lunches which were pronounced 'delicious' by the recipients.

The distribution process was different this year. As well as providing made up Christmas parcels for distribution via our partner agencies, we opened the Hub and the MAYDS hall to our regular Hub clients so they could visit and choose their own selection of Christmas treats and gifts. Our Coordinator and many of our volunteers, assisted by a team from the Scouts, worked incredibly hard to sort out the huge amount of donations, including what could have been a world record pile of mince pies! A special thank you to Lochgilphead Golf Club who produced a super selection of festive sweets and to Jack Evans who worked tirelessly to keep everyone supplied with delicious hot chocolate.

We asked our clients and partners for feedback on the new approach in January, and the verdict was unanimously positive, so watch this space for next year's appeal.

**Trustees**

Marian Pallister stepped down from the Board at the end of the year, and we would like to thank her for her contribution to the work of Moving On Mid Argyll over the years. Marian was instrumental in forging our links with the Poverty Alliance and her work in that area will be particularly missed. The other Trustees have indicated their willingness to continue to serve for the coming year and we thank them for their hard work on behalf of Moving on - Mid Argyll.

Chair: Kim Ritchie

Signature:



Date:

7<sup>th</sup> April 2020

# Treasurer's Report to the Trustees of Moving on - Mid Argyll SC041901

## Banking and Insurance Arrangements

Moving on - Mid Argyll has a Charity Current Account, a 30 day and an instant savings account with Virgin Money.

Moving on - Mid Argyll is insured against all public and employee liability risks. This insurance is provided by the Encompass Charity Scheme (Policy no. RNN 669645), purchased through Keegan and Pennykidd (Insurance brokers)

## Charitable Status

Moving on - Mid Argyll is a charity registered with the Office of the Scottish Charity Regulator. Moving on - Mid Argyll was established by a partnership of Mid Argyll Churches for the Prevention or Relief of Poverty and for the Relief of Those in Need by Reason of Age, Ill Health, Disability, Financial Hardship or Other Disadvantage. It was first registered on 17 November, 2010. Reg No. SC041901

## Income and Expenditure 2025

A receipts and Payments Report is appended to this paper. This indicates, amongst other things, an unrestricted income of £15,333, a 15% decrease on 2024, and an unrestricted expenditure of £2,325, an 80% reduction on last year. Electricity costs of approximately £600 have not been charged by the electricity supplier due to ongoing issues with their metering.

We also received £13,285 in restricted grants. Taking into consideration the residue of restricted grants from last year, there was restricted spending of £19,910 in 2025, leaving £5,950 for purchase of stock and £1,285 for storage accommodation in 2026.

## Resilience

Our closing balance of £34,832 represents 16 months operating cost at 2025 levels but given increased costs of employment, fuel and food combined with the likely increase in demand driven by continued pressure on living costs, it is imperative that we source new grant funding by mid year and continue to grow our financial supporter base to ensure sustainability of the Hub for the future.

Treasurer: Louise Logue

Signature:

*Louise Logue*

Date:

*6/6/26*

## Moving on - Mid Argyll

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Receipts and Payments Account for the year ended 31 December 2025

Receipts	2025 restricted	2025 unrestricted	2025 total	2024
Donations received - individuals		3,324.01	3,324.01	3,885
Donations received - organisations		722.00	722.00	1,211
Grants - note 1	13,284.98	9,556.42	22,841.40	37,750
Fundraisers		209.25	209.25	1,107
Cash donations at hub		403.18	403.18	0
Gift aid		227.57	227.57	879
Interest		845.48	845.48	258
Card rebate		45.13	45.13	17
<b>Total</b>	<b>13,284.98</b>	<b>15,333.04</b>	<b>28,618.02</b>	<b>45,107</b>
<b>Payments</b>	<b>2025 restricted</b>	<b>2025 unrestricted</b>	<b>2025 total</b>	<b>2024</b>
<b>Charitable Activities Payments</b>				
Starter Pack Items	799.83	534.44	1,334.27	980
Christmas Parcels 2024		0.00	0.00	7238
Christmas 2025	3,292.99	0.00	3,292.99	0
coop bags		20.00	20.00	138
Phone		60.00	60.00	60
Miscellaneous		41.97	41.97	29
Emergency Food Pack vouchers		0.00	0.00	3390
Emergency Food pack items		12.99	12.99	810
Foodshare hub refurbishment	2,334.68		2,334.68	6980
Foodshare co-ordinator	8,620.94	1,247.06	9,868.00	4525
Foodshare volunteer costs	530.48	0.00	530.48	194
Food stock	4,201.86	0.00	4,201.86	0
Maintenance	71.96	0.00	71.96	0
Website		83.88	83.88	41
<b>Total Charitable Activities Payments</b>	<b>19,852.74</b>	<b>2,000.34</b>	<b>21,853.08</b>	<b>24385</b>
<b>Governance Payments</b>				
Insurance	57.62	324.21	381.83	316
<b>Total Governance Payments</b>	<b>57.62</b>	<b>324.21</b>	<b>381.83</b>	<b>316</b>
<b>Total Payments</b>	<b>19,910.36</b>	<b>2,324.55</b>	<b>22,234.91</b>	<b>24701</b>
<b>Surplus/(deficit) for year</b>	<b>-6,625.38</b>	<b>13,008.49</b>	<b>6,383.11</b>	<b>20406</b>

## Moving on - Mid Argyll

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### Statement of Balances for the year ended 31 December 2025

		current account	instant access	30 day savings	total
Opening Balance	01/01/2025	2190.90		0	26258.55
income		27,772.54			27772.54
interest			5.45	840.03	845.48
transfers in		7500	3000	14000.00	24500.00
expenditure		-22234.91			-22234.91
transfers out		-14000.00		-10500.00	-24500.00
Closing balance	31/12/2025	1228.53	3005.45	30598.58	34832.56

#### Note 1

	01/01/25	income	expend	31/12/2025
<b>Restricted grants</b>				
ACHA (500)	500		500	0
Windfarm (23k)	11,301.13		11,301.13	0
Landcatch (1k)	1000		1000	0
Supporting Communities (2.5k)	2500		2500	0
Lottery (12k)	0.00	12000	6049.53	5950.47
Scot. West Credit Union (1284.98)	0.00	1284.98	0	1284.98
<b>Unrestricted Grants</b>				
Co-op Group	0	2056.42	1247.06	809.36
Foundation Scotland ( windfarm)	0	500		500.00
LCC microgrant	0	500		500.00
Co-op (cyber sorry)	0	500		500.00
Argyll & Bute Council	0	5000		5000.00
Landcatch	0	1000		1000.00