



The Silver Circle SCIO Trustees' Annual Report

2025 - 2026

1 Administration Details

1.1 Charity contact information

The Silver Circle SCIO
Scottish Charity Number: SC049390

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1.2 Trustees (as at 31st March 2026)

Rosemary Walker DL	(Chair)
David Roper	(Secretary)
Christopher Pope	(Treasurer)
Christopher Tauber	
Christine Roper	
Richard Burn	
Janet Wilson	
Janet Cruse-Sawyer	until 15 October 2025

1.3 Introduction

This is the seventh Trustees' Annual Report of the Silver Circle SCIO, covering the charity's activities for the period from 1st April 2025 to 31st March 2026.

1.4 Chair's Report

It is hard to believe but, having registered as a charity in March 1997 the Silver Circle has now provided support and help to some of the most vulnerable and isolated in our community for nearly 30 years.

Our financial situation remains precarious with no funding from the council again this year. However the local Estates have again given generously and there has been tireless fund raising at the Lonach, the Corgarff Games and at other in house events. My thanks go to all the team who work behind the seams applying for grants, and in some cases succeeding.

Chris Pope is standing down as Treasurer and we thank him for his contribution and endless enthusiasm. I am pleased to say that we have his replacement who will be starting shortly.

Our dedicated team of helpers and volunteers continue to provide weekly entertainment and support to our members and Louise Youngson has provided a stream of delicious lunches for our day centre to enjoy.

A special mention must go to Christine and David Roper who have gone through a very difficult time of late. Christines bravery is extraordinary, there is no stopping her, and she continued to issue instructions and ideas from her hospital bed.

My thanks also go to Gill Cook who has been such a support and help to the Silver Circle for many many years.

The Silver Circle continues to provide drivers for hospital visits, ably organized by Fiona Gray. This is an essential service in the remote area in which we serve.

Our weekly community bus continues to take around 8 to 10 folk to Alford or Huntly for a shopping trip. My thanks go to Gavin who organizes this.

I would like to take this opportunity to thank everyone who helps to make the Silver Circle the successful organization it is : our staff and volunteers without whom none of our services would work and our trustees who labour behind the scenes organizing and raising funds, and the local community who support our fund raising events.

Thank you all

Rosey Walker

2 Structure, Governance and Management

2.1 Structure

The Silver Circle SCIO is a 2-tier Scottish Charitable Incorporated Organisation. It was set up in September 2019 to take over from the Charity that had operated since March 1997.

2.2 Governance

The charity is governed by a Board of Trustees.

2.3 Management

A management committee, comprising the trustees and staff run the charity.

Part time staff are:

Day Centre organiser

Assistant Day Centre organiser

Hospital Voluntary Driving Scheme co-ordinator,

Community Bus co-ordinator.

Bookkeeper

The Board and the management committee meet regularly, typically four times a year.

2.4 Membership

Membership of the SCIO is open to anyone over 16 who is prepared to commit their time on a voluntary basis to further the aims of and to participate in the activities of the charity. There is no membership fee. As of March 2026 the charity had 30 members.

2.5 Trustee recruitment and appointment

Any member may stand for election as a trustee (Article 27.1 of the constitution). The Board encourages any member willing to act as a trustee to contact the Secretary and to put their name forward for election. The Board may appoint any member as a trustee (Article 27.2) and may also appoint non-members who are either (i) nominated by a member who has provided material funding to the organisation, or (ii) has specialist experience and/or skills which could be of assistance to the Board (Article 28.1) . The former mechanism is intended to afford funding agencies a mechanism to oversee the activities of the charity, the latter to ensure the charity has access to the expertise it requires.

3 Objectives and Activities

The purposes of the Silver Circle SCIO are

“the development, promotion, funding and provision of such services as may from time to time be of benefit to those residents of Upper Donside as may have need by reason of age, ill-health, infirmity, disability or other necessitous circumstance.”

The charity's activities are geographically restricted to residents of Upper Donside; broadly the communities (from West to East) of Corgarff, Rough Park/ Strathdon/ Bellabeg, Glenkindie/ Towie, Kildrummy and Lumsden, together with the adjacent glens Carvie, Nochtly and Buchat.

Whilst the charity supports all members of these communities, its principal focus is the support of their more elderly and socially isolated members. The charity's activities revolve around the provision of services to develop companionship and facilitate daily living. These take the form of a weekly social day centre, a weekly community bus and a volunteer driving scheme for hospital and other health appointments.

3 Achievements and Performance

3.1 Day Centre

3.1.1 Attendance

On average 17 members attend each Wednesday. We have almost 30 members on the list - some attend regularly, some just occasionally.

3.1.2 Volunteers

The DCO and ADCO were supported by 6 regular, 6 occasional and 3 driver volunteers.

Very grateful for all our volunteers and what they contribute to enable the continuation of the day centre.

3.1.3 Day centre activities –

2025		
April	2	Games/Art/Music and Movement
	9	Easter egg decorating/Art
	16	Coffee Morning
	23	Banchory Singers
	30	Age Scotland Benefits talk
May	5	Alford Heritage Museum memory box/VE Day Celebration
	12	Strathdon School Gardening/Art/Board Games
	19	Ian Dow sing-a-long
	26	Musical Medicine

June	4	Strathdon School interviews & poetry/Art/Board Games
	11	Stroll/group higher:lower
	18	Outing to theatre: The Lion, the Witch & the Wardrobe/Ashvale
	25	Bingo/Art
July	2	Group quiz 'letters'/Art
	9	Slideshow by David Roper
	16	Outing to Alford Heritage Museum/Haughton
	23	Stroll/Board Games
	30	Floor Games/Art
August	6	VJ80 Celebration (open community event)
	13	Crafts with Babs
	20	Jonny Hardie/Pete McCallum
	27	Outing to Nairn Beach
September	3	Art/Games & stroll in hall
	10	Strathdon School (group poetry morning)/games in hall
	17	Ukulele Band (open community event)
	24	Cairngorms Talk
October	1	Art/Bingo
	8	Outing: Afternoon Tea at The Mains of Drum
	15	Crafts with Babs
	22	Highland Dancers
	29	Quiz (Musical Medicine cancelled)
November	5	Lumsden School (small group)/Bingo & stroll in hall
	12	Goodbrands lunch & shopping
	19	Cancelled - SNOW
	26	Crafts with Babs
December	3	Outing to panto & lunch at theatre
	10	Kildrummy Inn: Christmas Lunch
	17	Ian Dow sing-a-long
	24,31	closed
2026		
January	7,14	Cancelled - SNOW
	21	Slideshow/New Year get together
	28	Burns Celebration (open community event)
February	4,18	Cancelled - SNOW
	11	Folk musician/Music & Movement
	25	Art/Indian Snacks
March	4	Art/Gardening Themed Morning-
	11	Strathdon School (small group)/Crafts with Babs
	18	Crafts with Babs/Music & Movement
	25	Musical Medicine

3.1.4 Outings

June - Theatre to see The Lion, The Witch and The Wardrobe.

This was a lovely day out and everyone enjoyed the production and the fish and chips afterwards at the Ashvale which are always superb.

July - Alford Heritage Museum.

Then to the Haughton for lunch. A very interesting visit to our local museum and a delicious lunch out.

August - Nairn Beach.

This was a fantastic day - we were very lucky with the weather and as the restaurant was right by the sea we were able to enjoy the view of the sea over lunch. After lunch we could then potter down to the beach and have a paddle in the sea, have a wander round the harbour or enjoy a drink on the balcony.

October - Afternoon Tea at The Mains of Drum.

A lovely outing and after enjoying the delicious afternoon tea, those that wanted to shop could do so at their leisure.

November - Lunch and shopping at Goodbrands.

Always made very welcome at our local tea room and gift shop.

December - Lunch at the theatre followed by the Pantomime.

The lunch wasn't very slick due to the number of choices but very convenient being in the theatre. Everyone enjoyed the pantomime.

December - Christmas Lunch at Kildrummy Inn.

This was a super lunch. Kildrummy is expensive, however a special treat which was affordable as we had funding from Age Scotland for this meal.

3.1.5 Fundraising

Burns Celebration, a community event in the Lonach Hall.

3.2 Hospital Voluntary Driving Scheme

The Hospital Volunteer Driving Scheme is a vital part of life here in rural Upper Donside. There is no local transport, hospital transport is usually unavailable for clients out here, and taxis are cost prohibitive at this distance.

We have sixteen volunteer drivers currently and as the coordinator I keep in touch with them and know their availability / drives they are willing to do. Good local knowledge is an essential part of the role it turns out! Putting the right people together ensures harmonious happy drives! Our clients make a donation towards the cost of the journey and we rely on grants and donations to keep things going. Everyone who uses the scheme is so pleased that it exists and makes life a little less worrying at what can be times of great stress.

We currently have 46 clients listed on our system and provided 109 return journeys in the period from April 2025 to March 2026. This covered a distance of 6575 miles for which volunteer drivers receive a mileage allowance. Last year we had a client who had a broken arm and had been quoted £180 return trip in a taxi to ARI fracture clinic. He was delighted to use our service which suggests a donation of £20 for the same journey! Keeping things affordable for folk is vital especially in these difficult times. The service also enables older folk to remain in their community and homes as they are still able to attend medical support and care.

As the co ordinator I am a clients first point of contact and it is great to be able to calm and reassure folk , who are often distressed, that we will do our best to help them. Sometimes just a listening ear is as important as organising the drive.

Our service is a lifeline in the community and I feel very lucky to be part of such a wonderful service.

Fiona Gray – HVDS coordinator

5 May 2026

3.3 Community Bus

Many of the more elderly residents of the valley (75+) cannot drive and taxis are prohibitively expensive. Beyond the essentials offered by the two small shops/ post offices in the valley, being unable to drive severely restricts access shops and services. To address this failing, the Silver Circle operates a weekly community bus, rotating around the larger population centres of Huntly, Alford, Aboyne and Ballater. The bus is open to all and can pick up from any location convenient to passengers. The project is managed by a part time coordinator employed by the Silver Circle. The bus and driver are hired from R&S Coaches, Sauchen. The service is demand responsive in that passengers call or message the service coordinator on a dedicated mobile phone to book a seat in advance and arrange a pickup point, which can be their home. The project is part funded by its users, who are requested to contribute £5 per journey. The fare is considerably less than the actual cost of operation.

Gavin Smith – Community Bus Coordinator May 2026

4 Financial Review

4.1 Treasurer Report April 2025 – March 2026

The year saw a welcome uplift in terms of income versus expenditure giving a surplus of £31, 878.

4.2 Income

The Silver Circle's accounts continue to be prepared on a cash basis. Of course, we are heavily reliant upon grants and donations on the income side of things and 2025/2026 turned out better than initially expected in the knowledge that we had £12,500 shortfall to overcome with the complete loss of funding from the Aberdeen Health and Social Care Partnership.

Notable grantors for the year were Foundation Scotland to the tune of £15,500, Bank of Scotland £20,000 (the first payment from £40,000 awarded over two years), and Nestrans who granted us £16,960 under their People and Place Programme. Our Aberdeen Community Transport initiative (ACTI) grant received a mid-term cost of living top-up taking the total grant to £7394, this grant is the key funder for our Friday Shopping Bus and Hospital Volunteer Driving Scheme.

We also received funding from Upper Donside Charitable Trust and Age Scotland to facilitate two day trips for the members.

Major Grants	2025-2026	2024-2525
Aberdeenshire Health and Social Care Partnership	£0	£12,500
Bank of Scotland	£20,000	£0
Foundation Scotland	£15,500	£5,000
Nestrans	£16,960	£0
Aberdeenshire Community Transport Initiative	£7,394	£7, 198

Donations continue to be a significant factor and we are most grateful for the many donations that we receive; donations for the year amounted to no less than £11,359.33. We feel that donations offer us an indication of how our services are viewed and reflects the importance of what we are doing for the community we serve, it is very satisfying. The notable donors include many of the local estates who now donate every year in support of the Day Centre :-

Candacraig / Wallace Trust	
Allargue	
Glenbuchat	
Dunecht	
Wogen Anniversary Trust	

We are equally grateful to local clubs/groups (The Walkers and Strathdon Crochet Group), for the proceeds from collections at funerals, we thank the families of Charlie Ogg, Rod McGillivray and Edith Petrie for including the Silver Circle as beneficiaries. We also received several anonymous donations throughout the year, we thank them whoever they are. Whilst not a donation in the monetary sense, we feel it only correct to recognise a very valuable contribution, not reflected in the accounts, which is the time and effort offered by local artists, musicians, exhibitors and speakers who have given up their hours freely to interact with and entertain the Silver Circle. We are very appreciative to these people/groups and also the local primary schools whom we work with to promote community involvement.

Other income amounts to £19,161:-	
Day Centre donations/contributions	£12,260
Hospital Driving donations	£1,519
Shopping Bus donations	£1,566
Fundraising & Cashback	£2,457
Interest	£1,359

4.3 Expenditure

Total expenditure for the year was £62,326 just short of 7% lower than last year (2024/25 £66,970)

Notable Year on Year comparisons:-	2025-2026	2024-2525
Staff costs (i)	£27,638	£27,588
Day Centre (ii)	£19,142	£23,630
Community Bus (iii)	£9,782	£11,991
Hospital Driver Scheme (iv)	£2795	£2,162
Insurances (v)	£904	£877

Notes to the statement of Expenditure above

(i) The Silver Circle employs five part time staff: the Day Centre Co-ordinator and her assistant, the Hospital Voluntary Driving Scheme co-ordinator, the Community Bus Co-ordinator and a Bookkeeper.

(ii) Includes hall rental; provision of refreshments and luncheon; cost of activities (craft materials, expenses incurred by visiting artists/ speakers expenses etc.); and transport for outings.

(iii) Formerly hired from Mid Deeside Community Trust but now commission RS Taxis who charge a flat rate £200 per weekly shopping trip. They also provide transport for trips, if required.

(iv) The charity reimburses volunteer drivers at the HMRC accepted rate of 45p/ mile. This was raise to 55p/mile effect 1st April 2026.

(v) The charity carries Employer's and Third-Party Liability insurances.

Year on Year comparisons:-	2025-2026	2024-2525
Expenditure	£62,326.72	£66,970
Income	£94,205.57	£67,857
Profit / (Loss) for year.	£31,878.85	£887

4.4 Reserves Policy

The trustees' policy is to maintain reserves sufficient to meet six months operations, a period felt sufficient to seek alternative funding or to reorganise the charity's operations should funding from current sources cease or be substantially reduced.

4.5 Present Position

Current assets stand at £108,995. The Silver Circle expenses equipment so this sum does not include the current value of tangible assets, which have no residual value.

Cash reserves are split approximately 3:1 between operating and reserve accounts. The reserve account stands at c. £20,000, which at present levels of expenditure is slightly less than four months operation, however the reserve account pays a lower rate of interest than the current account.

4.6 Deficits

The charity asks those who use its services to contribute if they are able to do so. This now covers a contribution to the cost of lunch and outings at the day centre, towards HVDS mileage and towards the cost of the community bus. Should it be necessary to draw on reserves for an extended period the trustees will balance an increase in such contributions against the impact that might have on clients, opportunities for fundraising and the ability of the charity to obtain new grant aid.

4.7 Future Plans

The future plans are to maintain the services we provide and consider helping the wider community to help sustain a fair and inclusive community in Strathdon.

Declaration

Signed on behalf of the charity trustees:



Print name
Designation
Date

CHRIS TAUBER
Trustee
2026-07-15