

REGISTERED COMPANY NUMBER: SP 1869 RS (Scotland)
REGISTERED CHARITY NUMBER: SC004639

**REPORT OF THE TRUSTEES AND
FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2025
FOR
THE ABBEYFIELD STRATHGRYFFE SOCIETY LTD**

McLay, McAlister & McGibbon LLP
Chartered Accountants and Statutory Auditors
145 St. Vincent Street
Glasgow
G2 5JF

THE ABBEYFIELD STRATHGRYFFE SOCIETY LTD

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For The Year Ended 31 December 2025**

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THE ABBEYFIELD STRATHGRYFFE SOCIETY LTD

REPORT OF THE TRUSTEES For The Year Ended 31 December 2025

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 December 2025. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

OBJECTIVES AND ACTIVITIES

Objectives and aims

The principal activity of the Society is to provide accommodation, care and companionship for lonely or frail elderly people in accordance with the aims and principals of The Abbeyfield Society Limited. The Society is registered under the Co-operative and Community Benefit Societies Act 2014 (Number 1869 RS) and is a registered charity.

Significant activities

Abbeyfield Strathgryffe Society continues to provide excellent standards of care to elderly residents. The most recent inspection by the Care Inspectorate confirmed "Very Good" performance ratings across all the areas of care and management which were inspected.

The Society endeavours to provide a home from home environment in Campbell Snowdon House for a maximum of 27 residents in a comfortable and homely setting with outstanding staff who genuinely care about each and every resident. The home is presently fully occupied.

Abbeyfield Strathgryffe Society at Campbell Snowdon House offers a stimulating environment where residents receive high quality care and enjoy a varied and imaginative programme of activities. During 2025 activities have included language conversational classes along side culture classes, numerous varied musical events (both from entertainers and for residents' participation), fitness activities, outings and day trips, gardening and games as well as enjoying regular manicures and making the most of the accessible gardens.

Connections with the local community are built up and encouraged including through local schools and churches. The Trustees continue to work with volunteers and families to raise the profile of the Society in the community and to encourage fundraising activities and initiatives to continue to enhance the environment and care experience of our residents.

FINANCIAL REVIEW

Financial position

The financial results for the year are set out in the statement of financial activities on page 6 and the position at the end of the year is shown on the balance sheet on page 7.

The unrestricted surplus for the year of £82,931 has been transferred to the accumulated unrestricted fund.

The restricted deficit for the year was £nil.

This year's financial results show a continued increase in operational surplus and are a result of the room rates keeping pace with the costs of running the home. The Trustees continue to monitor financial performance on a very regular basis which has allowed us to respond to any financial challenges quickly. The operational surplus is vital as it will provide the funds required to continue the investment in the structure of the buildings and allow us to keep equipment up to date and to continue to provide the services to residents.

Fixed Assets

Details of cost and depreciation are as set out at note 10.

THE ABBEYFIELD STRATHGRYFFE SOCIETY LTD

REPORT OF THE TRUSTEES For The Year Ended 31 December 2025

FINANCIAL REVIEW

Reserves policy

At the balance sheet date unrestricted reserves were £1,249,493, whilst restricted reserves were £83,201.

The trustees recognise the desirability of having adequate reserves to meet immediate and longer term funding requirements.

The reserves policy of the charity is intended to ensure the availability of sufficient resources to fulfil its operational commitments and to cover overhead expenditure for a three month period to enable the charitable activities to continue in the future. During 2026 the Trustees will keep this reserves policy under review.

FUTURE PLANS

The Trustees will ensure the charity maintains its high standard quality of care for elderly residents by continuing to provide accommodation in a safe and caring environment together with providing a varied programme of activities to enhance the care experience at Campbell Snowdon House.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The Society is managed by an Executive Committee in conjunction with the home's internal management. Meetings are held on a regular basis to cover all home issues and provide a platform for resident and family issues to be raised.

All trustees are subject to a comprehensive induction programme and skills analysis to determine training and development needs.

Risk

The trustees have assessed the major risks to the Society and believes that its policy of constant improvements together with appropriate staff training minimises the major risk of a shortfall in demand for the care services provided.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Company number

SP 1869 RS (Scotland)

Registered Charity number

SC004639

Registered office

Campbell Snowdon House
Quarriers Village
Renfrewshire
PA11 3SX

Trustees

Mrs C Clark
Mrs S MacFarlane
Mrs R Nandwani (resigned 22.9.25)
Mr B Singleton (resigned 22.9.25)
R Gracias (resigned 4.2.25)
F Cameron
M Napthine (appointed 12.1.25)
A Eastwood (appointed 9.3.26)
C Jones (appointed 9.3.26)
Mrs J Jones (appointed 9.3.26)

Company Secretary

F Cameron

THE ABBEYFIELD STRATHGRYFFE SOCIETY LTD

REPORT OF THE TRUSTEES For The Year Ended 31 December 2025

REFERENCE AND ADMINISTRATIVE DETAILS

Auditors

McLay, McAlister & McGibbon LLP
Chartered Accountants and Statutory Auditors
145 St. Vincent Street
Glasgow
G2 5JF

STATEMENT OF TRUSTEES' RESPONSIBILITIES

The trustees (who are also the directors of The Abbeyfield Strathgryffe Society Ltd for the purposes of company law) are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the trustees to prepare financial statements for each financial year. Under that law, the trustees have elected to prepare the financial statements in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law).

Under company law the trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing those financial statements, the trustees are required to

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charitable company and to enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

In so far as the trustees are aware:

- there is no relevant audit information of which the charitable company's auditors are unaware; and
- the trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditors are aware of that information.

AUDITORS

The auditors, McLay, McAlister & McGibbon LLP, will be proposed for re-appointment at the forthcoming Annual General Meeting.

Approved by order of the board of trustees on 21 September 2026 and signed on its behalf by:



Mrs C Clark - Trustee

REPORT OF THE INDEPENDENT AUDITORS TO THE TRUSTEES AND MEMBERS OF THE ABBEYFIELD STRATHGRYFFE SOCIETY LTD

Opinion

We have audited the financial statements of The Abbeyfield Strathgryffe Society Ltd (the 'charitable company') for the year ended 31 December 2025 which comprise the Statement of Financial Activities, the Balance Sheet, the Cash Flow Statement and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 December 2025 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006, the Charities and Trustee Investment (Scotland) Act 2005 and Regulation 8 of the Charities Accounts (Scotland) Regulations 2006.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditors' responsibilities for the audit of the financial statements section of our report. We are independent of the charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charitable company's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other information

The trustees are responsible for the other information. The other information comprises the information included in the Annual Report, other than the financial statements and our Report of the Independent Auditors thereon.

Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of the audit:

- the information given in the Report of the Trustees for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the Report of the Trustees has been prepared in accordance with applicable legal requirements.

REPORT OF THE INDEPENDENT AUDITORS TO THE TRUSTEES AND MEMBERS OF THE ABBEYFIELD STRATHGRYFFE SOCIETY LTD

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the Report of the Trustees.

We have nothing to report in respect of the following matters where the Companies Act 2006 and the Charities Accounts (Scotland) Regulations 2006 (as amended) requires us to report to you if, in our opinion:

- adequate and proper accounting records have not been kept or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit; or
- the trustees were not entitled to take advantage of the small companies exemption from the requirement to prepare a Strategic Report or in preparing the Report of the Trustees.

Responsibilities of trustees

As explained more fully in the Statement of Trustees' Responsibilities, the trustees are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charitable company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

Our responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue a Report of the Independent Auditors that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

In identifying and assessing risks of material misstatement in respect of irregularities, including fraud and non compliance with laws and regulations, we considered the following:

- the nature of the industry and sector, control environment and charity performance;
- results of our enquiries of management about their own identification and assessment of the risks of fraud and irregularities;
- any matters we identified having reviewed the charity's internal controls established to mitigate risks of fraud or non compliance with laws and regulations;
- the matters discussed among the audit engagement team regarding how and where fraud might occur in the financial statements and any potential indicators of fraud.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at www.frc.org.uk/auditorsresponsibilities. This description forms part of our Report of the Independent Auditors.

**REPORT OF THE INDEPENDENT AUDITORS TO THE TRUSTEES AND MEMBERS OF
THE ABBEYFIELD STRATHGRYFFE SOCIETY LTD**

Use of our report

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006, and to the charitable company's trustees, as a body, in accordance with Regulation 10 of the Charities Accounts (Scotland) Regulations 2006. Our audit work has been undertaken so that we might state to the charitable company's members and the trustees those matters we are required to state to them in an auditors' report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and the charitable company's members as a body, for our audit work, for this report, or for the opinions we have formed.

George Macshannon (Senior Statutory Auditor)
for and on behalf of McLay, McAlister & McGibbon LLP
Chartered Accountants and Statutory Auditors
Eligible to act as an auditor in terms of Section 1212 of the Companies Act 2006
145 St. Vincent Street
Glasgow
G2 5JF

21 September 2026

THE ABBEYFIELD STRATHGRYFFE SOCIETY LTD

**STATEMENT OF FINANCIAL ACTIVITIES
For The Year Ended 31 December 2025**

		Unrestricted funds £	Restricted fund £	31.12.25 Total funds £	31.12.24 Total funds £
	Notes				
INCOME AND ENDOWMENTS FROM					
Donations and legacies	2	9,687	-	9,687	27,076
Charitable activities	3				
Operation of care home		1,669,258	-	1,669,258	1,511,331
Total		<u>1,678,945</u>	<u>-</u>	<u>1,678,945</u>	<u>1,538,407</u>
EXPENDITURE ON					
Charitable activities	4				
Operation of care home		<u>1,596,014</u>	<u>-</u>	<u>1,596,014</u>	<u>1,478,841</u>
NET INCOME		82,931	-	82,931	59,566
RECONCILIATION OF FUNDS					
Total funds brought forward		1,166,562	83,201	1,249,763	1,190,197
TOTAL FUNDS CARRIED FORWARD		<u><u>1,249,493</u></u>	<u><u>83,201</u></u>	<u><u>1,332,694</u></u>	<u><u>1,249,763</u></u>

The notes form part of these financial statements

THE ABBEYFIELD STRATHGRYFFE SOCIETY LTD

**BALANCE SHEET
31 December 2025**

	Notes	Unrestricted funds £	Restricted fund £	31.12.25 Total funds £	31.12.24 Total funds £
FIXED ASSETS					
Tangible assets	10	1,362,859	-	1,362,859	1,380,022
CURRENT ASSETS					
Debtors	11	58,538	-	58,538	72,719
Cash at bank		58,691	83,201	141,892	99,661
		<u>117,229</u>	<u>83,201</u>	<u>200,430</u>	<u>172,380</u>
CREDITORS					
Amounts falling due within one year	12	(110,397)	-	(110,397)	(167,492)
NET CURRENT ASSETS		<u>6,832</u>	<u>83,201</u>	<u>90,033</u>	<u>4,888</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		1,369,691	83,201	1,452,892	1,384,910
CREDITORS					
Amounts falling due after more than one year	13	(120,198)	-	(120,198)	(135,147)
NET ASSETS		<u>1,249,493</u>	<u>83,201</u>	<u>1,332,694</u>	<u>1,249,763</u>
FUNDS	17				
Unrestricted funds				1,249,493	1,166,562
Restricted funds				83,201	83,201
TOTAL FUNDS				<u>1,332,694</u>	<u>1,249,763</u>

These financial statements have been prepared in accordance with the provisions applicable to charitable companies subject to the small companies regime.

The financial statements were approved by the Board of Trustees and authorised for issue on 21 September 2026 and were signed on its behalf by:

C Clark - Trustee

C. K. Clark

M Napthine - Trustee

M Napthine

The notes form part of these financial statements

THE ABBEYFIELD STRATHGRYFFE SOCIETY LTD

CASH FLOW STATEMENT
For The Year Ended 31 December 2025

	Notes	31.12.25 £	31.12.24 £
Cash flows from operating activities			
Cash generated from operations	1	89,585	113,037
Interest element of finance lease payments paid		(8,123)	(4,225)
Net cash provided by operating activities		<u>81,462</u>	<u>108,812</u>
Cash flows from investing activities			
Purchase of tangible fixed assets		(14,424)	(166,432)
Net cash used in investing activities		<u>(14,424)</u>	<u>(166,432)</u>
Cash flows from financing activities			
New finance lease in year		-	153,700
Loan repayments in year		(11,941)	(22,586)
Finance lease repayments in year		(12,866)	(6,013)
Net cash (used in)/provided by financing activities		<u>(24,807)</u>	<u>125,101</u>
Change in cash and cash equivalents in the reporting period		<u>42,231</u>	<u>67,481</u>
Cash and cash equivalents at the beginning of the reporting period		<u>99,661</u>	<u>32,180</u>
Cash and cash equivalents at the end of the reporting period		<u><u>141,892</u></u>	<u><u>99,661</u></u>

The notes form part of these financial statements

THE ABBEYFIELD STRATHGRYFFE SOCIETY LTD

**NOTES TO THE CASH FLOW STATEMENT
For The Year Ended 31 December 2025**

1. RECONCILIATION OF NET INCOME TO NET CASH FLOW FROM OPERATING ACTIVITIES

	31.12.25 £	31.12.24 £
Net income for the reporting period (as per the Statement of Financial Activities)	82,931	59,566
Adjustments for:		
Depreciation charges	31,587	24,350
Interest element of hire purchase and finance lease rental payments	8,123	4,225
Decrease in debtors	14,181	1,005
(Decrease)/increase in creditors	(47,237)	23,891
Net cash provided by operations	<u>89,585</u>	<u>113,037</u>

2. ANALYSIS OF CHANGES IN NET (DEBT)/FUNDS

	At 1.1.25 £	Cash flow £	At 31.12.25 £
Net cash			
Cash at bank	99,661	42,231	141,892
	<u>99,661</u>	<u>42,231</u>	<u>141,892</u>
Debt			
Finance leases	(147,687)	12,866	(134,821)
Debts falling due within 1 year	(11,941)	11,941	-
	<u>(159,628)</u>	<u>24,807</u>	<u>(134,821)</u>
Total	<u>(59,967)</u>	<u>67,038</u>	<u>7,071</u>

The notes form part of these financial statements

THE ABBEYFIELD STRATHGRYFFE SOCIETY LTD

NOTES TO THE FINANCIAL STATEMENTS

For The Year Ended 31 December 2025

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Co-operative and Community Benefit Societies Act 2014.

Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Charitable activities

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Governance costs

These include the costs attributable to the charity's compliance with constitutional and statutory requirements, including audit, strategic management and trustee meetings and reimbursed expenses.

Support costs

Support costs include central functions and have been allocated to activity cost categories and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs by the indirect nature necessary to support them.

Tangible fixed assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life or, if held under a finance lease, over the lease term, whichever is the shorter.

Improvements to property	- 10% on cost
Fixtures and fittings	- 20% on reducing balance

Taxation

The charity is exempt from corporation tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

When any restrictions on donated funds are met, these are transferred to unrestricted funds.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

THE ABBEYFIELD STRATHGRYFFE SOCIETY LTD
NOTES TO THE FINANCIAL STATEMENTS - continued
For The Year Ended 31 December 2025

1. ACCOUNTING POLICIES - continued

Hire purchase and leasing commitments

Assets obtained under hire purchase contracts or finance leases are capitalised in the Balance Sheet. Those held under hire purchase contracts are depreciated over their estimated useful lives. Those held under finance leases are depreciated over their estimated useful lives or the lease term, whichever is shorter.

The interest element of these obligations is charged to the Statement of Financial Activities over the relevant period. The capital element of the future payments is treated as a liability.

Rentals paid under operating leases are charged to the Statement of Financial Activities on a straight line basis over the period of the lease.

Pension costs and other post-retirement benefits

The charitable company operates a defined contribution pension scheme. Contributions payable to the charitable company's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

Going concern

The Trustees have considered the forecasts and projections for 2026 and 2027, taking account of established revenue streams and potential overhead increases. They have concluded there is no material uncertainty around future funding requirements and the accounts therefore continue to be prepared on the going concern basis.

Land and buildings

No depreciation is charged on the property on the basis that it is maintained in a state of repair such that the estimated residual value is not less than the net book value. The annual charge for depreciation therefore would be immaterial, and no depreciation charge arises from a review for impairment.

2. DONATIONS AND LEGACIES

	31.12.25	31.12.24
	£	£
Fundraising	9,097	22,697
Donations	590	4,379
	<u>9,687</u>	<u>27,076</u>

3. INCOME FROM CHARITABLE ACTIVITIES

	31.12.25	31.12.24
	£	£
Resident charges	1,669,258	1,511,331
Activity		
Operation of care home		

THE ABBEYFIELD STRATHGRYFFE SOCIETY LTD

NOTES TO THE FINANCIAL STATEMENTS - continued
For The Year Ended 31 December 2025

4. CHARITABLE ACTIVITIES COSTS

	Direct Costs £	Support costs (see note 5) £	Totals £
Operation of care home	<u>1,556,414</u>	<u>39,600</u>	<u>1,596,014</u>

5. SUPPORT COSTS

	Finance £	Governance costs £	Totals £
Operation of care home	<u>11,626</u>	<u>27,974</u>	<u>39,600</u>

6. NET INCOME/(EXPENDITURE)

Net income/(expenditure) is stated after charging/(crediting):

	31.12.25 £	31.12.24 £
Auditors' remuneration	5,700	4,800
Depreciation - owned assets	16,217	16,665
Depreciation - assets on hire purchase contracts and finance leases	15,370	7,685
Other operating leases	<u>9,302</u>	<u>7,901</u>

7. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 December 2025 nor for the year ended 31 December 2024.

Ckj consulting ltd

CKJ Consulting Ltd received £7,170 during the year (PY - £7,504) for accounting services provided. The trustee C Clark is a director of this company.

8. STAFF COSTS

	31.12.25 £	31.12.24 £
Wages and salaries	1,051,404	975,931
Social security costs	96,415	71,669
Other pension costs	<u>22,043</u>	<u>18,842</u>
	<u>1,169,862</u>	<u>1,066,442</u>

The average monthly number of employees during the year was as follows:

	31.12.25	31.12.24
Charitable activities	<u>45</u>	<u>47</u>

No employees received emoluments in excess of £60,000.

THE ABBEYFIELD STRATHGRYFFE SOCIETY LTD

NOTES TO THE FINANCIAL STATEMENTS - continued
For The Year Ended 31 December 2025

9. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted funds £	Restricted fund £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	27,076	-	27,076
Charitable activities			
Operation of care home	1,511,331	-	1,511,331
Total	<u>1,538,407</u>	<u>-</u>	<u>1,538,407</u>
EXPENDITURE ON			
Charitable activities			
Operation of care home	1,478,841	-	1,478,841
NET INCOME	59,566	-	59,566
Transfers between funds	7,158	(7,158)	-
Net movement in funds	66,724	(7,158)	59,566
RECONCILIATION OF FUNDS			
Total funds brought forward	1,099,838	90,359	1,190,197
TOTAL FUNDS CARRIED FORWARD	<u>1,166,562</u>	<u>83,201</u>	<u>1,249,763</u>

10. TANGIBLE FIXED ASSETS

	Freehold property £	Improvements to property £	Fixtures and fittings £	Totals £
Cost				
At 1 January 2025	1,167,348	153,700	364,415	1,685,463
Additions	-	-	14,424	14,424
At 31 December 2025	<u>1,167,348</u>	<u>153,700</u>	<u>378,839</u>	<u>1,699,887</u>
Depreciation				
At 1 January 2025	-	7,685	297,756	305,441
Charge for year	-	15,370	16,217	31,587
At 31 December 2025	<u>-</u>	<u>23,055</u>	<u>313,973</u>	<u>337,028</u>
Net book value				
At 31 December 2025	<u>1,167,348</u>	<u>130,645</u>	<u>64,866</u>	<u>1,362,859</u>
At 31 December 2024	<u>1,167,348</u>	<u>146,015</u>	<u>66,659</u>	<u>1,380,022</u>

The trustees have carried out an impairment review of the charity's property and in their opinion a depreciation charge is not required in accordance with the accounting policy.

THE ABBEYFIELD STRATHGRYFFE SOCIETY LTD

NOTES TO THE FINANCIAL STATEMENTS - continued
For The Year Ended 31 December 2025

10. TANGIBLE FIXED ASSETS - continued

Fixed assets, included in the above, which are held under finance leases are as follows:

	Improvements to property £
Cost	
At 1 January 2025 and 31 December 2025	153,700
Depreciation	
At 1 January 2025	7,685
Charge for year	15,370
At 31 December 2025	23,055
Net book value	
At 31 December 2025	130,645
At 31 December 2024	146,015

11. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.12.25 £	31.12.24 £
Trade debtors	40,556	54,822
Prepayments	17,982	17,897
	<u>58,538</u>	<u>72,719</u>

12. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.12.25 £	31.12.24 £
Bank loans and overdrafts (see note 14)	-	11,941
Finance leases (see note 15)	14,623	12,540
Trade creditors	11,700	24,024
Social security and other taxes	3,850	15,760
Other creditors	25,539	34,158
Credit card	3,720	5,142
Accrued expenses	50,965	63,927
	<u>110,397</u>	<u>167,492</u>

THE ABBEYFIELD STRATHGRYFFE SOCIETY LTD

NOTES TO THE FINANCIAL STATEMENTS - continued
For The Year Ended 31 December 2025

13. CREDITORS: AMOUNTS FALLING DUE AFTER MORE THAN ONE YEAR

	31.12.25	31.12.24
	£	£
Finance leases (see note 15)	120,198	135,147
	<u>120,198</u>	<u>135,147</u>

14. LOANS

An analysis of the maturity of loans is given below:

	31.12.25	31.12.24
	£	£
Amounts falling due within one year on demand:		
Bank loans	-	11,941
	<u>-</u>	<u>11,941</u>

15. LEASING AGREEMENTS

Minimum lease payments fall due as follows:

	Finance leases	
	31.12.25	31.12.24
	£	£
Net obligations repayable:		
Within one year	14,623	12,540
Between one and five years	58,492	50,160
In more than five years	61,706	84,987
	<u>134,821</u>	<u>147,687</u>

The finance lease relates to new boilers.

	Non-cancellable operating leases	
	31.12.25	31.12.24
	£	£
Within one year	2,774	8,397
Between one and five years	4,212	3,899
	<u>6,986</u>	<u>12,296</u>

16. SECURED DEBTS

The following secured debts are included within creditors:

	31.12.25	31.12.24
	£	£
Bank loans	-	11,941
Finance lease	134,821	147,687
	<u>134,821</u>	<u>159,628</u>

The Royal Bank of Scotland hold a standard security over the charity's property.

The finance lease is secured over the assets financed.

THE ABBEYFIELD STRATHGRYFFE SOCIETY LTD

NOTES TO THE FINANCIAL STATEMENTS - continued
For The Year Ended 31 December 2025

17. MOVEMENT IN FUNDS

	At 1.1.25 £	Net movement in funds £	At 31.12.25 £
Unrestricted funds			
General fund	1,166,562	82,931	1,249,493
Restricted funds			
Restricted Funds	83,201	-	83,201
TOTAL FUNDS	<u>1,249,763</u>	<u>82,931</u>	<u>1,332,694</u>

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	1,678,945	(1,596,014)	82,931
TOTAL FUNDS	<u>1,678,945</u>	<u>(1,596,014)</u>	<u>82,931</u>

Comparatives for movement in funds

	At 1.1.24 £	Net movement in funds £	Transfers between funds £	At 31.12.24 £
Unrestricted funds	1,099,838	59,566	7,158	1,166,562
Restricted fund				
Restricted Funds	90,359	-	(7,158)	83,201
TOTAL FUNDS	<u>1,190,197</u>	<u>59,566</u>	<u>-</u>	<u>1,249,763</u>

Comparative net movement in funds included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds	1,538,407	(1,478,841)	59,566
TOTAL FUNDS	<u>1,538,407</u>	<u>(1,478,841)</u>	<u>59,566</u>

THE ABBEYFIELD STRATHGRYFFE SOCIETY LTD

NOTES TO THE FINANCIAL STATEMENTS - continued
For The Year Ended 31 December 2025

17. MOVEMENT IN FUNDS - continued

A current year 12 months and prior year 12 months combined position is as follows:

	At 1.1.24 £	Net movement in funds £	Transfers between funds £	At 31.12.25 £
Unrestricted funds	1,099,838	142,497	7,158	1,249,493
Restricted fund				
Restricted Funds	90,359	-	(7,158)	83,201
TOTAL FUNDS	<u>1,190,197</u>	<u>142,497</u>	<u>-</u>	<u>1,332,694</u>

Net movement in funds included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds	3,217,352	(3,074,855)	142,497
TOTAL FUNDS	<u>3,217,352</u>	<u>(3,074,855)</u>	<u>142,497</u>

The purpose of the restricted fund is to provide for capital improvements required for the property.

18. EMPLOYEE BENEFIT OBLIGATIONS

The charity operates a defined contribution pension scheme. The pension cost charge for the year represents contributions payable by the charity to the scheme and amounted to £22,043 (2024 - £18,842).

19. CONTINGENT LIABILITIES

£100,000 received from closed Societies is repayable if the charitable society leaves the Abbeyfield Society.

20. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 December 2025.

THE ABBEYFIELD STRATHGRYFFE SOCIETY LTD

DETAILED STATEMENT OF FINANCIAL ACTIVITIES
For The Year Ended 31 December 2025

	31.12.25 £	31.12.24 £
INCOME AND ENDOWMENTS		
Donations and legacies		
Fundraising	9,097	22,697
Donations	590	4,379
	9,687	27,076
Charitable activities		
Resident charges	1,669,258	1,511,331
Total incoming resources	1,678,945	1,538,407
EXPENDITURE		
Charitable activities		
Wages	1,051,404	975,931
Social security	96,415	71,669
Pensions	22,043	18,842
Other operating leases	9,302	7,901
Rates and water	6,125	2,240
Insurance	12,597	11,760
Light and heat	67,868	87,885
Telephone	510	415
Postage and stationery	6,220	5,570
Sundries	27,901	16,879
Day-to-day repairs	63,394	55,640
General maintenance	8,117	10,842
Resident welfare	27,740	30,927
Food costs and cleaning materials	103,539	98,854
Equipment hire - laundry	21,089	20,601
Fundraising costs	563	1,660
Improvements to property	15,370	7,685
Fixtures and fittings	16,217	16,665
	1,556,414	1,441,966
Support costs		
Finance		
Bank charges	3,191	4,317
Bank loan interest	312	1,758
Leasing	8,123	4,225
	11,626	10,300
Governance costs		
Auditors' remuneration	5,700	4,800
Accountancy fees	7,170	7,504
Carried forward	12,870	12,304

This page does not form part of the statutory financial statements

THE ABBEYFIELD STRATHGRYFFE SOCIETY LTD

DETAILED STATEMENT OF FINANCIAL ACTIVITIES

For The Year Ended 31 December 2025

	31.12.25	31.12.24
	£	£
Governance costs		
Brought forward	12,870	12,304
Abbey's affiliation fee	15,104	14,271
	<u>27,974</u>	<u>26,575</u>
Total resources expended	<u>1,596,014</u>	<u>1,478,841</u>
Net income	<u><u>82,931</u></u>	<u><u>59,566</u></u>

This page does not form part of the statutory financial statements