



"Supporting people in the Moray area
living with dementia"
Charity No. SC154809

The Moray Monday Club (SCIO)
Scottish Charity Number SC050010
Receipt and Payment Account
For
The Period ended 31 December 2025

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APPENDIX 1

OSCR

Scottish Charity Regulator

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	01	2025	To	31	12	2025

Reference and administration details

Charity name
Other names charity is known by
Registered charity number
Charity's principal address

The Moray Monday Club

SC050010

4 Lesmurdie place

Lossiemouth

Postcode IV31 6AQ

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	Wendy Burges	Chairperson		N/A
2	Lesley Williamson	Secretary		N/A
3	Pauline Clieff	Secretary		N/A
4	Frances McHardy	Treasurer		N/A
5	Wilma Nicholls			N/A
6	Sheila Breckenridge			N/A
7	Margaret Stewart			N/A
8	Linda Dunbar			N/A
9	Gladys Johnston			N/A
10				
11				
12				
13				
14				
15				
16				

APPENDIX 1

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
Liz Ashworth	1/1/25 until AGM 12/5/25
Helen Milnes	1/1/25 until 5/8/25

Structure, governance and management

Type of governing document

The Charity is a Scottish Charitable Incorporated Organisation (SCIO) It was registered as an SCIO on 5th March 2020

Trustee recruitment and appointment

The members may elect any member (unless they are debarred from membership) to be a charity trustee. At each AGM, the members may elect any member (as above)

At each AGM, all of the trustees must retire from office – but shall then be eligible for re-election.

Objectives and activities

Charitable purposes

The organisation's purposes are:

1. To improve the quality of life of those living with dementia and their family carers in the Moray Area.
2. To help overcome the excluding effect of dementia on both the person and family carer by letting them enjoy the social activities that other members of society take for granted.
3. To help to reduce isolation and allow the person with dementia and carer to function as part of the community.

Summary of the main activities in relation to these objects

1. Meet on a weekly basis where live music and other activities, tea & coffees with baking are provided as well as the opportunity to socialise, make friends, have fun and support each other.
2. Monthly lunches and monthly outings over summer months are provided to give people the opportunity to socialise and to interact within their local community.
3. New fortnightly Coffee & Chat group for family who previously attended The Moray Monday Club but are no longer actively caring for people with Dementia but still want peer support and support from the organisation.

Achievements and performance

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

During the reporting period, the charity successfully delivered its core purpose of reducing social isolation and improving wellbeing for its members through regular, structured and safe activities. Weekly meetings were held throughout the year, with active membership reaching 70 individuals. Due to venue capacity, catering limitations and safety considerations, membership was capped and a waiting list introduced. This reflects both the effectiveness of the service and increasing demand within the community.

A consistent and varied programme of activities was delivered to support emotional, social and physical wellbeing. Weekly sessions included live music, with opportunities for music, singing and dancing, providing gentle physical activity and cognitive stimulation. These activities are widely recognised as beneficial for people living with dementia and contribute to maintaining mobility, confidence and engagement.

In addition to weekly sessions, the charity organised monthly outings between March and October and a monthly Monday lunch at the club. Seasonal and celebratory events were also delivered, including a Valentine's Day party, Burns lunch outing, Easter Monday lunch, summer picnics at a local village hall and a Christmas party. All members received a Christmas food hamper and an Easter egg, ensuring inclusion and dignity for all members throughout the year.

Collectively, these activities provided members with routine, meaningful social contact and opportunities to remain active, helping to reduce loneliness, support independence and improve overall quality of life. Informal feedback from members and carers indicates the service is highly valued and has a positive impact on wellbeing.

The charity strengthened its governance and long-term sustainability by recruiting two new trustees and engaging with the local Third Sector Interface (TSI) to undertake trustee training. Strong community partnerships continued to support delivery and reduce financial risk, including regular involvement from a local Tesco Community Champion and fundraising and volunteer support from the local Co-op.

The trustees consider the year to have been successful, demonstrating strong demand, effective use of resources and prudent financial management. Maintaining adequate reserves remains essential to ensure continuity of weekly services, respond to increasing demand and manage funding uncertainty, particularly given reliance on donations and planned service development, including the introduction of a new group for carers who are no longer caring.

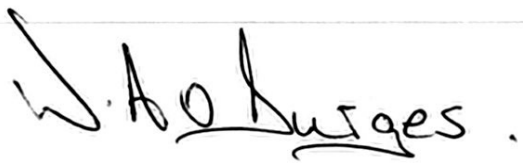
APPENDIX 1

Other optional information

Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s) <i>OSCR will accept digital or typed signatures</i>	W. Burges	
Full name(s)	Wendy Anne Burges	
Position (e.g. Chair)	Chairperson	
Date	1/2/26	

APPENDIX 3

OSCR

Scottish Charity Regulator

Independent examiner's report on the accounts

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Report to the
trustees/members ofCharity name
The Moray Monday ClubRegistered charity
number

SC050010

On the accounts of the
charity for the period

Period start date			To	Period end date		
Day	Month	Year		Day	Month	Year
01	01	2025		31	12	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

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

Signed**:

Ben Stewart

Date:

4/3/26

Name:

BENJAMIN STEWART

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

Address:

STEWART LYON LTD. FINANCIAL SERVICES
18 PITGAVENY STREET
LOSSIEMOUTH IV31 6NT.

*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.

** OSCR will accept digital or typed signatures

APPENDIX 3

Disclosure section

Only complete if the examiner needs to highlight material problems.

Give here brief details of
any items that the
examiner wishes to
disclose

	Unrestricted Funds	Restricted Funds	Year End 31st Dec 2025	Year End 31st Dec 2024
	£	£	£	£
BALANCE & CASH IN HAND				
Opening balance	77,812		77,812	65,242
Surplus (Deficit) for year	18,579		18,579	12,540
TOTAL RESERVES				
UNRESTRICTED FUNDS	96,391		96,391	77,812
	Unrestricted Funds	Restricted Funds	Year End 31st Dec 2025	Year End 31st Dec 2024
	£	£	£	£
RECEIPTS (aligning to OSCR headings)				
Donations (Donations)	19,709		19,709	14,308
Weekly Charges (Gross Trading Receipts)	5,201		5,201	{9,346
Weekly Raffle (Fundraising Activities)	3,628		3,628	{
Income from Grants (Grants)	8,290		8,290	
Special Events (Gross trading receipts)				3,890
Fundraising (Fundraising Activities)	2,536		2,536	2,196
Miscellaneous (inc Savings A/C Interest) - (Gross Receipts from other Charitable Activities)	780		780	384
TOTAL RECEIPTS	40,144		40,144	30,125

	Unrestricted Funds	Restricted Funds	Year End 31st Dec 2025	Year End 31st Dec 2024
	£	£	£	£
PAYMENTS (aligning to OSCR headings)				
Admin Costs (Governance Costs)	1,855		1,855	548
Club Running Costs (Payments directly to Charitable activities)	11,771		11,771	3,647
Outings (Payments directly to Charitable activities)	7,790		7,790	8,509
Special Events (Payments directly to Charitable activities)				3,780
Fundraising (Fundraising Activities)	82		82	660
Miscellaneous (Depends what it is)	67		67	412
TOTAL PAYMENTS	21,565		21,565	17,556
SURPLUS (DEFICIT) FOR THE YEAR	18,579		18,579	12,569