Company registration number 006774 (Scotland)

Charity registration number SC053175 (Scotland)

ARBROATH CONNECTIONS

ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2026

ARBROATH CONNECTIONS

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	Zena Stott Laura Scott Deputy Chair Evelyn Anne Smith Toyra Dewars Treasurer Linda Durno Alison Tonner Chair	 (Appointed 1 November 2025) (Appointed 1 December 2025)
Secretary	Evelyn Anne Smith	
Senior management	Abbey Craig	Manager
Country of incorporation	United Kingdom (Scotland)	006774
Charity registration	Scotland	SC053175
Accountants	BK Plus Limited 144 Nethergate Dundee DD1 4EB	

ARBROATH CONNECTIONS

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ARBROATH CONNECTIONS

A NOTE FROM THE CHAIR OF THE BOARD

FOR THE YEAR ENDED 31 MARCH 2026

The past year has seen Arbroath Connections continue to flourish and this brings a great deal of pride to myself and my fellow trustees. Our ongoing commitment to support families in the Arbroath and surrounding community affected by dementia is stronger than ever. I feel we are now an integral part of the dementia support pathway for individuals and families in Arbroath. The board recognises its responsibility to continue to support our wonderful, dedicated staff and volunteer team in delivering a community support which sees those with dementia engaged, active and living fulfilled lives.

We recognise that the current funding situation is challenging and we continue to plan ahead in order to be financially responsible, sustainable and reduce risk and uncertainty. Our board, along with staff, have recently put in place an organisational strategy which underpins our values and sets out our goals and priorities for the next few years. This will be reviewed and reflected on regularly.

I personally would like to express my sincere thanks to every member of the team, board, staff and volunteers for their ongoing commitment to our members and their families. I also extend this thanks to our community partners and the people of Arbroath who are always there for us and give so generously whether it be with their acts of kindness, donations, time or fundraising efforts.

I am confident that going forward, together we can ensure that Arbroath Connections continues to provide the community support those affected by dementia deserve.

Alison Tonner 27/8/26

Alison Tonner
Chair

Date: 25 June 2026

ARBROATH CONNECTIONS

TRUSTEES' REPORT (INCLUDING DIRECTOR'S REPORT)

FOR THE YEAR ENDED 31 MARCH 2026

The trustees present their annual report and financial statements for the year ended 31 March 2026.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charity's governing document, the Companies Act 2006 the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" and the Charities SORP "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)".

Objectives and activities

Arbroath Connections is a Scottish Charitable Incorporated Organisation and community-based Meeting Centre supporting people living with mild to moderate dementia, cognitive decline and memory loss, alongside their unpaid carers and families. We provide an inclusive and supportive environment where people can access information, develop social connections and take part in purposeful and engaging activities that promote wellbeing, confidence and belonging. Our person-led approach aims to help individuals and families adjust to the changes dementia can bring while maintaining independence, identity and involvement in everyday life.

Our vision is that people living with dementia in Arbroath and the surrounding areas can access the opportunities, support and community connections they need to live well and remain involved in local life for as long as possible.

The organisation’s charitable purposes are the relief of those in need by reason of age and ill health, with a particular focus on those living with dementia, through:

i. Raising awareness of dementia and helping to challenge stigma and misconceptions, while identifying and responding to the needs of people living with dementia and their unpaid carers within the community;

ii. Working collaboratively with local partners and community organisations to increase opportunities for people living with dementia and their carers to continue participating in the activities, relationships and lifestyles that are important to them;

iii. Delivering a wide range of purposeful activities, community programmes and social opportunities which promote wellbeing, inclusion and participation for people affected by dementia and cognitive change;

iv. Providing guidance, short breaks, practical assistance and emotional support for unpaid carers and families to help them maintain their own wellbeing and continue in their caring role for as long as possible;

v. Developing and delivering related projects, initiatives and activities which further the charitable purposes of the Charity.

Achievements and performance

Significant activities and achievements against objectives

Every Monday, Tuesday and Thursday from 10am to 3pm, Arbroath Connections welcomes people living with dementia, cognitive decline and memory loss to our Meeting Centre within the heart of the local community. We provide a varied and engaging programme designed to promote wellbeing, creativity, confidence and enjoyment. Activities include baking, gardening, woodwork, music and singing, local outings, reminiscence, arts and crafts, and games which encourage both physical and cognitive wellbeing, alongside opportunities to revisit old interests, try new experiences and continue enjoying a sense of curiosity and adventure.

This has included creative projects involving film, photography and local storytelling, as well as opportunities for members to contribute to conversations around environmental responsibility and positive climate action within the community.

A core part of the Meeting Centre approach is supporting people to maintain identity, confidence and social connection following changes in memory or cognition. Through shared experiences, familiar places and meaningful opportunities, members are encouraged to continue doing the things that matter to them. New friendships develop, confidence improves and people remain active participants within local life rather than becoming isolated from it.

We also recognise the vital role unpaid carers and families play. Alongside the support offered through the Meeting Centre itself, carers have developed strong peer support networks and friendships outwith the centre environment. Carers meet independently for coffee, walks and social opportunities, providing one another with understanding, reassurance and emotional support from people with shared experiences. Others choose to use the sessions as a short break from caring responsibilities, knowing their loved one is supported within a safe, welcoming and stimulating environment.

Local Impact

Over the past year, Arbroath Connections has continued to develop as a welcoming and supportive community for people living with dementia, memory loss and cognitive change, along with the people who care for them. We supported 40 families through regular attendance at our Meeting Centre, providing routine, friendship, stimulation and opportunities for continued participation in everyday local life.

During the year we facilitated 1,706 member attendances across 153 sessions, equating to approximately 8,530 hours of support, activity and potential respite opportunities for unpaid carers.

Across our Monday, Tuesday and Thursday sessions, members participated in a wide range of activities shaped around personal interests, identity and enjoyment. These included creative activities, music, baking, gardening, local outings, intergenerational projects, photography, film and opportunities to continue contributing to local conversations and community initiatives.

Attendance continued to increase steadily throughout the year and the service is now regularly operating at full capacity. This has reinforced the importance of working closely with local organisations and professionals to help ensure individuals and families are signposted to appropriate opportunities and sources of support while waiting to access the service.

Carers accessed information, encouragement and peer connection through dedicated meetings, informal contact, regular communication and shared outings. We recognise that meaningful support for carers is often built through trusted relationships, shared experiences and ongoing understanding over time.

Collaborative working remains an important part of our approach. Throughout the year we welcomed involvement from local schools, community groups, artists, activity facilitators, health and social care professionals, students and partner organisations. These relationships help ensure people living with dementia continue to remain visible, respected and included within the wider community.

Our volunteers remain an invaluable part of Arbroath Connections. Their warmth, reliability, life experience and generosity of time make a significant difference to both the atmosphere and the support we provide. We remain committed to creating a positive volunteering experience and recognising the important contribution volunteers make to the continued success of the Meeting Centre.

Challenges We Have Faced

As Arbroath Connections has continued to develop, one of our biggest challenges has been balancing increasing demand for the service with the importance of maintaining a calm, safe and meaningful environment for members. Attendance has steadily increased throughout the year and the Meeting Centre is now regularly operating at full capacity.

While this demonstrates the value and need for the service locally, it also highlights the pressures faced by small community organisations supporting people affected by dementia. We continue to work closely with local partners and professionals to help ensure people and families are directed towards appropriate support and opportunities while waiting to access the centre.

Securing sustainable core funding also remains an ongoing challenge. Although we have been successful in obtaining grant funding and community support, much of this income is time limited. Like many small charities, our main costs relate to staffing, rent and the day-to-day operation of the service. Maintaining financial stability while continuing to provide high quality, relationship-based support remains a key priority for the organisation.

As the needs of members continue to change over time, we are also increasingly aware of the importance of ensuring staff and volunteers feel appropriately supported, trained and resourced. We remain committed to ensuring the centre is appropriately staffed and that both employees and volunteers feel confident, valued and equipped within their roles.

During the year we also began developing a new organisational strategy and funding strategy to help guide the next stage of Arbroath Connections' development. This includes building on the strong partnerships and community relationships already established, while continuing to explore ways to ensure both the centre and the support we provide remain as accessible and inclusive as possible for people across our community.

A Note From The Manager

Firstly, I would like to thank the members, family carers and friends of Arbroath Connections, alongside our staff team, volunteers and Board of Trustees, for their continued kindness, encouragement and support throughout the year. Together, we have created a welcoming, supportive and uplifting community and I genuinely feel that Arbroath Connections has become like an extended family to many of us.

I would also like to thank Angus Housing Association for their continued support and for providing us with a wonderful home within Russell Square. Being based within the heart of an existing community has become an important part of who we are as a Meeting Centre, and we are incredibly grateful to the local residents who have made us feel so welcomed, included and valued.

Throughout the year we have also benefited from the support of many organisations, facilitators, funders, local groups and partner agencies. We are proud to be part of the wider international Meeting Centre movement and continue to learn from and contribute to a growing community focused on helping people live well with dementia within their local communities.

Looking back on the past year, it has been encouraging to see the confidence, friendships and sense of belonging that continue to develop within the Meeting Centre. It has reinforced the important role this model of support can play in helping people experiencing dementia, memory loss or cognitive change remain active, connected and involved in everyday life.

Alongside our day-to-day work, this year has also been an important period of reflection and planning for the future of Arbroath Connections. We have begun developing a new organisational strategy which will help guide the next stage of our development, building on the strong foundations, partnerships and relationships already established.

Although there continue to be challenges around long-term financial sustainability and increasing demand for support, we remain ambitious about the future of the organisation. Our aim continues to be to provide compassionate, person-led and accessible support for people living with dementia, memory loss and cognitive change, alongside the people who care for them, while helping ensure Arbroath Connections remains a valued and lasting part of the local community.

Abbey Craig

Arbroath Connections Manager

Thanks and Acknowledgements
Our Funders

- Agnes Hunter Trust
- Angus Health and Social Care Partnership
- Home Instead
- Hugh Fraser Foundation
- Jardine Charitable Trust
- Mrs Williamina McLaren's Trust Fund
- NHS Tayside Charitable Trust McKenzie Legacy
- Seagreen Community Benefit Fund
- Youth and Philanthropy Initiative

Our Supporters, Fundraisers and Local Partnerships
Our members and their friends and families

- Age Concern
- Ailsa & Peter Cargill
- Alan Tosh
- Ali Wilkie
- Alison Cobb
- Angus Archives
- Angus Housing Association
- Angus Upcycling Project
- Ann & Rikki Craig
- Arbroath Academy
- Arbroath Football Club Community Trust
- Arbroath Male Voice Choir
- Arbroath Walking Football
- Auntie Joan
- Bairds Malt
- Brenda Durno
- Carol & Staff at Tutties Neuk
- CNS Financial Solutions
- Colin Stewart & Family
- Dee Ukes
- Donald Yule, DY Plumbing
- Elizabeth Maitland
- Ewan Winter
- Forget Me Not Grave Services
- Gavin Sinclair, Venture Trust
- Gayfield
- George Nairn & Family
- Gordon Reid
- Graham & Sibbald
- Grant Milne & Harbour Staff
- Hope Organic Garden & Shop
- Howdens
- Ian Bustard
- Ian Robertson
- Irene Robertson
- J & T Cargill
- James Anderson
- Jenan & Anne Matter
- June & Jake Napier

- KC Transport
- Ladyloan Primary School
- Lauren, Art Attack Angus
- Linda Mather
- Linda Ramsay & Dorothy Archer
- Linda Thornton
- Lodge 101
- Lodge St Thomas No. 40 of Aberbrothock
- Lois Speed
- Lorna Irvine & Jill Emmerson
- Lynne Stewart & Family
- Margaret Hagen
- Margo Wilson
- Maureen Bloomfield
- Morag Holden
- Moriatti's Bar & Kitchen
- Morrisons
- Murton's Farm
- Our Arbroath
- Pat Moore & Family
- Rachel Manzie
- Rachel, Heart Space Yoga
- Rainbow Spiritualist Society
- Residents of Russell Square
- Ron Coleman
- Royal Marines Association
- Sharing Stories of Arbroath
- Sheila Crawford
- Singing Buddies
- Tesco
- Toyra Dewar
- University of Worcester
- Warddykes Choir
- Weekday Wow Factor

Everyone who has attended a fundraiser, donated items for recycling, bought raffle tickets or supported Arbroath Connections in ways both big and small.

Financial review

This is the second accounting period for the charity, from the date 1st April 2025 to the 31st March 2026.

Arbroath Connections continued to develop and expand its activities while working towards long term financial sustainability. Total incoming resources for the year amounted to £125,574, with income received through a combination of grants, donations, fundraising activities, member attendance fees and service income.

Total expenditure for the year was £117,629, with the majority of costs relating to staffing, activities, food and refreshments, rent and utilities, pensions, training and the general operational running costs of the Meeting Centre, and governance costs.

The charity received a mixture of restricted and unrestricted funding throughout the year. Restricted funding supported a range of specific projects and activities including trips, creative and climate related work, music activities and other targeted programme delivery. Unrestricted income, including member fees, donations and core cost funding, continued to play an essential role in supporting the day to day running and sustainability of the organisation.

The Trustees remain mindful of the ongoing financial pressures facing small charities and community organisations and recognise the importance of maintaining appropriate unrestricted reserves to support operational stability and continuity of service.

At the end of the financial year the charity reported a net surplus of £7,945.

Total charity funds at the end of the year were £56,154, of which £46,404 was unrestricted and £9,750 was restricted.

Reserves policy

Arbroath Connections maintains a Reserves Policy to help ensure the long term sustainability and stability of the organisation. Trustees recognise the importance of maintaining unrestricted financial reserves in order to protect the continuity of services and manage periods of financial uncertainty.

The charity’s income is received from a range of sources including grants, fundraising activities, donations and attendance fees. As some funding streams are time limited or variable, maintaining reserves is considered an important part of responsible financial management.

The Trustees aim to maintain unrestricted free reserves equivalent to between three and six months of operating expenditure, with a long term aspiration of holding reserves towards the upper end of this range. Based on current expenditure levels, this equates to a target range of approximately £30,000 to £60,000.

These reserves are intended to help meet ongoing operational commitments, including staffing and core running costs, respond to unexpected expenditure or delays in funding, and ensure continuity of support for members and carers. They also provide the organisation with time to manage periods of uncertainty and reduce the risk of sudden disruption to services for vulnerable beneficiaries.

Restricted funds received for specific purposes are not included within free reserves.

The Trustees review the level of reserves regularly as part of the organisation’s financial monitoring and planning processes.

Structure, governance and management
The charity is a Scottish Charitable Incorporated Organisation limited by guarantee.

The trustees, who are also the directors for the purpose of company law, and who served during the year and up to the date of signature of the financial statements were:

Zena Stott	
Laura Scott Deputy Chair	
Evelyn Anne Smith	
Toyra Dewars Treasurer	
Rachel Manzie	(Resigned 6 August 2025)
Abbey Craig Chair	(Resigned 6 November 2025)
Linda Durno	(Appointed 1 November 2025)
Alison Tonner Chair	(Appointed 1 December 2025)

Recruitment and appointment of trustees
The appointment and recruitment of trustees is determined by individuals who show an interest and willingness to assist and contribute to the running of the charity. We should have a minimum of 3 trustees and a maximum of 9 as per our constitution. New board members will be introduced to the organisation and role of trustee through a planned induction programme based on OSCR guidelines.

None of the trustees has any beneficial interest in the company. All of the trustees are members of the company and guarantee to contribute £1 in the event of a winding up.

The trustees' report was approved by the Board of Trustees.

Alison Tonner Chair
Trustee

25 June 2026

ARBROATH CONNECTIONS

STATEMENT OF TRUSTEES' RESPONSIBILITIES

FOR THE YEAR ENDED 31 MARCH 2026

The trustees, who are also the directors of Arbroath Connections for the purpose of company law, are responsible for preparing the Trustees' Report 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 which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that year.

In preparing these 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;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping adequate accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Companies Act 2006, the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

ARBROATH CONNECTIONS

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF ARBROATH CONNECTIONS

I report on the financial statements of the charity for the year ended 31 March 2026, which are set out on pages 12 to 24.

Respective responsibilities of trustees and examiner

The charity trustees (who are also the directors of Arbroath Connections for the purposes of company law) are responsible for the preparation of the financial statements in accordance with the terms of the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006.The charity trustees consider that the audit requirement of Regulation 10(1)(a)-(c) of the Charities Accounts (Scotland) Regulations 2006 does not apply.

It is my responsibility to examine the financial statements as required under section 44(1)(c) of the Charities and Trustee Investment (Scotland) Act 2005 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 financial statements presented with those records. It also includes consideration of any unusual items or disclosures in the financial statements, and seeking 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 financial statements.

Independent examiner's statement

Since the charity has prepared its financial statements on an accruals basis and is also registered in Scotland, the independent examiner must be a member of a body listed in Regulation 11(2) of the Charities Accounts (Scotland) Regulations 2006. I confirm that I am qualified to undertake the examination because I am a member of the Association of Chartered Certified Accountants, which is one of the listed bodies.

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 Charities and Trustee Investment (Scotland) Act 2005 and Regulation 4 of the Charities Accounts (Scotland) Regulations 2006, and
   - to prepare financial statements which accord with the accounting records and comply with Regulation 8 of the Charities Accounts (Scotland) Regulations 2006

have not been met, or

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

25 June 2026

MURRAY DALGETY C.A.
BK Plus Limited
144 Nethergate
Dundee
DD1 4ER

ARBROATH CONNECTIONS

STATEMENT OF FINANCIAL ACTIVITIES
(INCLUDING INCOME AND EXPENDITURE ACCOUNT)

FOR THE YEAR ENDED 31 MARCH 2026

	Notes	Unrestricted funds 2026 £	Restricted funds 2026 £	Total 2026 £	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £
Income from:							
Donations and legacies	**3**	46,435	46,884	93,319	60,329	65,520	125,849
Charitable activities	**4**	28,255	4,000	32,255	22,217	-	22,217
Total income		74,690	50,884	125,574	82,546	65,520	148,066
Expenditure on:							
Raising funds	**5**	13,225	-	13,225	6,597	-	6,597
Charitable activities	**6**	59,474	44,930	104,404	30,414	62,846	93,260
Total expenditure		72,699	44,930	117,629	37,011	62,846	99,857
Net income		1,991	5,954	7,945	45,535	2,674	48,209
Transfers between funds		(122)	122	-	(1,000)	1,000	-
Net movement in funds	**8**	1,869	6,076	7,945	44,535	3,674	48,209
Reconciliation of funds:							
Fund balances at 1 April 2025		44,535	3,674	48,209	-	-	-
Fund balances at 31 March 2026		46,404	9,750	56,154	44,535	3,674	48,209

The statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities.

ARBROATH CONNECTIONS

BALANCE SHEET

AS AT 31 MARCH 2026

	Notes	2026 £	£	2025 £	£
Current assets					
Debtors	**12**	1,747		1,821	
Cash at bank and in hand		95,622		76,015	
		97,369		77,836	
Creditors: amounts falling due within one year	**13**	(41,215)		(29,627)	
Net current assets			56,154		48,209
The funds of the charity					
Restricted income funds	**16**		9,750		3,674
Unrestricted funds	**17**		46,404		44,535
			56,154		48,209

The company is entitled to the exemption from the audit requirement contained in section 477 of the Companies Act 2006, for the year ended 31 March 2026.

The Trustees responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of financial statements.

The members have not required the company to obtain an audit of its financial statements for the year in question in accordance with section 476.

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

The financial statements were approved by the trustees on 21/08/26 and signed on their behalf by: Alison Tonner 27/8/26

Toyra Dewars Treasurer
Trustee

Alison Tonner Chair
Trustee

1 Accounting policies

Charity information

Arbroath Connections is a Scottish Charitable Incorporated Organisation (SCIO) in Scotland. The registered office is Russel Square Lounge, Russell Square, Arbroath, DD11 3DQ .

1.1 Basis of preparation

The financial statements have been prepared in accordance with the charity's governing document, the Companies Act 2006 the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" and the Charities SORP "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)". The charity is a Public Benefit Entity as defined by FRS 102.

The charity has taken advantage of the provisions in the SORP for charities not to prepare a statement of cash flows.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention, [modified to include the revaluation of freehold properties and to include investment properties and certain financial instruments at fair value]. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Restricted funds are subject to specific conditions by donors or grantors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

Endowment funds are subject to specific conditions by donors that the capital must be maintained by the charity.

1.4 Income

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Legacies are recognised on receipt or otherwise if the charity has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

1 Accounting policies **(Continued)**

1.5 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, 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 classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges are allocated on the portion of the asset's use.

1.6 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

1.7 Financial instruments

The charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

1 Accounting policies **(Continued)**

1.8 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

1.9 Retirement benefits

Payments to defined contribution retirement benefit schemes are charged as an expense as they fall due.

2 Critical accounting estimates and judgements

In the application of the charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

3 Income from donations and legacies

	Unrestricted funds 2026 £	Restricted funds 2026 £	Total 2026 £	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £
Donations and gifts	28,425	13,164	41,589	19,470	-	19,470
Grants	18,010	33,720	51,730	40,859	65,520	106,379
	46,435	46,884	93,319	60,329	65,520	125,849

4 Income from charitable activities

	Unrestricted funds 2026 £	Restricted funds 2026 £	Total 2026 £	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £
Income from daily activities						
Members fees	28,255	-	28,255	22,217	-	22,217
Service income	-	4,000	4,000	-	-	-
	28,255	4,000	32,255	22,217	-	22,217

5 Expenditure on raising funds

	Unrestricted funds 2026 £	Unrestricted funds 2025 £
Fundraising and publicity		
Share of governance costs	1,698	2,040
Support costs	11,527	4,557
	13,225	6,597

6 Expenditure on charitable activities

	2026 £	Heading #ac982 2025 £
Direct costs		
Staff costs	28,807	56,476
Activity costs	16,146	7,842
Volunteer costs	351	173
Other costs	27	428
	45,331	64,919
Share of support and governance costs (see note 7)		
Support	57,375	26,301
Governance	1,698	2,040
	104,404	93,260
Analysis by fund		
Unrestricted funds	59,474	30,414
Restricted funds	44,930	62,846
	104,404	93,260

7 Support costs allocated to activities

	2026	2025
	£	£
Staff costs	53,866	20,716
Other staff costs	1,389	871
Insurance	1,854	1,717
Rent	8,000	6,000
General office admin costs	2,146	296
Other sundry costs	1,647	1,258
Governance costs	3,396	4,080
	72,298	34,938
Analysed between:		
Fundraising	13,225	6,597
Charitable Activities	59,073	28,341
	72,298	34,938

Governance costs comprise:	2026 £	2025 £
Independent Examination	1,500	1,440
Accountancy	1,896	2,640
	3,396	4,080

8 Net movement in funds

	2026	2025
	£	£
The net movement in funds is stated after charging/(crediting):		
Fees payable for the independent examination of the charity's financial statements	1,500	1,440

9 Trustees

None of the trustees (or any persons connected with them) received any remuneration or benefits from the charity during the year.

Two trustees provided services to the charity. These are disclosed in Note 19 to the accounts.

Davina Shepherd was a Trustee until her resignation on the 9th December 2024. She became an employee of the charity after that date in December 2024.

10 Employees

The average monthly number of employees during the year was:

	2026 Number	2025 Number
	4	4

Employment costs	2026 £	2025 £
Wages and salaries	81,380	74,906
Social security costs	-	902
Other pension costs	1,293	1,181
	82,673	76,989

There were no employees whose annual remuneration was more than £60,000.

Remuneration of key management personnel

The remuneration of key management personnel was as follows:

	2026 £	2025 £
Aggregate compensation	34,209	31,961

11 Taxation

The charity is exempt from taxation on its activities because all its income is applied for charitable purposes.

12 Debtors

Amounts falling due within one year:	2026 £	2025 £
Trade debtors	1,747	89
Prepayments and accrued income	-	1,732
	1,747	1,821

13 Creditors: amounts falling due within one year

	Notes	2026 £	2025 £
Deferred income	14	38,344	23,500
Accruals		2,871	6,127
		41,215	29,627

14 Deferred income

	2026	2025
	£	£
Other deferred income	38,344	23,500

Deferred income is included in the financial statements as follows:

- Hugh Fraser Foundation £4,000 - Awarded to cover 6 months of rent in 2026-27
- Garfield Weston £8,000 - This grant will contribute to core costs, in part paying for insurance and essential staff and volunteer training and expenses in 2026-27.
- Agnes Hunter Fund £11,794 - Awarded to cover staff salary costs in 2026-27
- Seagreen Energy £800 - Awarded to help cover music sessions in 2026-27
- Small Support Project £1,000 - Arbroath Connections are in the steering group for this multiyear project delivered by National Development Team for Inclusion (NDTi), developing a new support organisation for people living with dementia. Money to help support this role in 2026-27.
- W.McLaren Trust £750 - Award to support our creative and social activities in 2026-27.
- Angus Health & Social Care Partnership £10,000 - Money to help provide respite and support for unpaid carers whose loved ones attend Arbroath Connections in 2026-27.
- Aberbrothock Skea £2,000 - Awarded to cover core costs in 2026-27.

	2026	2025
	£	£
Deferred income is included within:		
Current liabilities	38,344	23,500

	2026	2025
	£	£
Movements in the year:		
Deferred income at 1 April 2025	23,500	-
Released from previous periods	(23,500)	-
Resources deferred in the year	38,344	23,500
Deferred income at 31 March 2026	38,344	23,500

15 Retirement benefit schemes

	2026	2025
Defined contribution schemes	£	£
Charge to profit or loss in respect of defined contribution schemes	1,293	1,181

The charity operates a defined contribution pension scheme for all qualifying employees. The assets of the scheme are held separately from those of the charity in an independently administered fund.

16 Restricted funds

The restricted funds of the charity comprise the unexpended balances of donations and grants held on trust subject to specific conditions by donors as to how they may be used.

	At 1 April 2025	Incoming resources	Resources expended	Transfers	At 31 March 2026
	£	£	£	£	£
Age Scotland	(117)	5,000	(4,898)	15	-
National Lottery Awards for All	8,996	-	(9,053)	57	-
NHS Charitable Trust McKenzie Legacy Fund	(5,205)	26,220	(19,755)	-	1,260
Climate Wisdom	-	4,000	(565)	-	3,435
Activities	-	3,030	(2,509)	-	521
Home Instead Christmas	-	600	(650)	50	-
McCarthy Stone Foundation	-	7,500	(7,500)	-	-
Trips	-	4,534	-	-	4,534
	3,674	50,884	(44,930)	122	9,750

Previous period:	At 1 April 2024	Incoming resources	Resources expended	Transfers	At 31 March 2025
	£	£	£	£	£
Age Scotland	-	-	(117)	-	(117)
National Lottery Awards for All	-	20,000	(11,004)	-	8,996
NHS Charitable Trust McKenzie Legacy Fund	-	20,000	(25,205)	-	(5,205)
The Foyle Foundation	-	5,000	(6,000)	1,000	-
The Weir Foundation	-	20,520	(20,520)	-	-
	-	65,520	(62,846)	1,000	3,674

16 Restricted funds **(Continued)**

Age Scotland

£5,000 was awarded in 2024-25 through Age Scotland and the Scottish Governments Partnership Funding - Encouraging Grass Roots Activity Fund. This income was deferred and used to fund 6 planned outreach trips in 2025-2026. The deficit of £117 was carried forward from last year. The final deficit on the fund of £15 has been transferred to unrestricted funds.

National Lottery Awards for All

£20,000 was awarded from the National Lottery's Community Fund in July 2024 to help with for core staff costs over 2 years. The final deficit on this fund of £57 has been transferred to unrestricted funds.

NHS Charitable Trust McKenzie Legacy Fund

The NHS Charitable Trust supported a joint funding application between Arbroath, Forfar and Montrose Connections. Each centre was awarded £80,000 over a 3 year period from July 2024. This funding is aimed at ensuring sustainability of services as a key resource in the dementia support network. This fund is to support lead staff funding, facility hire and volunteer expenses. The deficit of £5,205 from 2024-25 was carried forward to 2025-26.

Climate Wisdom

This programme is a 5-year partnership led by the charity Outside the Box, alongside Meeting Centres Scotland, Heriot-Watt University, and the Stockholm Environment Institute at the University of York that supports people living with dementia and their care partners to participate in community-led climate action.

Activities

Local fundraising and donations contribute to resources for a wide variety of activities held in the Centre, from woodwork to dancing.

Home Instead Christmas

This paid for members and their unpaid carer to attend a local Christmas pantomime supported by staff and volunteers.

McCarthy Stone Foundation

Awarded to cover core cost of rent for a year.

Trips

Local fundraising and donations contribute to local and further afield outings throughout the year, helping to cover the costs of travel, entrance fees and meals and refreshments.

The Foyle Foundation

In July 2024 an award of £5,000 was received form The Foye Foundation to help with core costs. It was used to pay for rent of £6,000, resulting in a deficit of £1,000. A transfer from unrestricted funds has been made to cover this deficit as the grant has come to an end in 2024-25.

The Weir Foundation

In April 2024 £20,520 was awarded from The Weir Foundation specifically to pay for an Arbroath Connections Project Worker salary. This was awarded under their health category.

17 Unrestricted funds

The unrestricted funds of the charity comprise the unexpended balances of donations and grants which are not subject to specific conditions by donors and grantors as to how they may be used. These include designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes.

	At 1 April 2025	Incoming resources	Resources expended	Transfers	At 31 March 2026
	£	£	£	£	£
General funds	44,535	74,690	(72,699)	(122)	46,404

Previous period:	At 1 April 2024	Incoming resources	Resources expended	Transfers	At 31 March 2025
	£	£	£	£	£
General funds	-	82,546	(37,011)	(1,000)	44,535

18 Analysis of net assets between funds

	Unrestricted funds 2026	Restricted funds 2026	Total 2026
	£	£	£
At 31 March 2026:			
Current assets/(liabilities)	46,404	9,750	56,154
	46,404	9,750	56,154

	Unrestricted funds 2025	Restricted funds 2025	Total 2025
	£	£	£
At 31 March 2025:			
Current assets/(liabilities)	44,535	3,674	48,209
	44,535	3,674	48,209

19 Related party transactions

19 Related party transactions **(Continued)**

Transactions with related parties

Rachel Manzies resigned as Trustee on 6th August 2025. She was not paid for any services during her period as a Trustee.

Abbey Craig resigned as Trustee and Chair on 6th November 2025. During this period she was paid for services totalling £550.

	2026	2025
	£	£
Other related parties	550	550
	550	550