

Report of the Trustees and
Unaudited Financial Statements for the Year Ended 31 January 2025
for
Black Isle Cares

Mackay & Co CA
3 Fodderty Way
Dingwall
Ross-shire
IV15 9XB

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for the Year Ended 31 January 2025

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The trustees present their report with the financial statements of the charity for the year ended 31 January 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 charities objectives remain as:

The relief of those in need by reason of age, ill health, disability, financial hardship or another disadvantage.

In order to meet these objectives we provide the following activities:

Meals at Home

Befriending service

Sharing larder

Gardening groups

Intergenerational awareness sessions (with local school)

Intergenerational activities

ACHIEVEMENTS AND PERFORMANCE

Charitable activities

Meals at Home - we have an enthusiastic cohort of around 30 volunteers supporting some 50 clients with deliveries up to three times a week. Our local food providers, Crofters, No 19, Highland Farm Café, and Harbour Fish and Chips, provided nourishing and nutritious meals.

Befriending - this service is run in partnership with Highland Hospice Helping Hands, with a team of more than 10 active volunteers supporting 13 clients. We have been developing varied group activities to try to support those on the waiting list for individual befriending.

Our Sharing larder has been kept fully stocked throughout the year, with regular use both by those in need and to reduce waste. We also share stock from the larder outside the office in the Leisure Centre and this has been well used.

The Community Garden outside the leisure centre is blooming. Volunteers have maintained the garden, and we are grateful to local businesses for donations. Lovely to see the garden being so well used by people of all ages.

Intergenerational activities continue with young people from Fortrose Academy participating in activities with our Black Isle Cares clients and with residents at Eilean Dubh Care Home.

We were grateful for funding from The Highland Council, NHS Highland and Highland Third Sector Interface Communities Mental Health Fund for their support for our services.

We also thank the many individuals and organisations who gave us donations during the year. These form an important part of our income without which our services would be much restricted.

Our Trustees met bi-monthly for most of this year and continued their highly valued voluntary drive and initiative into maintaining and developing services. We produced regular newsletters for clients and volunteers. We kept people informed using our Facebook page. We maintained strong partnership links with both public and private sector organisations in our efforts to ensure the best support of residents in the Black Isle.

FINANCIAL REVIEW

Reserves policy

At the year end the charity reserves were £13,526. On 6 November 2024 the Charity was notified that it had successfully secured funding totalling £107,660 over 3 years from NHS Highland Third Sector Funding. This secures the cost of our core activities up to 31.3.28. Funding from other sources will continue to be raised for other activities. The Trustees are therefore satisfied that the Charity has, and will have, sufficient reserves.

Funds in deficit

The deficit of £16,421 recorded for the year is largely attributable to costs and expenditure out of funding received in previous years on restricted funds.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

SCIO Constitution

Recruitment and appointment of new trustees

Trustees are recruited as required and appointed at the AGM, and new trustees are inducted and supported by their colleagues and staff.

Black Isle Cares

Report of the Trustees
for the Year Ended 31 January 2025

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Charity number
SC047351

Principal address

Black Isle Leisure Centre
Deans Road
Fortrose
Ross-shire
IV10 8TJ

Trustees

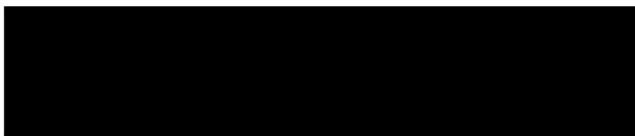


Independent Examiner



Mackay & Co CA
3 Fodderty Way
Dingwall
Ross-shire
IV15 9XB

Approved by order of the board of trustees on 19th September 2025 and signed on its behalf by:



Trustee

Independent Examiner's Report to the Trustees of
Black Isle Cares

Independent examiner's report to the trustees of Black Isle Cares

I report to the charity trustees on my examination of the accounts of Black Isle Cares (the Trust) for the year ended 31 January 2025.

Responsibilities and basis of report

As the charity trustees of the Trust you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the Trust's accounts carried out under Section 145 of the Act and in carrying out my examination I have followed all applicable Directions given by the Charity Commission under Section 145(5)(b) of the Act.

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the Trust as required by Section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



The Institute of Chartered Accountants of Scotland

Mackay & Co CA
3 Fodderty Way
Dingwall
Ross-shire
IV15 9XB

Date:22-09-2025.....

Statement of Financial Activities
for the Year Ended 31 January 2025

	Notes	Unrestricted funds £	Restricted funds £	31.1.25 Total funds £	31.1.24 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies		12,455	6,295	18,750	22,660
Other trading activities	2	16,921	-	16,921	15,128
Total		<u>29,376</u>	<u>6,295</u>	<u>35,671</u>	<u>37,788</u>
EXPENDITURE ON					
Raising funds		29,450	21,659	51,109	46,212
Other		982	-	982	852
Total		<u>30,432</u>	<u>21,659</u>	<u>52,091</u>	<u>47,064</u>
NET INCOME/(EXPENDITURE)		(1,056)	(15,364)	(16,420)	(9,276)
Transfers between funds	5	<u>9,818</u>	<u>(9,818)</u>	<u>-</u>	<u>-</u>
Net movement in funds		8,762	(25,182)	(16,420)	(9,276)
RECONCILIATION OF FUNDS					
Total funds brought forward		161	29,787	29,948	39,224
TOTAL FUNDS CARRIED FORWARD		<u><u>8,923</u></u>	<u><u>4,605</u></u>	<u><u>13,528</u></u>	<u><u>29,948</u></u>

Black Isle Cares

Balance Sheet
31 January 2025

	Notes	Unrestricted funds £	Restricted funds £	31.1.25 Total funds £	31.1.24 Total funds £
CURRENT ASSETS					
Cash at bank		8,923	4,605	13,528	29,948
NET CURRENT ASSETS		<u>8,923</u>	<u>4,605</u>	<u>13,528</u>	<u>29,948</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>8,923</u>	<u>4,605</u>	<u>13,528</u>	<u>29,948</u>
NET ASSETS		<u>8,923</u>	<u>4,605</u>	<u>13,528</u>	<u>29,948</u>
FUNDS	5				
Unrestricted funds				8,923	161
Restricted funds				<u>4,605</u>	<u>29,787</u>
TOTAL FUNDS				<u>13,528</u>	<u>29,948</u>

The financial statements were approved by the Board of Trustees and authorised for issue on *19th September 2025* and were signed on its behalf by:


Trustee

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 the Charities SORP (FRS 102) '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)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention.

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.

Taxation

The charity is exempt from 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.

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

Notes to the Financial Statements - continued
for the Year Ended 31 January 2025

2. OTHER TRADING ACTIVITIES

	31.1.25	31.1.24
	£	£
Meal sales	14,720	15,128
Fundraising event	2,201	-
	<u>16,921</u>	<u>15,128</u>

3. TRUSTEES' REMUNERATION AND BENEFITS

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

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 January 2025 nor for the year ended 31 January 2024.

4. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted funds £	Restricted funds £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	2,239	20,421	22,660
Other trading activities	1,014	14,114	15,128
Total	<u>3,253</u>	<u>34,535</u>	<u>37,788</u>
EXPENDITURE ON			
Raising funds	6,166	40,046	46,212
Other	852	-	852
Total	<u>7,018</u>	<u>40,046</u>	<u>47,064</u>
NET INCOME/(EXPENDITURE)	(3,765)	(5,511)	(9,276)
RECONCILIATION OF FUNDS			
Total funds brought forward	3,926	35,298	39,224
TOTAL FUNDS CARRIED FORWARD	<u>161</u>	<u>29,787</u>	<u>29,948</u>

Notes to the Financial Statements - continued
for the Year Ended 31 January 2025

5. MOVEMENT IN FUNDS

	At 1.2.24 £	Net movement in funds £	Transfers between funds £	At 31.1.25 £
Unrestricted funds				
General fund	161	8,762	-	8,923
Meals at Home	-	(9,818)	9,818	-
	161	(1,056)	9,818	8,923
Restricted funds				
Meals at Home	9,818	-	(9,818)	-
Caring and Sharing	-	1,181	-	1,181
Moving On	4,025	(4,025)	-	-
Care at Home	1,570	(999)	-	571
Garden Project	3,948	(1,095)	-	2,853
Black Isle Connections	968	(968)	-	-
Befriending MH	9,458	(9,458)	-	-
	29,787	(15,364)	(9,818)	4,605
TOTAL FUNDS	29,948	(16,420)	-	13,528

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	14,656	(5,894)	8,762
Meals at Home	14,720	(24,538)	(9,818)
	29,376	(30,432)	(1,056)
Restricted funds			
Caring and Sharing	2,000	(819)	1,181
Sustainable Places	1,795	(1,795)	-
Moving On	2,500	(6,525)	(4,025)
Care at Home	-	(999)	(999)
Garden Project	-	(1,095)	(1,095)
Black Isle Connections	-	(968)	(968)
Befriending MH	-	(9,458)	(9,458)
	6,295	(21,659)	(15,364)
TOTAL FUNDS	35,671	(52,091)	(16,420)

Notes to the Financial Statements - continued
for the Year Ended 31 January 2025

5. MOVEMENT IN FUNDS - continued

Comparatives for movement in funds

	At 1.2.23 £	Net movement in funds £	At 31.1.24 £
Unrestricted funds			
General fund	3,926	(3,765)	161
Restricted funds			
Meals at Home	19,709	(9,891)	9,818
Moving On	-	4,025	4,025
Care at Home	3,170	(1,600)	1,570
Garden Project	5,779	(1,831)	3,948
Black Isle Connections	4,747	(3,779)	968
Befriending MH	-	9,458	9,458
Intergenerational	20	(20)	-
THC Larder	1,873	(1,873)	-
	<u>35,298</u>	<u>(5,511)</u>	<u>29,787</u>
TOTAL FUNDS	<u>39,224</u>	<u>(9,276)</u>	<u>29,948</u>

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	3,253	(7,018)	(3,765)
Restricted funds			
Meals at Home	16,945	(26,836)	(9,891)
Moving On	7,500	(3,475)	4,025
Care at Home	-	(1,600)	(1,600)
Garden Project	-	(1,831)	(1,831)
Black Isle Connections	90	(3,869)	(3,779)
Befriending MH	10,000	(542)	9,458
Intergenerational	-	(20)	(20)
THC Larder	-	(1,873)	(1,873)
	<u>34,535</u>	<u>(40,046)</u>	<u>(5,511)</u>
TOTAL FUNDS	<u>37,788</u>	<u>(47,064)</u>	<u>(9,276)</u>

Notes to the Financial Statements - continued
for the Year Ended 31 January 2025

5. MOVEMENT IN FUNDS - continued

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

	At 1.2.23 £	Net movement in funds £	Transfers between funds £	At 31.1.25 £
Unrestricted funds				
General fund	3,926	4,997	-	8,923
Meals at Home	-	(9,818)	9,818	-
	<u>3,926</u>	<u>(4,821)</u>	<u>9,818</u>	<u>8,923</u>
Restricted funds				
Meals at Home	19,709	(9,891)	(9,818)	-
Caring and Sharing	-	1,181	-	1,181
Care at Home	3,170	(2,599)	-	571
Garden Project	5,779	(2,926)	-	2,853
Black Isle Connections	4,747	(4,747)	-	-
Intergenerational	20	(20)	-	-
THC Larder	1,873	(1,873)	-	-
	<u>35,298</u>	<u>(20,875)</u>	<u>(9,818)</u>	<u>4,605</u>
TOTAL FUNDS	<u>39,224</u>	<u>(25,696)</u>	<u>-</u>	<u>13,528</u>

Notes to the Financial Statements - continued
for the Year Ended 31 January 2025

5. MOVEMENT IN FUNDS - continued

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	17,909	(12,912)	4,997
Meals at Home	14,720	(24,538)	(9,818)
	<hr/>	<hr/>	<hr/>
	32,629	(37,450)	(4,821)
Restricted funds			
Meals at Home	16,945	(26,836)	(9,891)
Caring and Sharing	2,000	(819)	1,181
Sustainable Places	1,795	(1,795)	-
Moving On	10,000	(10,000)	-
Care at Home	-	(2,599)	(2,599)
Garden Project	-	(2,926)	(2,926)
Black Isle Connections	90	(4,837)	(4,747)
Befriending MH	10,000	(10,000)	-
Intergenerational	-	(20)	(20)
THC Larder	-	(1,873)	(1,873)
	<hr/>	<hr/>	<hr/>
	40,830	(61,705)	(20,875)
TOTAL FUNDS	<hr/>	<hr/>	<hr/>
	73,459	(99,155)	(25,696)

6. RELATED PARTY DISCLOSURES

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

Detailed Statement of Financial Activities
for the Year Ended 31 January 2025

	31.1.25 £	31.1.24 £
INCOME AND ENDOWMENTS		
Donations and legacies		
Donations	12,455	5,160
Grants	6,295	17,500
	<hr/> 18,750	<hr/> 22,660
Other trading activities		
Meal sales	14,720	15,128
Fundraising event	2,201	-
	<hr/> 16,921	<hr/> 15,128
Total incoming resources	<hr/> 35,671	<hr/> 37,788
EXPENDITURE		
Raising donations and legacies		
Wages	-	6,984
Insurance	731	629
Telephone	798	1,075
Sundries	907	968
Office rental	-	3,193
Staff travel	225	625
Project supplies	2,105	1,254
Larder costs	804	1,778
Black Isle connections	-	2,519
Moving ON	5,098	2,875
Befriending costs	277	4,773
Equipment	-	469
Website costs	314	534
Printer rental	1,215	799
Marketing	287	294
Inter-generational costs	176	105
	<hr/> 12,937	<hr/> 28,874
Other trading activities		
Purchases	17,358	17,338
Wages	20,814	-
	<hr/> 38,172	<hr/> 17,338

Black Isle Cares

Detailed Statement of Financial Activities
for the Year Ended 31 January 2025

	31.1.25 £	31.1.24 £
Support costs		
Governance costs		
Accountancy and legal fees	982	852
Total resources expended	52,091	47,064
Net expenditure	(16,420)	(9,276)

This page does not form part of the statutory financial statements