

Charity number SC022596 (Scotland)

Company number CS000648 (Scotland)

FIFE FORUM SCIO

ANNUAL REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2026

BROWN, SCOTT & MAIN
Chartered Accountants

FIFE FORUM SCIO

REPORT AND FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2026

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FIFE FORUM SCIO

TRUSTEES AND OFFICERS

Trustees	Mr K McIntosh (Chairperson) Mr M Dowling (Vice-Chairperson) Ms H Duff Mrs D McIntosh Miss L Aitken Mr W Mathieson (Chief Executive)
Secretary	Mr W Mathieson
Charity number (Scotland)	SC022596
Company number	CS000648
Registered office	Crosshill Business Centre Unit 15 Main Street Crosshill Lochgelly Fife KY5 8BJ
Independent examiner	William Main MA CA 31 Townsend Place Kirkcaldy Fife KY1 1HB
Bankers	Royal Bank of Scotland 23/25 Rosslyn Street Kirkcaldy Fife KY1 3HW

FIFE FORUM SCIO

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) FOR THE YEAR ENDED 31 MARCH 2026

The trustees present their annual report and financial statements of the charity for the year ended 31 March 2026. The financial statements have been prepared in accordance with the accounting policies set out in the notes to the financial statements and comply with the charity's constitution, the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 (as amended) and "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

Fife Forum SCIO (Fife Forum) is committed to improving the quality of life of people in Fife and recognises that whilst engaged in this task it is of utmost importance that people can make informed and appropriate choices about how they live and are supported. Fife Forum seeks to facilitate this and supports people to influence, shape and access information, resources and services which might strengthen their resilience and independence wherever this is practicable.

Fife Forum aims to support people to connect with and remain connected to their wider community and/or peer network with a view to reducing isolation and loneliness and building individual resilience. It is hoped by doing this we can support people to reduce and/or delay the need for high end service interventions which can then be supported to focus on those most in need.

To support this Fife Forum delivers provision in three primary service areas, these being: Local Area Co-ordination for Adults and Older People (community-led advice/support, information, signposting & guidance); Action Groups for Older People (previously Forums & User Panels); and issue-based Professional Advocacy for older people 65+ within care and hospital settings.

The Trustees have paid due regard to guidance issued by governing bodies and partners in deciding what activities the charity should and/or has undertaken.

Achievements and performance

At the end of June 2025 funding ceased for the GP Cluster element of Local Area Co-ordination. This prior decision made by the Fife Health & Social Care Partnership to terminate funding for this provision was both sudden and unexpected. As an immediate consequence of this, capacity was reduced within Local Area Co-ordination by 30%. In line with due process, two of the staff impacted were successfully redeployed and one was made redundant.

During the reporting period service delivery continued to be maintained and delivered effectively with all prescribed targets met in line with our Service Level Agreement (Fife Health & Social Care Partnership). Local Area Co-ordination directly supported 2,305 people, surpassing the prescribed target by 88.2%, generating a record income of £1,007,837.60 in one-off and ongoing payments for service beneficiaries who are amongst the most economically marginalised within our communities. This, pound-for-pound, more than matches public funding received. The development of Fife-wide locally centred Action Groups for Older People continued to be realised with group representation held throughout in each of the 7 Fife localities, helping to ensure older people in Fife are afforded a platform upon which they are supported to share their lived experience and to influence change in Health & Social Care planning and delivery within their communities. Our final service area, Advocacy for older people 65+ in care and hospital settings, also experienced sustained growth. It effectively demonstrated how it meets strategic outcomes at a National and Local Authority level, including the Health & Wellbeing outcomes, with particular emphasis on 'choice and control' which supported clients to achieve longer term outcomes.

Feedback from service recipients remains positive and places significant value on the 'Good Conversation' approach adopted. This continues to assist effective delivery and Fife Forum's person-focussed approach to supporting people. The charity continues to update, produce and circulate resources relevant to the population of Fife and this includes a comprehensive Resource & Support List along with a booklet detailing privately purchased supports. This continues to help to inform people of what resources and support might be available in relation to their needs and is supported by social media streams.

**TRUSTEES REPORT (INCLUDING DIRECTORS' REPORT) FOR THE YEAR ENDED 31 MARCH 2026
(continued)**

Achievements and performance (continued)

During the financial year overall staffing levels were reduced by 24.2% following the termination of three service posts resulting from the loss of external funding. The potential loss of two existing staff members was offset with one retirement and one vacancy with one staff member lost through redundancy. To further maximise efficiencies and future proof the organisation Fife Forum relocated to a new office base, terminating unfavourable contracts with external providers. Whilst this resulted in one-off costs this provides Fife Forum with sustained ongoing savings and efficiencies. The downsizing of the office has reduced costs significantly whilst at the same time provided the organisation with a more functional and fit-for-purpose work environment.

Financial review

For the year ended 31st March 2026 the charity reported a surplus of £8,227 (2025 - a deficit of £176,624). The previous reporting year was adversely affected by the repayment to Fife Health & Social Care Partnership of £97,512 from reserves and significantly reduced grant funding. The reserves at 31st March 2026 were £385,426 (2025 - £377,199). Of the £385,426, £100,000 has been designated to meet the costs of the charity's potential redundancy obligations in the event of closure and future IT upgrades, which are essential to the effective operations of the organisation. The current level of reserves held is for use by the charity in the forthcoming years in order to meet its goals.

Reserves Policy

The Trustees have examined the charity's requirements in light of the main risks to the organisation. It has established a policy whereby the funds not committed or invested in tangible fixed assets held by the charity should cover, in the long term, approximately six months running costs.

Risk Management

The trustees have assessed the major risks to which the charity is exposed and are satisfied systems are in place to mitigate exposure to major risks.

The principal risk faced by the charity is its ability to continue to receive donations and grants to allow it to carry out its objectives. At the end of this financial period a cyclical 3-year evaluation and review of Fife Forum was completed by the Fife Health & Social Care Partnership (Fife Forum's primary funder) which informs how it funds the Third Sector. As a result, and for the forthcoming financial year (2026-27), funding was awarded to Fife Forum to sustain its existing provisions; however, it should be noted there was no uplift in relation to monies awarded. Unlike the previous financial year, Fife Forum did not have to return monies to the partnership in relation to vacant paid staff positions; however, it is anticipated the Fife Health & Social Care Partnership will continue to monitor the reserves of charitable organisations with a view to seeking the proportional return to them of monies which exceed required reserves.

Plans for future periods

The charity aims to continue to work towards its objectives and seeks to achieve this by continuing to campaign for services for adults and older people throughout Fife. The charity aims to ensure people are aware of their entitlements and are afforded opportunities to engage in meaningful ways. The charity also aims to identify the specific needs and interests of older people, ensuring this is made available to policy makers and those responsible for implementing and delivering services.

The charity will seek to continue to work with the Fife Health & Social Care Partnership to the extent possible and practicable with the resources available.

FIFE FORUM SCIO

TRUSTEES REPORT (INCLUDING DIRECTORS' REPORT) FOR THE YEAR ENDED 31 MARCH 2026 (continued)

Structure, governance and management

The charity is governed by the terms detailed within its formal constitution and as governed by its Policies and Procedures.

The Board of Trustees requires a minimum of three trustees and a maximum of twenty which includes Chairperson (unless changed by resolution and in accordance with the relevant legislation). Upon the appointment of the Chief Executive Officer (CEO) by trustees, trustees at the first Board meeting following this will approve the appointment. The CEO does not have any voting rights.

The trustees, who are also the directors for the purpose of charity law, and who served during the year were:

Mr Keith McIntosh	Chairperson
Mr Martin Dowling	Vice-Chairperson
Ms Helen Duff	
Mrs Dorothy McIntosh	
Miss Linda Aitken	Appointed 11 June 2025
Mr Wayne Mathieson	Chief Executive Officer

During the financial year Miss Linda Aitken was appointed a trustee and there were no resignations. The Board of Trustees meets bi-monthly and can meet more frequently where the need arises. Trustees and office bearers hold office until the conclusion of the AGM at which time they are eligible for re-election.

Key Management Personnel Remuneration

The trustees consider the board of Trustees and the Chief Executive as comprising the key management personnel of the charity in charge of directing and controlling the charity and running and operating the charity on a day to day basis. Trustees give of their time freely. However, remuneration was paid to one Trustee, Wayne Mathieson, in the year, in his role as Chief Executive.

The pay of the Chief Executive is reviewed annually and normally increased in accordance with the average earnings.

Statement of Trustees' Responsibilities

The Trustees, who are also the directors of Fife Forum 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).

Charity 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 organisation 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; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

FIFE FORUM SCIO

TRUSTEES REPORT (INCLUDING DIRECTORS' REPORT) FOR THE YEAR ENDED 31 MARCH 2026 (continued)

Statement of Trustees' Responsibilities (continued)

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 Charities and Trustee Investment (Scotland) Act 2005, and The Charities Accounts (Scotland) Regulations 2006 (as amended). 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.

Small Company Provisions

This report has been prepared in accordance with the provisions applicable to Scottish Charitable Incorporated Organisations.

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

[Keith McIntosh](#)

Mr Keith McIntosh
Chairperson

12th August 2026

FIFE FORUM SCIO

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF FIFE FORUM SCIO

I report on the accounts of the charity for the year ended 31 March 2026 which are set out on pages 8 to 15.

Respective responsibilities of Trustees and examiner

The charity's Trustees, who are also the directors of Fife Forum SCIO 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 Investments (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006. The Trustees consider that the audit requirement of Regulation 10(1)(a) to (c) of the 2006 Accounts Regulations does not apply. It is my responsibility to examine the financial statements 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 financial statements presented with those records. It also includes consideration of any unusual items or disclosures in the financial statements, 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 financial statements.

Independent examiner's statement

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 2005 Act and Regulation 4 of the 2006 Accounts Regulations, and
 - to prepare accounts which accord with the accounting records and comply with Regulation 8 of the 2006 Accounts Regulationshave not been met, or
- 2 to which, in my opinion, attention should be drawn in order to enable a proper understanding of the financial statements to be reached.

[William Main](#)

William Main MA CA
Independent Examiner
Brown, Scott & Main
Chartered Accountants
31 Townsend Place
Kirkcaldy

12th August 2026

FIFE FORUM SCIO

STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 MARCH 2026

(Including income and expenditure account)

	Notes	2026 Unrestricted funds £	2025 Unrestricted funds £
Incoming resources			
Donations and grants	1	416,127	350,480
Investment income	2	<u>4,537</u>	<u>8,580</u>
Total income		<u>420,664</u>	<u>359,060</u>
 Resources expended			
Fundraising	3	-	-
Charitable activities	4	389,535	438,172
Other	6	<u>22,902</u>	<u>97,512</u>
Total expenditure		<u>412,437</u>	<u>535,684</u>
Net income/(expenditure) for the year		8,227	(176,624)
Total funds brought forward		<u>377,199</u>	<u>553,823</u>
Total funds carried forward		£ <u>385,426</u>	£ <u>377,199</u>

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing activities.

STATEMENT OF FINANCIAL POSITION AS AT 31 MARCH 2026

	Notes	2026 £	2025 £
FIXED ASSETS			
Tangible assets	8	<u>23,000</u>	<u>9,550</u>
CURRENT ASSETS			
Debtors	9	3,277	3,452
Cash at bank and in hand		<u>368,304</u>	<u>378,486</u>
		<u>371,581</u>	<u>381,938</u>
CURRENT LIABILITIES			
Amounts falling due within one year	10	(9,155)	(14,289)
NET CURRENT ASSETS		<u>362,426</u>	<u>367,649</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		£ <u>385,426</u>	£ <u>377,199</u>
RESERVES			
Unrestricted general funds	12	285,426	327,199
Designated fund	12	<u>100,000</u>	<u>50,000</u>
		£ <u>385,426</u>	£ <u>377,199</u>

The company is entitled to the exemption from the audit requirement for the year ended 31 March 2026.

The trustees acknowledge their responsibilities for complying with the requirements with respect to accounting records and the preparation of financial statements applicable to a Scottish Charitable Incorporated Organisation in accordance with the Charities and Trustee Investment (Scotland) Act 2005 and The Charities Accounts (Scotland) Regulations 2006 (as amended).

These financial statements were approved by the trustees on 12th August 2026 and signed on their behalf by:

[Keith McIntosh](#)

Mr K McIntosh
Chairperson

FIFE FORUM SCIO

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2026

ACCOUNTING POLICIES

Charity information

Fife Forum SCIO is a Scottish Charitable Incorporated Organisation. Its registered office is Unit 15, Crosshill Business Centre, Main St, Crosshill, Lochgelly KY5 8BJ.

Accounting convention

The financial statements have been prepared in accordance with the charity's constitution, the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 (as amended), FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" ("FRS 102") 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)" (effective 1 January 2019). 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. The principal accounting policies adopted are set out below.

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.

Charitable funds

Unrestricted funds are available for use at the discretion of the Trustees in furtherance of the charity's charitable objectives unless the funds have been designated for other purposes. The charity's Health and Social Care Fund and Integrated Care Fund, both of which are unrestricted, have been merged into one unrestricted fund: Health and Social Care Fund. The charity receives bank interest income which is categorised as Investment income. All other incoming resources include general grants. The trustees may earmark part of the charity's unrestricted funds to be used for particular purposes in the future. Such sums are designated funds.

Restricted funds are subject to specific conditions by donors as to how they may be used. There are no restricted funds.

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 if the charity has been notified of an impending distribution, the amount is known and receipt is expected.

ACCOUNTING POLICIES (continued)

Expenditure

All expenditure is included on an accruals basis and is recognised when there is a legal or constructive obligation to make payment. All costs have been directly attributed to one of the functional categories or resource expenses in the Statement of Financial Activities.

The charity is not registered for Vat. Consequently resources expended are inclusive of any VAT which cannot be recovered. Certain expenditure is directly attributable to specific activities and has been included in those cost categories.

Certain other costs, which are attributable to more than one activity, are apportioned across categories on the basis of an estimate of the proportion of time spent by staff on those activities.

Tangible fixed assets and depreciation

Tangible fixed assets are initially measured at cost and subsequently measured at cost less accumulated depreciation and accumulated impairment losses. Depreciation is calculated to write off the cost less residual value of the assets over their estimated useful lives at the following rates:

Tenants improvements	20% per annum straight line
Fixtures, fittings and equipment	20% per annum straight line

Impairment of assets

At each reporting date fixed assets are reviewed to determine whether there is any indication that those assets have suffered an impairment loss. If there is an indication of possible impairment, the recoverable amount of any affected asset is estimated and compared with its carrying amount. If the estimated recoverable amount is lower, the carrying amount is reduced to its estimated recoverable amount, and an impairment loss is recognised immediately in profit or loss.

If an impairment loss subsequently reverses, the carrying amount of the asset is increased to the revised estimate of its recoverable amount, but not in excess of the amount that would have been determined had no impairment loss been recognised for the asset in prior years. A reversal of an impairment loss is recognised immediately in profit or loss.

Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, and other short-term liquid investments with original maturities of three months.

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.

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.

ACCOUNTING POLICIES (continued)

Basic financial liabilities

Basic financial liabilities, including creditors and accruals 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.

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.

Employee benefits

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.

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.

There are no critical accounting estimates or judgements in the accounts.

1 Donations and grants

Unrestricted funds 2026 £	Unrestricted funds 2025 £
Donations	400
Grants receivable – Health and Social Care Fund	<u>350,080</u>
<u>416,127</u>	<u>350,480</u>

2 Investment income

Unrestricted funds 2026 £	Unrestricted funds 2025 £
Bank interest receivable	<u>8,580</u>
<u>4,537</u>	

FIFE FORUM SCIO

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2026

3 Fundraising	Note	Unrestricted funds 2026 £nil	Unrestricted funds 2025 £nil
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No fundraising activities took place in the year to 31 March 2026 nor in the year to 31 March 2025

4 Charitable activities		Charitable expenditure 2026 £	Charitable expenditure 2025 £
Employment costs	5	332,931	373,177
Rent and rates		8,940	8,994
Insurance		2,066	2,164
Heat and light		2,568	5,194
Repairs and maintenance		2,858	3,554
Telephone and internet		8,739	12,780
IT support and software		12,144	12,868
Staff mileage and expenses		3,981	6,296
Payroll services		1,234	1,467
Recruitment and training		1,028	1,240
Postage and stationery		2,823	3,285
Donations		-	336
Equipment hire		621	-
Subscriptions		890	716
Independent examiner		1,989	1,743
General expenses		1,627	1,177
Bank charges		274	475
Loss on disposal of assets		733	-
Depreciation charges		<u>4,089</u>	<u>2,706</u>
		<u>389,535</u>	<u>438,172</u>

5 Employment costs	2026 £	2025 £
Wages and salaries	291,471	338,691
Redundancy	6,346	-
Social security	27,384	25,853
Pension costs	<u>7,730</u>	<u>8,633</u>
	<u>332,931</u>	<u>373,177</u>

Mr W Mathieson, who is a trustee, and who took over as chief executive in June 2024, received remuneration of £47,905 (2025 £44,506) during the year in his role as chief executive but none in his role as trustee.

No trustees or other person related to the charity had any personal interest in any contract or transaction entered into by the charity during the year.

No member of staff received more than £60,000 in salary during the year. The average number of employees during the year was 11 (2025 – 13).

FIFE FORUM SCIO

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2026

6 Other expenditure

	Unrestricted funds 2026 £	Unrestricted funds 2025 £
Costs of moving to new premises	22,902	-
Repayment of previous years' reserves	<u>-</u>	<u>97,512</u>
	<u>22,902</u>	<u>97,512</u>

The costs of moving to a new premises includes £16,134 non-consolidated one-off payments to staff and £4,400 for the cancellation of a telephone contract. Other costs of moving have been included under tangible fixed asset additions.

7 Taxation

The charity is exempt from tax on income and gains falling within section 505 of the Taxes Act 1988 or section 252 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects.

8 Tangible fixed assets

	Tenants Improvements £	Fixtures, fittings and equipment £	Total £
Cost			
At 1 April 2025	-	24,413	24,413
Additions	8,510	9,762	18,272
Disposals	<u>-</u>	<u>(5,492)</u>	<u>(5,492)</u>
At 31 March 2026	<u>8,510</u>	<u>28,683</u>	<u>37,193</u>
Depreciation			
At 1 April 2025	-	14,863	14,863
Charge	934	3,155	4,089
Disposals	<u>-</u>	<u>(4,759)</u>	<u>(4,759)</u>
At 31 March 2026	<u>934</u>	<u>13,259</u>	<u>14,193</u>
Carrying amount			
At 31 March 2026	<u>7,576</u>	<u>15,424</u>	<u>23,000</u>
At 31 March 2025	<u>-</u>	<u>9,550</u>	<u>9,550</u>

9 Debtors: amounts falling due within one year

	2026 £	2025 £
Debtors	631	-
Prepayments and accrued income	<u>2,646</u>	<u>3,452</u>
	<u>3,277</u>	<u>3,452</u>

10 Creditors: amounts falling due within one year

	2026 £	2025 £
Accruals and deferred income	3,136	6,284
Taxation and social security	<u>6,019</u>	<u>8,005</u>
	<u>9,155</u>	<u>14,289</u>

FIFE FORUM SCIO

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2026

11 Retirement benefit scheme

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.

12 Funds

The income funds of the charity include the following funds which have been set aside out of unrestricted funds by the trustees for specific purposes:

	At 1.4.2025 £	Incoming Resources £	Outgoing Resources £	Transfers £	At 31.3.2026 £
Health and Social Care Fund	-	420,664	(389,535)	254,297	285,426
Integrated Care Fund	327,199	-	-	(327,199)	-
Designated fund	<u>50,000</u>	<u>-</u>	<u>(22,902)</u>	<u>72,902</u>	<u>100,000</u>
Total funds	£ <u>377,199</u>	£ <u>420,664</u>	£ <u>(412,437)</u>	£ <u>-</u>	£ <u>385,426</u>

	At 1.4.2024 £	Incoming Resources £	Outgoing Resources £	Transfers £	At 31.3.2025 £
Health and Social Care Fund	-	359,060	(535,684)	176,624	-
Integrated Care Fund	553,823	-	-	(226,624)	327,199
Designated fund	<u>-</u>	<u>-</u>	<u>-</u>	<u>50,000</u>	<u>50,000</u>
Total funds	£ <u>553,823</u>	£ <u>359,060</u>	£ <u>(535,684)</u>	£ <u>-</u>	£ <u>377,199</u>

Health and Social Care Fund - Unrestricted designated fund

This fund is used at the discretion of the Trustees in furtherance of the charity's charitable objectives.

Integrated Care Fund - Unrestricted fund

This income was for the capital and revenue costs associated with the employment of the Local Area Co-ordinators. The funds have been transferred to the Health and Social Care Core Grants Fund.

Designated Fund

In 2025 the designated fund was set up to address the costs associated with the change from the Charity's current premises to its new location. This has been extended in 2026 to cover the potential closure costs and IT replacements.

13 Related party transactions

There were no disclosable related party transactions during the year (2025 - none).