

Charity Reference SC050636

Oban Charitable Trust SCIO

Receipts and Payments Accounts
For the year to 30th September 2024

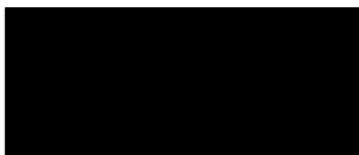
Oban Charitable Trust SCIO

Legal and Administrative information

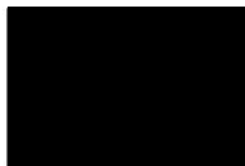
Charity name: Oban Charitable Trust SCIO

Charity number: SC050636

Registered Address:



Trustees:



Independent Examiner:



Oban Charitable Trust SCIO

Trustees' Report
For the year to 30th September 2024

Introduction

The trustees present their report and the financial statements for the year ended 30 September 2024. The trustees of Oban Charitable Trust SCIO who served during the year and up to the date of this report are set out on page 2.

Structure, Governance & Management

Governance

The charity is registered with the Office of the Scottish Charity Regulator and was constituted as a Trust. The charity was reconstituted as a Scottish Charitable Incorporated Organisation (SCIO) on 16 December 2020 (charity number SC050636). Previous to this the charity was named Oban Charitable Trust (charity number SC017747). All assets and liabilities of the old charity were transferred to the new charity on creation of the new SCIO.

The charity is managed by Trustees who are recruited from the local community and are appointed at each AGM. The Trustees try to meet quarterly to review its activities and financial position and more frequently, if needed. New trustees are identified by existing trustees and approached where it is felt they can add to the knowledge and resources of the board.

Risk Policy

The Trustees have assessed the major risks to which the charity is exposed, and in particular, those related to the operations and finances of the Charity, and are satisfied that systems are in place to mitigate any exposure to these risks.

Our main risks are losing the financial support of funders and losing the ongoing support of West Highland Housing Association who generously provide the Hameart Flat. Efforts are made to ensure the continued support of both as far as possible.

Reserves Policy

In line with our Reserves Policy, we aim to establish a reserve of six months operating costs. The required reserve and any amounts to be allocated is reviewed annually to reflect changing funding and other risks.

Trustees' Report
For the year to 30th September 2024

Objectives and activities

Main objectives

The charity's main objective is to provide respite holiday accommodation primarily to those persons who have need of it by reason of their age, ill health, disability, financial hardship or other disadvantage. Those in need include those affected by cancer, life-limiting and terminal illnesses, including direct family members or those otherwise caring for those suffering from ill health.

How we achieve our objectives

We provide respite holiday accommodation via a property in Oban, the lease of which is donated by West Highland Housing Association. Bookings are arranged via an online booking system and guests are corresponded with to ensure they meet the criteria of our beneficiaries. Key handovers, cleaning and maintenance of the flat is arranged by volunteer trustees.

Achievements and performance

Our achievements over the year

In January 2024 we dealt with an unfortunate flood at the flat, although with a team effort, managed to keep our costs at a very reasonable level. The timing was lucky in that it did not disrupt bookings. We have since had a remote shut off installed by WHHA, to help us in avoiding future floods.

We delivered more posters to clinics and care centres, had an article in the local hospital newsletter, and began offering some weeks through Respiteability. We also set up a paypal account and this has facilitated several donations

Guests were provided with a welcome pack including fresh milk, cake, chocolates and a card, whilst the store cupboard was kept stocked with tea, coffee and more. Several guests have commented on how much they appreciated the welcome pack. We also bought some plants for the flat and these are thriving, and are a more sustainable option than fresh flowers.

Our housekeeper has supported the flat very diligently through the year, and this often results in appreciation from guests for the high standard of cleaning.

We installed a new bench outside the front of the flat to replace the previous one which was well used by both guests and other residents of the flats.

We established through discussions with WHHA that they would permit us to upgrade the bathroom so that we have a walk in shower, therefore this is now a possibility, subject to funding.

Over the year we had 33 bookings. Our feedback reviews have been consistently very good with our beneficiaries enjoying their time in our flat.

How we fund our work

The year's funding came from four sources: (1) grants of £2,500, awarded by the Robertson Trust; (2) a grant of £2,190 awarded by the Soutar Charitable Trust, (3) the reimbursement of our rent by West Highland Housing Association, totalling £4,519; (3) donations from guests and a donation from Gap Group Ltd of £1,000.

The trustees continue to actively seek grant funding and encourage those staying at the flat to contribute what they are able.

Oban Charitable Trust SCIO

Trustees' Report
For the year to 30th September 2024

This report was approved by the board on 23/5/25, and signed on its behalf by

[REDACTED]
Trustee

Oban Charitable Trust SCIO

Independent examiner's report to the directors on the unaudited financial statements of
Oban Charitable Trust SCIO

Independent Examiner's Report to the Trustees of Oban Charitable Trust

I report on the accounts of the charity for the year ended 30 September 2024 which are set out on pages 2 to 9.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts in accordance with the terms of the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended). The charity trustees consider that the audit requirement of Regulation 10(1) (d) of the 2006 Accounts Regulations does not apply. It is my responsibility to examine the accounts as required under section 44(1) (c) of the Act and to state whether particular matters have come to my attention.

Basis of independent examiner's statement

My examination is carried out in accordance with Regulation 11 of the 2006 Accounts Regulations. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeks explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the accounts.

Independent examiner's qualified statement

In the course of my examination, no matter has come to my attention other than that disclosed below.

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
 - to prepare accounts which accord with the accounting records and comply with Regulation 9 of the 2006 Accounts Regulations

have not been met, or

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

10th June 2025.

Oban Charitable Trust SCIO

SC050636

For the year to 30th September 2024

	Unrestricted funds to nearest £	Restricted funds to nearest £	2024 Total Total funds current period to nearest £	2023 Total Total funds last period to nearest £
Receipts				
Donations - guests	2,646	-	2,646	1,905
Donations - organisations	1,000	-	1,000	500
Donations from WHHA	4,519	-	4,519	4,519
Grants	4,690	-	4,690	3,000
Gross receipts from charitable activities	-	-	-	-
Rental income	138	-	138	-
Sub total	12,993	-	12,993	9,924
Receipts from asset & investment sales				
Proceeds from sale of fixed assets	-	-	-	-
Sub total	-	-	-	-
Total receipts	12,993	-	12,993	9,924
Payments				
Telephone & internet	350	-	350	317
Electricity	1,686	-	1,686	909
Insurance	941	-	941	888
Cleaning & laundry	1,511	-	1,511	1,230
Repairs & maintenance	1,067	-	1,067	1,014
Postage, stationery	16	-	16	90
Sundry costs	227	-	227	222
Rent	4,519	-	4,519	4,519
Welcome packs	218	-	218	-
	-	-	-	-
	-	-	-	-
Sub total	10,535	-	10,535	9,189
Payments relating to asset and investment movements				
Purchases of fixed assets	-	-	-	-
Purchase of investments	-	-	-	-
Sub total	-	-	-	-
Total payments	10,535	-	10,535	9,189
Net receipts / (payments)	2,458	-	2,458	735
Transfers to / (from) funds	-	-	-	-
Surplus / (deficit) for year	2,458	-	2,458	735

Oban Charitable Trust SCIO

For the year to 30th September 2024

SC050636

Statement of balances

	Unrestricted funds £	Restricted funds £	Total 2024 £	Total 2023 £
Opening cash at bank and in hand	5,958	0	5,958	5,223
Surplus/(Deficit) for the year	2,458	0	2,458	735
Closing cash at bank and in hand	<u>8,416</u>	<u>0</u>	<u>8,416</u>	<u>5,958</u>
Bank and Cash Balances				
Bank deposit account	7,636	0	7,636	0
Royal Bank of Scotland Account	<u>780</u>	<u>0</u>	<u>780</u>	<u>5,958</u>
	<u>8,416</u>	<u>0</u>	<u>8,416</u>	<u>5,958</u>

On behalf of the trustees

Date:

23/5/2025 .

Oban Charitable Trust SCIO

Notes to the Receipts and Payments accounts
For the year to 30th September 2024

1 Grants

	Unrestricted funds	Restricted funds	2024 Total	2023 Total
Hugh Fraser Foundation		-	-	3,000
The Robertson Trust	2,500	-	2,500	
The Souter Charitable Trust	2,190	-	2,190	-
	<u>4,690</u>	<u>-</u>	<u>4,690</u>	<u>3,000</u>

2 Employment costs

	Unrestricted funds	Restricted funds	2022 Total	2021 Total
Wages and salaries	-	-	-	-
Pension costs	-	-	-	-
	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>

The charity has no employees

Key Management Personnel

The key management personnel comprise the Board of Trustees

Trustees' expenses and remuneration

The charity trustees were not paid and did not receive any remuneration, benefits in kind or reimbursement of expenses in their capacity as trustee during the year. No trustee received payment for professional or other services supplied to the charity.

3 Funds

Unrestricted and designated funds

	At 1 October 2023	Incoming resources	Outgoing resources	Transfers	At 30-Sep 2024
Unrestricted funds	5,958	12,993	(10,535)	0	8,416
	<u>5,958</u>	<u>12,993</u>	<u>(10,535)</u>	<u>0</u>	<u>8,416</u>

Unrestricted funds

Unrestricted funds and are free to use as the charity Trustees see fit in furthering the charity's objectives.