

**Charity number: SC050519**

**James Support Group**

**Report and financial statements**

**For the year ended 31 October 2025**

**James Support Group**  
**Charity number: SC050519**

**Trust information**  
**For the year ended 31 October 2025**

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**Trustees**

Patrick Mullery  
Wendy Mullery  
Mathew Busell  
Alan Blaikie  
Previous trustee - resigned July 2024 - Nicola Urquhart

**Principal address:**

Jalidor  
Bayview crescent  
Cromarty  
Ross-shire  
IV11 8YP

**Advisors:**

**Bankers:**

Royal Bank of Scotland  
Inverness Chief Office  
29 Harbour Road  
Inverness  
IV1 1NU

**Independent examiner:**

Eunice McAdam  
Torridon House  
Beechwood Park  
Inverness  
IV2 3BW

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**Trustees's report**  
**For the year ended 31 October 2025**

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**Structure, governance and management**

James Support Group is recognised by HM Revenue and Customs as a charity, reference number SC050519. It is a SCIO and is governed by a written constitution. Trustee numbers and appointment follow this guidance.

**Objecties and activities**

The charity provides support to those bereaved by suicide and to those who have/had suicidal thoughts. The SCIO provides a monthly 'safe place' meeting, regular game table evenings, one to one sessions to supplement existing resource, 24/7 helpline for continuous support, a website and facebook page with support and help information across similar agencies.

**Activities and performance**

Monthly meetings are held Inverness, Dingwall, Invergordon, Thurso, Fort William & Elgin plus 'by appointment' meetings in Nairn, Aviemore, Grantown on Spey & Ullapool, with an average of six groups per month. The 24-7 helpline continues to increase in use, and referrals from other organisations continue to grow as the charity becomes better known. One off representation continues at local football matches, and festivals, supermarkets and other local events. Self help talks continue and have been extended throughout the area. One to one support remains an important part of the charity work and is available throughout the Highlands.

**Financial review and policy on reserves**

***Unrestricted funds***

The reserves of £37,388 at the end of the year will be carried forward and used for the charity aims in future periods.

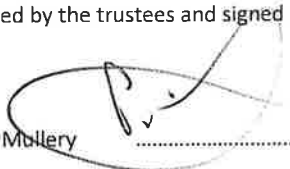
***Restricted funds***

There are no restricted funds held.

**Results**

The year to October 2025 showed a surplus of £7,211 due to some significant donations and grants received. There was also a gift aid reclaim successfully made in the year.

Approved by the trustees and signed on their behalf by:

  
Patrick Mullery .....

Date 28/7/26 .....

Trustees's report  
For the year ended 31 October 2025

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**Statement of Trustees' responsibilities in respect of the financial statements**

The Trustees are responsible for preparing the Trustees's report and the financial statements in accordance with applicable law and 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 Trust and of the surplus or deficit of the Trust for that year. In preparing those financial statements, the Trustees are required to:

- select suitable accounting policies and apply them consistently;
- make judgements and estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

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

**Independent examiner's report to the Trustees on the unaudited financial statements of James Support Group**

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I report to the charity trustees on my examination of the financial statements of James Support Group for the year ended 31 October 2025.

**Responsibilities of trustees and examiner**

The charity's trustees 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 (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 financial statements as required under section 44 (1) (c) of the Act and to state whether particular matters have come to my attention.

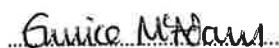
**Basis of independent examiner's statement**

My examination was 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 you as 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 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 financial statements to be reached.



Eunice McAdam (CA)  
Independent Examiner  
Torridon House  
Beechwood Park  
Inverness  
IV2 3BW

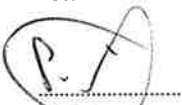
Receipts and Payment account  
For the year ended 31 October 2025

|                                                     | Note | Unrestricted<br>funds 2025<br>£ | Restricted<br>funds 2025<br>£ | 2025<br>total<br>£ | 2024<br>total<br>£ |
|-----------------------------------------------------|------|---------------------------------|-------------------------------|--------------------|--------------------|
| <b>Income and endowments from:</b>                  |      |                                 |                               |                    |                    |
| Donations and legacies                              |      | 35,635                          | -                             | 35,635             | 59,451             |
| Government grants                                   |      | 32,210                          | -                             | 32,210             | -                  |
| Gift aid refund                                     |      | 2,761                           | -                             | 2,761              | -                  |
| Investments                                         |      | 1,206                           | -                             | 1,206              | 1,021              |
| <b>Total income</b>                                 |      | <b>71,812</b>                   | <b>-</b>                      | <b>71,812</b>      | <b>60,472</b>      |
| <b>Expenditure on:</b>                              |      |                                 |                               |                    |                    |
| Expenses for fundraising activities                 |      | 2,623                           | -                             | 2,623              | 1,953              |
| Payments relating directly to charitable activities |      | 61,978                          | -                             | 61,978             | 59,744             |
| <b>Total resources expended</b>                     |      | <b>64,601</b>                   | <b>-</b>                      | <b>64,601</b>      | <b>61,697</b>      |
| <b>Net (expenditure)/income</b>                     |      | <b>7,211</b>                    | <b>-</b>                      | <b>7,211</b>       | <b>(1,226)</b>     |
| <b>Transfers between funds</b>                      |      | <b>-</b>                        | <b>-</b>                      | <b>-</b>           | <b>-</b>           |
|                                                     |      | <b>7,211</b>                    | <b>-</b>                      | <b>7,211</b>       | <b>(1,226)</b>     |
| <b>Other recognised (losses)/gains:</b>             |      |                                 |                               |                    |                    |
| Gains/(losses) on investment assets                 |      | -                               | -                             | -                  | -                  |
| <b>Net movement in funds</b>                        |      | <b>7,211</b>                    | <b>-</b>                      | <b>7,211</b>       | <b>(1,226)</b>     |
| <b>Reconciliation of funds:</b>                     |      |                                 |                               |                    |                    |
| Total funds brought forward                         |      | 30,177                          | -                             | 30,177             | 31,402             |
| <b>Total funds carried forward</b>                  |      | <b>37,388</b>                   | <b>-</b>                      | <b>37,388</b>      | <b>30,177</b>      |

The notes on pages 6 form part of these financial statements.

Statement of balances  
As at 31 October 2025

|                                                               | Note | £             | 2025<br>£     | £              | 2024<br>£     |
|---------------------------------------------------------------|------|---------------|---------------|----------------|---------------|
| <b>Cash funds</b>                                             |      |               |               |                |               |
| Cash and Balances at the start of year                        |      | 30,177        |               | 31,402         |               |
| Surplus / (Deficit) shown on receipts<br>and payments account |      | <u>7,211</u>  |               | <u>(1,266)</u> |               |
| Cash and bank balances at the end of the year                 |      | <u>37,388</u> |               | <u>30,177</u>  |               |
|                                                               |      |               | <u>37,388</u> |                | <u>30,177</u> |
| <b>Total funds:</b>                                           |      |               |               |                |               |
| Unrestricted funds                                            |      |               | 37,388        |                | 30,177        |
| Restricted funds                                              |      |               | -             |                | -             |
| <b>Total funds</b>                                            |      |               | <u>37,388</u> |                | <u>30,177</u> |

  
P Mullery

28/7/26  
Date

Notes to the financial statements  
For the year ended 31 October 2025

**1 Funds**

All funds held by the charity are unrestricted. At the end of 2025 £37,388 of cash reserves were held (2024- £30,177)

**2 Trustees remuneration and expenses**

Remuneration is paid to Patrick Mullery, one of the trustees by way of salary and mileage expenses. The total salary including employers National insurance in the period was £36,598 (2024- 35,851) and mileage was £5,510 (2024 - £5,603), which forms part of the total motor expenses in note 4. Pension payments were also made under auto enrollment rules totalling £2,326 (2024 - £2,598) as shown in note 4

**3 Fundraising costs**

|                   | <i>Unrestricted<br/>fund 2025</i> | <i>Restricted<br/>fund 20235</i> | <i>Total funds<br/>2025</i> | <i>Total funds<br/>2024</i> |
|-------------------|-----------------------------------|----------------------------------|-----------------------------|-----------------------------|
| Materials to make | 2,597                             | -                                | 2,597                       | 1,836                       |
| Postage           | 26                                | -                                | 26                          | 117                         |
|                   | <u>2,623</u>                      | <u>-</u>                         | <u>2,623</u>                | <u>1,953</u>                |

**4 Charitable activities**

|                                       | <i>Unrestricted<br/>fund 2025</i> | <i>Restricted<br/>fund 2025</i> | <i>Total funds<br/>2025</i> | <i>Total funds<br/>2024</i> |
|---------------------------------------|-----------------------------------|---------------------------------|-----------------------------|-----------------------------|
| Rent and office costs                 | 3,485                             | -                               | 3,485                       | 1,252                       |
| Office equipment                      | 1,495                             | -                               | 1,495                       | 436                         |
| Website costs                         | 249                               | -                               | 249                         | 93                          |
| Phone costs                           | 221                               | -                               | 221                         | 240                         |
| Stationery and postage                | 321                               | -                               | 321                         | 1,019                       |
| Sundries                              | 578                               | -                               | 578                         | 34                          |
| Insurance                             | 733                               | -                               | 733                         | 1,898                       |
| Motor expenses                        | 7,922                             | -                               | 7,922                       | 10,302                      |
| Travel costs                          | 199                               | -                               | 199                         | 68                          |
| Training costs                        | 328                               | -                               | 328                         | 11                          |
| Advertising and promotion             | 5,822                             | -                               | 5,822                       | 5,510                       |
| Consultancy                           | 1,700                             | -                               | 1,700                       | 432                         |
| Trustee salary and National insurance | 36,598                            | -                               | 36,598                      | 35,851                      |
| Trustee pension                       | 2,327                             | -                               | 2,327                       | 2,599                       |
|                                       | <u>61,978</u>                     | <u>-</u>                        | <u>61,978</u>               | <u>59,744</u>               |