

# MORAY FRESH START scio

SCOTTISH CHARITY SC047769

ANNUAL REPORT AND FINANCIAL STATEMENTS FOR  
THE YEAR ENDING 31 DECEMBER 2025

Style Definition: Subtitle



## **TRUSTEES ANNUAL REPORT**

For the year ending 31 December 2025

The Trustees have pleasure in presenting their report together with the financial statements and the Independent Examiner's report for the year ended 31 December 2025.

### **Reference and administrative information**

#### **Charity name**

Moray Fresh Start SCIO

#### **Charity number**

SC047769

#### **Address**

Moray Fresh Start, Unit 10, Elgin Business Centre, Maisondieu Road, Elgin, IV30 1QP

#### **Trustees**

[REDACTED]

#### **Resignations**

[REDACTED]

## **Constitution**

The organisation is a Scottish Charitable Incorporated Association (SCIO). It is governed by its constitution. Moray Fresh Start was originally granted charitable status by OSCR on 20 November 2008. It was re-constituted with the same purposes and became a SCIO in November 2017 under the name Moray Fresh Start SCIO with new Charity Number SC047769.

## **Appointment of Trustees**

The members of the Board, which meets at least quarterly but more frequently if deemed necessary are the charity's trustees and members. Trustees are elected or re-elected by the members of the organisation at the Annual General Meeting. The Committee has the right to co-opt during the year.

## **Management**

The Board is responsible for the strategic direction and governance of the charity, its management as well as the day-to-day running. There are no paid staff. As well as the trustees, there is an additional small group of volunteers who help with the Store, making up Starter Packs, dealing with donations of goods and fund-raising. The charity has Public Liability Insurance to cover all volunteers and relevant policies. The Committee agrees an annual budget, receives a monthly financial report and monthly cash forecast from the Treasurer as well as a report of the month's activities.

## **Objectives and activities**

### **Charitable purposes**

The Organisation was originally established as an inter-denominational Christian body in partnership with the Moray Council and local voluntary organisations with the following objectives:

- 1 To relieve the poverty, suffering and distress of people who are in a condition of need, hardship or distress by providing, or assisting in the provision of, household goods with the aim of improving the conditions of life for those in Moray who have need of such facilities by virtue of their youth, age, infirmity, disability, handicap, poverty, homelessness, unemployment or social and economic circumstances.
- 2 To undertake such other charitable activities as may be helpful to the aforesaid persons.

### **Activities**

Moray Fresh Start's main activity is the provision of Starter Packs to individuals or families in Moray who have been homeless to assist them at the start of their new tenancies, or if they are not homeless but are otherwise in need.

Applications are accepted from officials who are often Support Workers representing their clients; applications are not accepted directly from members of the public.

Items in Starter Packs are carefully considered and conform to the main headings of Cooking and Eating, Sleeping, Cleaning and Privacy but are also adapted to meet

challenges by adding slow cookers, microwaves, clothes airers and additional warm bedding to the range.

The packs are tailored to the needs of the individuals or families concerned and items can be selected from a list by the applicant with the help of their Support Worker. A full pack might include up to eighty items and packs can be collected within 1 or 2 days from receipt of the application.

The referrals came primarily from Moray Council Housing Support as well as many other Moray Council departments, Moray Women's Aid and Housing Associations.

Starter Packs comprise new and donated items: some are donated by people and organisations, and some are purchased with the funds of Moray Fresh Start.

Unsuitable donated items are recycled wherever possible and the donations of goods by the community of Moray assists the charity's "Reduce, Re-use, Recycle" strategy.

The committee thank Moray Council and its staff for their support.

We have an active social media presence and thank all who respond so quickly to appeals for items needed for Starter Packs.

We have enthusiastically participated in the Youth Philanthropy Initiative (YPI Scotland) in Moray, a powerful active citizenship programme, empowering young people to make a difference in their communities while developing a range of skills.

Nothing would be achieved without the generous donations of finance and items from individuals and organisations in Moray and from further afield, which when added to the unstinting generosity of time, goodwill, effort and good humour of our volunteers, together make Moray Fresh Start a success. The committee thank all involved.

### **Performance in 2025**

The year 2025 was very busy and we helped far more people to settle into their new homes than previously. We provided 232 Starter Packs (179 in the previous year).

We helped 385 people in Moray (284 in 2024), including 138 children of seventeen and under; 38% of those who benefited from the Starter Packs were children. The majority had been homeless: they were starting out in their new tenancies, and our Packs helped them at this expensive and stressful time as most had insufficient financial resources to purchase these necessary items.

### **Financial review**

Income for the year was £39,541 (£23,365) and expenditure was £35,698 (£32,080) giving a surplus of £3,843 (deficit of £8,715).

As we do not have any regular sources of funds, for instance from trading, the committee keeps our financial position under continual review to apply for funds when it is deemed appropriate.

The sources of funding were donations from individuals, church congregations and community groups in Moray, corporate donations, the Youth Philanthropy Initiative, Gift Aid reclaimed, restricted and unrestricted grants and £4,500 contribution from Moray Council.

Income from the sources other than grants was £13,403 (£16,665). It should be noted that the original cost of donated goods is not reflected in the financial statements.

As always, expenditure on overheads was carefully controlled and kept to a minimum.

### **Reserve policy**

The committee adopted a policy to maintain free reserves of a minimum of £13,000 which amounts to approximately 4.5 months' costs at the level of activity in 2025; the reserves are currently greater than this figure.

The charity relies greatly upon raising funding from grant-awarding bodies. There are often a long lead-in times and no certainty for grant funding and the trustees consider that it is prudent to maintain a level of reserves greater than is considered normal for a small charity. This policy was first adopted on 5 January 2014.


### **Plans for the Future**

The Committee recognises that Moray Council is the main provider of housing for people in need, and so we will continue to work closely with the Council's various departments.

The committee's plans are broadly:

- to work in partnership with Moray Council and other organisations to ensure that the needs of applicants are both identified and met as far as is possible and in line with our charity's constitution;
- to continue to work with the local community and churches;
- to raise our profile amongst the people of Moray and to fundraise in person and through social media;
- to continue to make applications for grants to satisfy the requirement for due diligence.

Approved by the Trustees and signed on their behalf

  
Chairman

Date:

## **Independent Examiner's Report to the Trustees of Moray Fresh Start Charity Regd No SC 047769**

I report on the accounts of the charity for the year ended 31<sup>st</sup> December 2025 which are set out on pages 1-6.

### **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 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
- 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.

Signed



Dated *26<sup>th</sup> January* 2026

Name:



**Relevant Professional qualification/professional body: Senior Bank Manager (Retired)**

Address: Lower Whitefield House, Mosstowie, Elgin IV30 8TX

## RECEIPTS & PAYMENTS

For the year ended 31 December 2025

	Unrestricted Funds	Restricted Funds	Total 2025	Total 2024
<b>Receipts</b>				
Grants received	£13,000	£13,000	<b>£26,000</b>	£6,700
Donations	£9,041	-	<b>£9,041</b>	£16,665
Other income	£4,500	-	<b>£4,500</b>	£4,000
<b>Total receipts</b>	<b>£26,541</b>	<b>£13,000</b>	<b>£39,541</b>	<b>£23,365</b>
<b>Payments</b>				
Cost of charitable activities	£27,486	£8,000	<b>£35,486</b>	£31,813
Finance costs	£139	-	<b>£139</b>	£125
Governance costs	£73	-	<b>£73</b>	£142
<b>Total costs</b>	<b>£27,698</b>	<b>£8,000</b>	<b>£35,698</b>	<b>£32,080</b>
<b>Surplus/(deficit)</b>	<b>(£1,157)</b>	<b>£5,000</b>	<b>£3,843</b>	<b>(£8,715)</b>

### Statement of Balances at 31 December 2025

Bank & cash in hand at 31 December 2024	£42,620
Surplus/(deficit) for the year	£3,843
Bank & cash in hand at 31 December 2025	<u>£46,463</u>

The Notes on pages 9 to 10 form an integral part of these accounts.

### Assets

Moray Fresh Start has in store items which have been purchased and donated for starter packs. A stock check has been conducted for insurance purposes. There are no other assets.

The unrestricted grant of £20,000 from Bank of Scotland Foundation is payable in 2 equal instalments; the second instalment of £10,000 is receivable in 2026.

The restricted grant of £10,000 from the National Lottery was paid in one instalment and intended to cover the expenditure for 2 years.

Moray Fresh Start also received vouchers in the sum of £400 from ScotMid and these were used for the purchase of household cleaning chemicals.

## **Liabilities**

There are no outstanding liabilities.

Approved by the Trustees and signed on their behalf.

James Workman  
Treasurer  
Date

## **Notes to the Accounts For the year ended 31 December 2025**

### **1 Basis of Accounting**

These accounts have been prepared on the Receipts and Payments basis in accordance with the Charities Accounts (Scotland) Regulations 2006 (as amended).

### **2 Nature and Purpose of funds**

Unrestricted funds are those which may be used at the discretion of the trustees in furtherance of the objects of the charity. The trustees maintain a single fund for the day-to-day running of the charity.

Restricted funds may only be used for specific purposes. Restrictions arise when specified by the donor or when funds are raised for specific purposes.

### **3 Related party transactions**

No trustee received any remuneration from the organisation during the year. Expenditure incurred by trustees on behalf of the charity on starter pack items, postage and other administrative costs is reimbursed on the production of receipts.

### **4 Donations**

Donations were received from numerous individuals and organisations which continue to offer their generous support.

**5 Donations and Grants received during 2025**

	<b>Not restricted</b>	<b>Restricted</b>
The Wood Foundation YPI	£3,000	
Moray Council	£4,500	
The Hugh Fraser Foundation		£3,000
The National Lottery – Community Fund		£10,000
Bank of Scotland Foundation - Energise	£10,000	
Other donations	£9,041	
	<hr/> £26,541	<hr/> £13,000

**6 Cost of Charitable Activities**

	<b>2025</b>	<b>2024</b>
Starter Pack items	£24,607	£18,732
Rent, insurance and utilities	£9,759	£11,402
Volunteers' and trustees' expenses	-	£24
Printing, publicity and fundraising	£341	£282
Postage, stationery and telephone	£571	£989
Maintenance	-	-
Finance	£139	£125
Miscellaneous	£208	£385
Governance	£73	£141
	<hr/> £35,698	<hr/> £27,883

**7 Governance costs**

Governance costs of £73 relate to hiring the hall for the Annual General Meeting for the year 2024.

**8 Funds collected for other charities**

No funds were raised on behalf of any other charity nor paid out to any other charity.

**9 Change of Charitable Status**

The charity Moray Fresh Start was changed from being an Unincorporated Charity to a Scottish Charitable Incorporated Organisation named Moray Fresh Start SCIO (Charity number SC047769) in November 2017.