MORAY HANDYPERSON SERVICES

FINANCIAL STATEMENTS

YEAR ENDED

MARCH 31ST 2026

SCOTTISH CHARITY NUMBER : SC035888

COMPANY NUMBER : SC272633

ANNE A. LAING
Chartered Accountants
ELGIN

MORAY HANDYPERSON SERVICES
SCOTTISH CHARITY NUMBER : SC035888
COMPANY NUMBER : SC272633

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MORAY HANDYPERSON SERVICES
SCOTTISH CHARITY NUMBER : SC035888
COMPANY NUMBER : SC272633
OFFICIALS AND PROFESSIONAL ADVISERS

DIRECTORS	:	James Johnston - (resigned 15 Jan 2026
		Alan Flett
		Anne Lindsay
		Callum Evans appointed 16 April 2025
		Eileen Bush appointed 16 April 2025
REGISTERED OFFICE	:	Victoria House, 10 Victoria Crescent ELGIN IV30 1RQ.
INDEPENDENT EXAMINER	:	Roy J Laing MAAT
ACCOUNTANT	:	Anne A Laing Chartered Accountant Lavona, Calcots ELGIN IV30 8NB
BANKERS	:	Royal Bank of Scotland 209 High Street ELGIN IV30 1DL
RECOGNISED CHARITY NUMBER	:	SC035888
COMPANY NUMBER	:	SC272633

MORAY HANDYPERSON SERVICES
SCOTTISH CHARITY NUMBER : SC035888
COMPANY NUMBER : SC272633
YEAR ENDED MARCH 31ST 2026

DIRECTORS' REPORT

The past year has again seen a secure financial outcome, with funding from The Moray Council, being maintained at the same level as in the previous year and confirmed for a further 2 years, with an option to extend to 3 years. In addition, income from grants and other donors has stayed at a similar level as the previous year. All sources of income are very welcome, and I would accord my thanks to those who have supported us financially.

Additionally, we have been able to exert a tighter control on expenditure, and the expansion of the Toenail Cutting Service now including a Fingernail Trimming Service, has contributed to an overall increased financial performance during the past year. We have continued to experience a steady level of client demand, and I hope that this will continue, as we continue to develop the services which we provide for those who need us. A significant number of people in our target group have utilised our services in the past year.

Finally, I would like to thank Board members, staff and volunteers for their work and commitment over the year. It is greatly appreciated.

MORAY HANDYPERSON SERVICES
SCOTTISH CHARITY NUMBER : SC035888
COMPANY NUMBER : SC272633
YEAR ENDED MARCH 31ST 2026

DIRECTORS' REPORT (CONTINUED)

Moray Handyperson Services
The company is a charity and limited by guarantee. It is registered and incorporated in Scotland. The registered office and charity registered address is: Victoria House, 10 Victoria Crescent ELGIN IV30 1RQ.

Directors and Trustees
The Directors who served the Company during the year were as follows :

James Johnston - Chairman	**resigned 15 Jan 2026**
Alan Flett	
Anne Lindsay	
Callum Evans	**appointed 16 April 2025**
Eileen Bush	**appointed 16 April 2025**

Governing Document
The charity is incorporated and is governed by its constitution.

Charitable Purpose
Promote the welfare and relieve the needs of older, disabled and otherwise vulnerable people who are endeavouring to remain independent within their own homes. Advance the education and awareness of the general public and providers of support services regarding the needs, aspirations, rights and skills of the aforementioned people.

Activities and Achievements
Throughout the year the main income was from the Moray CouncilService agreement, fundraising additonal Grants and donations.

Financial Review
Total income was £114,510 (2025 £107,459) and expenditure was £102,326 (2025 £102,192), surplus of £12,184 (2025 £5,268) was transferred to reserves.
At March 31st 2026 all funds are regarded as a restricted fund and the reserves balance was £134,037 (2025 £121,854).

Reserves policy
The Statement of Balances shows restricted funds at the year end which will enable the Charity to continue to provide a vital service for the community.

MORAY HANDYPERSON SERVICES
SCOTTISH CHARITY NUMBER : SC035888
COMPANY NUMBER : SC272633
STATEMENT OF DIRECTORS' RESPONSIBILITIES

FINANCIAL STATEMENTS

The Directors have pleasure in presenting their report and the financial statements of the Company for the year ended March 31st 2026.

The financial statements comply with the Charities and Trustee Investment (Scotland) Act 2005, the the Charities Accounts (Scotland) Regulations 2006 (as amended), the Companies Act 2006, the Memorandum and Articles of Association, 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.

In preparing these financial statements the officials are required to:

a. select suitable accounting policies and apply them consistently
b. make judgements and estimates that are reasonable and prudent; and
c. prepare the financial statements on a going concern basis, unless it is inappropriate to do so on the grounds that the charity is unlikely to continue in existence.

The Directors are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the Company and to enable them to ensure that the financial statements comply with the Companies Act 2006. The Directors are also responsible for safeguarding the assets of the Company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

DIRECTORS

The Directors who served the Company during the year were as follows :

James Johnston - Chairman	**resigned 15 Jan 2026**
Alan Flett	
Anne Lindsay	
Callum Evans	**appointed 16 April 2025**
Eileen Bush	**appointed 16 April 2025**

The Directors are appointed under the terms of the Company's Articles of Association.
In accordance with the articles, one third of the directors retire from office at the Company's AGM and are eligible to stand for re-election.

SMALL COMPANY PROVISION

This report has been prepared in accordance with the provisions applicable to companies subject to the small companies regime.

Registered office :
Victoria House,
10 Victoria Crescent
ELGIN IV30 1RQ.

Signed by order of the Directors

CALLUM EVANS

Approved by the Directors on 07-10-2026

MORAY HANDYPERSON SERVICES
SCOTTISH CHARITY NUMBER : SC035888
COMPANY NUMBER : SC272633

YEAR ENDED MARCH 31ST 2026

Independent Examiner's Report to the Directors of Moray Handyperson Services

I report on the Accounts of the Charity for the year ended 31 March 2026 which are set out on pages 6 to 11.

RESPECTIVE RESPONSIBILITIES OF DIRECTORS AND INDEPENDENT EXAMINER

The charitable company's directors are responsible for the preparation of the accounts in accordance with the terms of the Charities and Trustees Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended) and the Companies Act 2006, the Memorandum and Articles of Association, 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 (FRS102). The charitable company's directors consider that the audit requirement of Regulation 10 (1) (a) to (c) of the 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 Charities Accounts (Scotland) Regulations 2006 (as amended). An examination includes a review of the accounting records kept by the charitable company and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the directors 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, and

- to prepare accounts which accord with the accounting records and comply with Regulation 8 of the 2006 Accounts Regulation

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.



Roy J Laing MAAT, (partner in the firm of)

Anne A. Laing, Chartered Accountants
Lavona, Calcots, ELGIN, Moray IV30 8NB

Date....09:10:2026

MORAY HANDYPERSON SERVICES
SCOTTISH CHARITY NUMBER : SC035888
COMPANY NUMBER : SC272633
STATEMENT OF FINANCIAL ACTIVITIES
(INCLUDING INCOME AND EXPENDITURE ACCOUNT)
YEAR ENDED MARCH 31ST 2026

STATEMENT OF FINANCIAL ACTIVITIES

		UNRESTRICTED FUNDS 2026	RESTRICTED FUNDS 2026	TOTAL FUNDS 2026	TOTAL FUNDS 2025
		£	£	£	£
INCOMING RESOURCES	Note				
Charitable Activities	3	0	70,982	70,982	65,010
Interest Received	3a	0	2,827	2,827	1,449
Grants and project income	4	0	40,700	40,700	41,000
Total incoming resources		0	114,510	114,510	107,459
RESOURCES EXPENDED					
Charitable activities	5	0	102,327	102,327	102,192
Total resources expended		0	102,327	102,327	102,192
Net incoming resources		0	12,183	12,183	5,268
NET MOVEMENT IN FUNDS					
Fund balances as at March 31st 2025		0	121,854	121,854	116,586
Fund balances as at March 31st 2026		0	134,037	134,037	121,854

The statement of financial activities include all gains and losses in the year.
All incoming resources and resources expended derive from continuing activities.

MORAY HANDYPERSON SERVICES
SCOTTISH CHARITY NUMBER : SC035888
COMPANY NUMBER : SC272633
BALANCE SHEET AS AT MARCH 31ST 2026

	Note	2026 £	2025 £
FIXED ASSETS	6	2,787	3,278
CURRENT ASSETS			
Bank		129,442	112,151
Debtors	7	2,308	6,925
		131,750	119,076
CURRENT LIABILITIES			
Creditors and accruals	8	500	500
NET CURRENT ASSETS		131,250	118,576
TOTAL ASSETS		134,037	121,854
REPRESENTED BY			
RESERVES			
Restricted Funds		134,037	121,854
Unrestricted Funds		0	0
		134,037	121,854

The Directors

1 confirm that for the year ended March 31st 2026 the Company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

2 confirm that the members have not required the Company to obtain an audit of its accounts for the year in question in accordance with section 476 of the Companies Act 2006,

3 acknowledge their responsibility for:
(a) ensuring that the company keeps accounting records which comply with section 386; and
(b) preparing accounts which give a true and fair view of the state of affairs of the Company as at the end of the financial year and of its profit for the financial year in accordance with the requirements of sections 394 and 395, and which otherwise comply with the requirements of the Companies Act 2006 relating to accounts, so far as applicable to the Company.

These financial statements have been prepared in accordance with the special provisions for small companies under Part 15 of the Companies Act 2006 and with the provisions applicable to the small companies regime.

The financial statements on pages 6 to 11 were approved by the Board of Directors on 7-10-26 and signed on its behalf by

CALLUM EVANS

MORAY HANDYPERSON SERVICES
SCOTTISH CHARITY NUMBER : SC035888
COMPANY NUMBER : SC272633

STATEMENT OF CASHFLOWS FOR THE YEAR ENDED 31 MARCH 2026

		2026 £		2025 £
Cash flows from operating activities				
Net income/expenditure		12,183		5,268
Asset (purchase)/sale adjustment		0		0
Adjustment for depreciation		491		579
Decrease/(increase) in debtors	4,617		0	
Increase/(decrease) in creditors	0		0	
Cash generated from operations		4,617		0
Net (decrease)/increase in cash and cash equivalents		17,291		5,847
Cash and cash equivalents at 31st March 2025		112,151		112,151
Cash and cash equivalents at 31st March 2026		129,442		117,998
Cash and cash equivalents consist of:				
Cash at bank and in hand		129,442		112,151

MORAY HANDYPERSON SERVICES
SCOTTISH CHARITY NUMBER : SC035888
COMPANY NUMBER : SC272633
NOTES TO THE FINANCIAL STATEMENTS
YEAR ENDED MARCH 31ST 2026

1 GENERAL INFORMATION

The company is a charity and limited by guarantee. It is registered and incorporated in Scotland. The registered office and charity registered address is: Victoria House, 10 Victoria Crescent ELGIN IV30 1RQ.

2 ACCOUNTING POLICIES

Basis of accounting
The financial statements have been prepared under the historical cost convention, and in accordance with the Financial Reporting Standard for Smaller Entities and with the Statement of Recommended Practice 2005 - Accounting by Charities including the 2006 Regulations for preparing charity accounts.

Income and expenditure
Income has been taken account of using an accruals basis, with pledges, covenants and recoverables being accounted for in the period they relate to, rather than when received. Expenditure has been similarly charged to the revenue account.

Charitable Expenditure
Direct charitable expenditure includes all expenditure incurred on grants awarded or on other schemes run in pursuance of the Charity's objectives. The direct costs of supporting these activities, including staff, establishment and other overhead costs are included as support costs under this heading.

Depreciation
Depreciation has been provided at the following rates calculated to write off the assets over their estimated useful lives:-

Handyperson equipment	15% reducing balance
Office Equipment	15% reducing balance
Fixtures & Fittings	15% reducing balance

		Restricted funds 2026 £	Total Funds 2026 £	Total Funds 2025 £
	INCOMING RESOURCES			
3	**Charitable Activities**			
	Handyperson scheme - Toenail Services	65,574	65,574	56,590
	Fundraising income	0	0	16
	Gift Aid	26	26	42
	Handyperson Donation Scheme	4,721	4,721	4,912
	Other donations	661	661	3,451
		70,982	70,982	65,010
3a	Interest Received	2,827	2,827	1,449
4	**Grants received**			
	Grants	10,700	10,700	11,000
	Moray Council Service agreement	30,000	30,000	30,000
		40,700	40,700	41,000

MORAY HANDYPERSON SERVICES
SCOTTISH CHARITY NUMBER : SC035888
COMPANY NUMBER : SC272633
NOTES TO THE FINANCIAL STATEMENTS CONTINUED
YEAR ENDED MARCH 31ST 2026

	UNRESTRICTED FUNDS 2026	RESTRICTED FUNDS 2026	TOTAL FUNDS 2026	TOTAL FUNDS 2025
		£	£	£
5 COSTS FOR CHARITABLE ACTIVITIES				
Staff and freelance costs	0	76,196	76,196	71,644
Pension costs	0	2,751	2,751	2,068
Cleaning Costs	0	132	132	110
Insurance	0	1,483	1,483	1,338
Telephone & Broadband	0	791	791	822
Rent & rates	0	4,060	4,060	4,060
Heat & light	0	1,734	1,734	1,734
Volunteer & Travel expenses	0	402	402	736
Printing & Stationery	0	1,214	1,214	2,423
Nail clipping purchases	0	2,406	2,406	3,007
Sundry expenses	0	903	903	214
Professional fees	0	4,575	4,575	4,135
Fire/smoke alarms/keysafes	0	0	0	2,992
TNS coms & milage	0	5,034	5,034	5,620
Catering	0	157	157	229
Depreciation	0	491	491	579
Computer expenses	0	0	0	480
	0	102,327	102,327	102,192

6 TANGIBLE FIXED ASSETS

	HANDYPERSON EQUIPMENT	FIXTURES & FITTINGS	OFFICE EQUIPMENT	TOTAL
Cost	£	£	£	£
At 1 April 2025	4,157	552	8,310	13,019
Added	0	0	0	0
Disposals	0	0	0	0
At 31 March 2026	4,157	552	8,310	13,019
Depreciation				
At 1 April 2025	2,701	530	6,510	9,741
On disposals	0	0	0	0
Charge for year	218	3	270	491
At 31 March 2026	2,919	533	6,780	10,232
Net Book Value				
At 31 March 2026	1,238	19	1,530	2,787
At 31 March 2025	1,456	22	1,800	3,278

MORAY HANDYPERSON SERVICES
SCOTTISH CHARITY NUMBER : SC035888
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NOTES TO THE FINANCIAL STATEMENTS CONTINUED
YEAR ENDED MARCH 31ST 2026

		2026	2025
		£	£
7	**DEBTORS**		
	Trade Debtors	2,308	6,925
8	**CREDITORS AND ACCRUALS**		
	Trade Creditors and Accruals	500	500

9 MOVEMENT IN FUNDS

	Balance at 31/03/2025	Incoming resources	Outgoing resources	Balance at 31/03/2026
	£	£	£	£
Restricted Funds	121,854	114,510	(102,327)	134,037

PURPOSE OF RESTRICTED FUNDS
The purpose of the Handyperson Service is to assist the elderly, disabled and disadvantaged members of the Moray Community to maintain a better quality of life in their own homes.

10 TAXATION
The Company is approved as a Charity by the Inland Revenue and there is no liability to Corporation Tax, accordingly.

11 SHARE CAPITAL/COMPANY LIMITED BY GUARANTEE
The Company is limited by guarantee and therefore has no share capital. The guarantee liability of each member is limited to £1.

12 PARTICULARS OF EMPLOYEES
The average number of staff employed by the company during the financial year amounted to 8 (2025 8)

	2026	2025
The aggregate payroll costs of the above were:	£	£
Wages and Salaries	76,196	71,644

No payments were made to Trustees and no employee received remuneration greater than £60,000 in the years ended 31st March 2026 and 2025.
The charity considers its key management personnel comprises of the Trustees and the Manager. Total employment costs for the Manager was £20,800 (2025 : £19,500).

13 Moray Handyperson Services has been notified by the Pensions Trust of the estimated employer debt. As at 30th September 2020 as of this date the estimated employer debt for Moray Handyperson services was £33,806

MORAY HANDYPERSON SERVICES
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THE FOLLOWING PAGES ARE FOR INFORMATION ONLY
AND DO NOT FORM PART OF
THE STATUTORY FINANCIAL STATEMENTS

MORAY HANDYPERSON SERVICES
SCOTTISH CHARITY NUMBER : SC035888
COMPANY NUMBER : SC272633
YEAR ENDED MARCH 31ST 2026

	2026	2025
Income	£	£
Handyperson scheme - Toenail Services	65,574	56,590
Fundraising income	0	16
Moray Council Service agreement	30,000	30,000
Gift Aid	26	42
Grants received	10,700	11,000
Handyperson Donation Scheme	4,721	4,912
Other donations	661	3,451
Interest received	2,827	1,449
	114,510	107,459
Expenditure		
Staff and freelance costs	76,196	71,644
Pension costs	2,751	2,068
Cleaning Costs	132	110
Insurance	1,483	1,338
Telephone & Broadband	791	822
Rent & rates	4,060	4,060
Heat & light	1,734	1,734
Volunteer & Travel expenses	402	736
Printing & Stationery	1,214	2,423
Nail clipping purchases	2,406	3,007
Sundry expenses	903	214
Professional fees	4,575	4,135
Fire/smoke alarms/keysafes	0	2,992
TNS coms & milage	5,034	5,620
Catering	157	229
Depreciation	491	579
Computer expenses	0	480
	102,327	102,192
Net incoming resources for year	12,183	5,268