NORTH BERWICK DAY CARE ASSOCIATION LIMITED

REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2026

Charity Number SC028007

Company Registration Number: SC273424

Whitelaw Wells
The Lighthouse
Heugh Road
North Berwick
EH39 5PX

NORTH BERWICK DAY CARE ASSOCIATION LIMITED

FINANCIAL STATEMENTS

YEAR ENDED 31 MARCH 2026

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NORTH BERWICK DAY CARE ASSOCIATION LIMITED

TRUSTEES' ANNUAL REPORT

YEAR ENDED 31 MARCH 2026

The Directors, who are also trustees for the purposes of charity law, present their report and financial statements for the year ended 31 March 2026.

The financial statements comply with the Charities and Trustee Investment (Scotland) Act 2005, 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 and Republic of Ireland (FRS 102) (effective 1 January 2019).

OBJECTIVES AND ACITIVITIES

Purposes

The purposes of North Berwick Day Care Association Limited, as set out in its governing document are to promote the welfare of older people by:

- Providing person-centred day care in a suitable environment for the physically frail, socially isolated, sufferers of dementia or other age related conditions;
- Giving support to older people living in the community by offering, through individually-focused care plans, opportunities for social integration and shared activities;
- Assisting older people to keep their independence and to re-establish confidence where it may have been lost, whilst empowering them to make individual choices
- Enabling older people to maintain and renew friendship and to bring a new dimension into their lives;
- Providing support for carers and their families; and
- We endeavour to be an equal opportunities provider

In support of these purposes the charitable company runs a Day Centre as a place to meet for tea, coffee or lunch. It also provides a wide range of activities such as musical entertainment, quizzes, card & board games, tea dances, arts & crafts, slide shows & films, talks & demonstrations, computer skills, and outings.

The Centre works with other local and national organisations in support of their objectives.

ACHIEVEMENTS AND PERFORMANCE

Achievements are many and varied and can be summarised as follows:

- Consolidation of enhanced Governance arrangements;
- Consolidation of Reach Out activities;
- Continuation of our inter-generational working in IT awareness;
- Continuation of our work on rebranding and our place within the local community;
- Preparation and planning for the launch of our new Volunteer Visitor Service which will further assist community living for the elderly and those in our community in need of support;

NORTH BERWICK DAY CARE ASSOCIATION LIMITED

TRUSTEES' ANNUAL REPORT

YEAR ENDED 31 MARCH 2026

FINANCIAL REVIEW

During the year total income amounted to £385,889 (2025: £312,378) of which £98,309 was restricted (2025: £96,395) and £287,580 (2025: £215,983) was unrestricted. Total expenditure was £374,822 (2025: £312,768) of which £98,309 (2025: £96,048) was restricted and £276,513 (2025: £216,720) was unrestricted. The surplus for the year was £11,067 (2025: deficit of £390). At the balance sheet date, unrestricted reserves were £374,190 (2025: £363,123) including designated funds of £Nil (2025: £Nil). There was a balance of £Nil (2025: £Nil) in restricted funds. Total funds were £374,190 (2025: £363,123).

Reserves Policy

The charitable company has a policy of maintaining reserves sufficient to meet future and anticipated capital and revenue expenditure of the Day Centre. To this end it is intended that unrestricted funds not committed or invested in tangible fixed assets should secure operation of the Day Centre for a period of six months. This amounts to approximately £186,000. At 31 March 2026, the free reserves were £325,584. The policy is therefore met.

Risk management

The trustees maintain, regularly review the risk register and monitor risks to which the charity is exposed. Where appropriate, systems or procedures have been established to mitigate the risks the charity faces.

The principal risks facing the Day Centre are:

- Failure to secure and retain sufficient funding and partnerships. Mitigating actions include continuous funding applications to cover core costs and relevant projects, maintaining positive relationships with funders and development of corporate fundraising strategy. All reserves are regularly monitored by the trustees to ensure that sufficient funds are held to cover likely eventualities.

- Retention of key staff. In common with other organisations of our size, the impact of staff changes or departures can affect the day to day running of the Centre. We are developing a staff retention policy to help alleviate this potential situation.

- Member numbers – a drop in member numbers below the desired level affects income from members and potentially external income sources. This issue is mitigated to some extent by our activities conducted under the Reach Out service where our presence and service is witnessed in the North Berwick community. Service user needs are constantly changing. A development plan is in place to respond to feedback from members, carers, volunteers and staff.

Plans for Future periods

- Implementation of a new home and community-based service to support the needs of carers and families;
- Continued development of our Business Plan to guide and monitor developments over the coming 3 years;

The objectives of our strategic plan are as follows:

- Review and agree a Day Centre logo and branding;
- Development of a recruitment and retention strategy to support workplace development;
- Ensure continued development of services to support our important groups; carers, members and staff;
- Develop and enhance the role of volunteers;
- Increase partnership working with local organisations;
- Continue to recruit appropriately skilled and experienced Trustees; and
- Develop and implement a fund-raising strategy to reduce the reliance on core funding from statutory organisations

STRUCTURE GOVERNANCE AND MANAGEMENT

Governing document
The organisation is a charitable company limited by guarantee, incorporated on 15 September 2004 and registered as a Scottish charity by the Office of the Scottish Charity Regulator. The charitable company was established under a Memorandum of Association which sets out the objects and powers of the charitable company and is governed under its Articles of Association. In the event of the charitable company being wound up members are required to contribute an amount not exceeding £1 to any deficit arising.

Appointment, induction and training of Trustees
The directors of the company, who are also charity trustees, are appointed by the members of the company. Under the Articles of Association there should be no less than three directors, with no maximum number. Trustees are recruited by the Board as it considers necessary to enhance and replenish its expertise. New trustees will receive induction from the chairman and will be given appropriate training in governance.

Organisational Structure
Trustees take overall financial and strategic planning responsibility. Trustees meet every month, to oversee the operation of the charitable company and determine its strategic direction and policies. The day-to-day management is the responsibility of the Manager, who is accountable to the Chair. The Manager has an agreed set of objectives which are developed from the strategic requirements of the business plan.

NORTH BERWICK DAY CARE ASSOCIATION LIMITED

TRUSTEES' ANNUAL REPORT

YEAR ENDED 31 MARCH 2026

REFERENCE AND ADMINISTRATIVE INFORMATION

Charity Name	North Berwick Day Care Association Limited
Charity Number	SC028007
Company Registration Number	SC273424
Trustees	Mrs C Duncanson Mrs J Surfleet (resigned 15th November 2025) Mr F Pratt Mr D Lees Mr R Grant Mr S Black (appointed 8 June 2026) Mr E Mowat (appointed 8 June 2026)
Key Management Personnel	Lesley Innes
Registered Office and Operational address	St Regulus 6 St Andrews Street North Berwick East Lothian EH39 4NU
Independent Examiner	Louise Presslie CA Whitelaw Wells The Lighthouse North Berwick EH39 5PX

NORTH BERWICK DAY CARE ASSOCIATION LIMITED

TRUSTEES' ANNUAL REPORT

YEAR ENDED 31 MARCH 2026

Statement of Trustees' Responsibilities

The Day Centre's trustees, who are also the directors of North Berwick Day Care Association Limited for the purposes of company law, are responsible for preparing a trustees' annual report and financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in Scotland requires the charity trustees to prepare financial statements for each year which show a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that period. In preparing the 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;
- state whether applicable UK accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- 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 charity and to 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.

The trustees are responsible for the maintenance and integrity of the charity and financial information on the charity's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Approved by the trustees on 13 July 2026 and signed on their behalf by

Mrs C Duncanson
Trustee

NORTH BERWICK DAY CARE ASSOCIATION LIMITED

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES

YEAR ENDED 31 MARCH 2026

I report on the financial statements for the year ended 31 March 2026 set out on pages 8 to 22.

Respective responsibilities of the Trustees and the Independent 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's trustees 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 report
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 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 seeking 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 (as amended); and
   - to prepare accounts which accord with the accounting records and comply with Regulation 8 of the 2006 Accounts Regulations (as amended).

   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.

Louise Presslie CA
Whitelaw Wells
The Lighthouse
North Berwick
EH39 5PX

13 July 2026

NORTH BERWICK DAY CARE ASSOCIATION LIMITED

STATEMENT OF FINANCIAL ACTIVITIES

YEAR ENDED 31 MARCH 2026

	Note	Unrestricted Funds 2026 £	Restricted Funds 2026 £	Total Funds 2026 £	Total Funds 2025 £
INCOME AND ENDOWMENTS FROM:					
Donations and legacies	**2**	68,785	-	68,785	11,515
Charitable activities	**3**	194,038	98,309	292,347	286,996
Other trading activities	**4**	2,359	-	2,359	1,636
Investment income	**5**	10,942	-	10,942	12,231
Other Income		11,456	-	11,456	-
Total income		287,580	98,309	385,889	312,378
EXPENDITURE ON:					
Charitable activities	**6**	276,513	98,309	374,822	312,768
Total expenditure		276,513	98,309	374,822	312,768
NET INCOME/ (EXPENDITURE)		11,067	-	11,067	(390)
Transfers between funds		-	-	-	-
NET MOVEMENT IN FUNDS		11,067	-	11,067	(390)
RECONCILIATION OF FUNDS:					
Total funds brought forward	**12**	363,123	-	363,123	363,513
Total funds at 31 March 2026		374,190	-	374,190	363,123

The charity has no recognised gains or losses other than the results for the year as set out above.
All of the activities of the charitable company are classed as continuing.
The notes on pages 11 to 22 are an integral part of the financial statements

NORTH BERWICK DAY CARE ASSOCIATION LIMITED

BALANCE SHEET

AS AT 31 MARCH 2026

	Note		2026	2025
		£	£	£
FIXED ASSETS				
Tangible assets	**8**		48,606	56,158
CURRENT ASSETS				
Debtors	**10**	9,877		26,266
Cash at bank and in hand		328,883		290,552
		338,760		316,818
CREDITORS:				
Amounts falling due within one year	**11**	(13,176)		(9,853)
NET CURRENT ASSETS			325,584	306,965
TOTAL ASSETS LESS CURRENT LIABILITIES			374,190	363,123
FUNDS	**12**			
Restricted			-	-
Unrestricted General			374,190	363,123
Designated			-	-
			374,190	363,123

The notes on pages 11 to 22 are an integral part of these financial statements.

NORTH BERWICK DAY CARE ASSOCIATION LIMITED

NOTES TO THE FINANCIAL STATEMENTS

YEAR ENDED 31 MARCH 2026

The company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for year ended 31 March 2026.

The members have not required the company to obtain an audit of financial statements for the year ended 31 March 2026 in accordance with Section 476 of the Companies Act 2006.

The directors acknowledge their responsibilities for:

(a) ensuring that the company keeps accounting records which comply with Sections 386 and 387 of the Companies Act 2006.
(b) preparing financial statements 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 or loss for each financial year in accordance with the requirement of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the company.

These accounts have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies and with the Financial Reporting Standards (FRS 102).

Approved by the Trustees on 13 July 2026 and signed on their behalf by:

Frank Pratt

Mr F Pratt

Trustee

NORTH BERWICK DAY CARE ASSOCIATION LIMITED

NOTES TO THE FINANCIAL STATEMENTS

YEAR ENDED 31 MARCH 2026

1. ACCOUNTING POLICIES

Basis of accounting

The financial statements have been prepared in accordance with 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) (effective 1 January 2019) – Charities SORP (FRS 102), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

The charity has taken advantage of the exemption from the requirement to prepare a Statement of Cash Flows as permitted under FRS 102 and the Charities FRS 102 SORP.

The charity constitutes a public benefit entity as defined by FRS102.

Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the Day Centre 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.

Income

All income is included in the Statement of Financial Activities when the charity is entitled to the income and the amount can be quantified with reasonable accuracy. The following specific policies are applied to particular categories of income:

- Donations are included in full in the Statement of Financial Activities when receivable.
- Legacies are recognised on receipt or otherwise if the Day Centre has been notified of an impending distribution, the amount is known and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.
- Income from charitable activities is recognised in the Statement of Financial Activities when the charity becomes unconditionally entitled to the income. Where related to performance and specific deliverables, income is accounted for as the charity earns the right to consideration by its performance.
- Investment income is included when receivable.
- Income from other trading activities is recognised when goods and services are delivered.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to the expenditure. All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category.

- Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities, including governance costs. Governance costs include those costs associated with meeting the constitutional and statutory requirements of the charity and include independent examination fees and costs linked to the strategic management of the charity.

1. ACCOUNTING POLICIES (cont)

Tangible Fixed Assets
Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Office Equipment	-	20% straight line
Fixtures & Fittings	-	20% straight line
Motor Vehicles	-	14.3% straight line

Expenditure on furniture, fittings and equipment less than £100 has been charged to the income and expenditure account, unless bought from specific capital funding.

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

Impairment of fixed assets
At each reporting end date, the Day Centre reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

Taxation
The charity is recognised as a charitable company for the purposes of applicable taxation legislation and is therefore not subject to taxation on its charitable activities. The charitable company is not registered for VAT and expenditure therefore includes irrecoverable input VAT.

Fund accounting
Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives unless the funds have been designated for other purposes.

Designated funds comprise funds which have been set aside at the discretion of the trustees for specific purposes.

Restricted funds are subject to specific conditions by donors or grantors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

1. ACCOUNTING POLICIES (cont)

Financial instruments
Financial instruments comprise financial assets and financial liabilities which are recognised when the charity becomes a party to the contractual provisions of the instrument. They are classified as "basic" in accordance with FRS 102 s11 and are accounted for at the settlement amount due which equates to the cost or amount prepaid. Financial assets comprise cash and other debtors and financial liabilities comprise accruals.

Pensions
The charity operates a Defined Contributions Pension Scheme. Contributions are charged to the accounts as they become payable in accordance with the rules of the Scheme.

Judgements and key sources of estimation uncertainty
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.

2. INCOME FROM DONATIONS AND LEGACIES

	Unrestricted	Restricted	2026	2025
	£	£	£	£
Grants	2,643	-	2,643	1,720
Donations	10,383	-	10,383	9,795
Legacies	55,759	-	55,759	-
	68,785	-	68,785	11,515

Included above are restricted grants and donations amounting to £Nil (2025: £2,042). All other income was unrestricted in both the current and previous years.

3. INCOME FROM CHARITABLE ACTIVITIES

	Unrestricted £	Restricted £	2026 £	2025 £
Members' Contributions	44,431	18,309	62,740	58,966
East Lothian Council:				
Carers Act Grant	-	45,000	45,000	45,000
Services provided under contract	149,607	-	149,607	143,376
Tyne & Esk	-	-	-	4,000
North Berwick Trust	-	-	-	15,654
Friends of the Edington	-	35,000	35,000	20,000
	194,038	98,309	292,347	286,996

Income from charitable activities was £292,347 (2025: £286,996) of which £194,038 (2025: £192,643) was unrestricted and £98,309 (2025: £94,353) was restricted.

4. INCOME FROM OTHER TRADING ACTIVITIES

	Unrestricted £	Restricted £	2026 £	2025 £
Fundraising Activities	2,359	-	2,359	1,636
	2,359	-	2,359	1,636

Income from other trading activities was £2,359 (2025: £1,636) of which £2,359 (2025: £1,636) was unrestricted and £Nil (2025: £Nil) was restricted.

5. INCOME FROM INVESTMENTS

	Unrestricted	Restricted	2026	2025
	£	£	£	£
Bank Interest Receivable	10,942	-	10,942	12,231
	10,942	-	10,942	12,231

Income from investments was £10,942 (2025: £12,231) of which £10,942 (2025: £12,231) was unrestricted and £Nil (2025: £Nil) was restricted.

6. EXPENDITURE ON CHARITABLE ACTIVITIES

	2026	2025
	£	£
Direct costs:		
Staff costs (Note 7)	294,460	245,194
Bus costs	4,331	6,759
Group activities	9,317	9,485
Meal expenses	12,605	12,445
Support costs:		
Reach out costs	3,655	1,980
Recruitment and training	1,177	1,250
Subscriptions	3,821	3,276
Office costs	3,316	2,637
Insurance	4,487	3,557
Repairs and maintenance	6,321	6,720
Miscellaneous	3,531	3,951
Advertising and website development	5,814	-
Bank charges	444	372
Rent	1	-
Heat, light, rates and water	6,447	5,541
Depreciation	9,593	3,945
Governance costs:		
Independent Examination and advisory fees	5,502	5,656
	374,822	312,768

Expenditure was £374,822 (2025: £312,768) of which £276,513 (2025: £216,720) was unrestricted and £98,309 (2025: £96,048) was restricted. The trustees consider there to be only one activity, namely the running of the Day Care Centre to promote the welfare of the elderly.

7. STAFF COSTS

	2026	2025
	£	£
Wages and salaries	271,915	230,647
Social security costs	17,800	10,363
Pension costs	4,745	4,184
	294,460	245,194

No employee received emoluments of £60,000 or more in the year. No trustee received any remuneration during the current or previous years and no trustee expenses have been incurred. Key management personnel received total remuneration, including employers' national insurance and employers' pension contributions, amounting to £44,991 (2025: £41,844) during the year.

Number of employees

The average monthly number of employees, on a head count basis, during the year was:-

	2026	2025
Average employee number	17	15

8. TANGIBLE FIXED ASSETS

	Fixtures and Fittings	Office Equipment	Motor Vehicles	Total
Cost	**£**	**£**	**£**	**£**
At 1 April 2025	110,178	2,096	117,827	230,101
Additions	-	3,585	-	3,585
Disposals	(67,818)	-	(72,547)	(140,365)
At 31 March 2026	42,360	5,681	45,280	93,321
Depreciation				
At 1 April 2025	100,601	238	73,104	173,943
Charge for the period	2,374	750	6,469	9,593
Eliminated on disposal	(66,274)	-	(72,547)	(138,821)
At 31 March 2026	36,701	988	7,026	44,715
Net Book Value				
At 31 March 2026	5,659	4,693	38,254	48,606
At 31 March 2025	9,577	1,858	44,723	56,158

9. NET MOVEMENT IN FUNDS

This is stated after charging:-

		2026	2025
		£	£
Independent examiner’s remuneration:	previous	-	1,207
	current	3,240	3,000
Independent examiner’s advisory services:	previous	252	751
	current	2,010	698
Depreciation of tangible fixed assets		9,593	3,945

10. DEBTORS

	2026 £	2025 £
Grants receivable	515	16,049
Prepayments and accrued income	9,362	10,217
	9,877	26,266

11. CREDITORS: Amounts falling due within one year

	2026 £	2025 £
Accruals and deferred income	5,387	3,000
Other creditors	1,406	2,164
PAYE and social security	5,469	3,819
Pensions	914	870
	13,176	9,853

12. MOVEMENT IN FUNDS

	Balance at 1 April 2025 £	Income £	Expenses £	Transfers £	Balance at 31 March 2026 £
Restricted Funds:					
Carers Act Fund	-	53,309	(53,309)	-	-
Reach Out Support	-	45,000	(45,000)	-	-
Total restricted funds	-	98,309	(98,309)	-	-
Unrestricted Funds					
General Fund	363,123	287,580	(276,513)	-	374,190
Total unrestricted funds	363,123	287,580	(276,513)	-	374,190
Total funds	363,123	385,889	(374,822)	-	374,190

12. MOVEMENT IN FUNDS (cont.)

Purpose of restricted funds

Carers' Act Fund
Government fund administered through Local Authorities to provide support to carers. This grant covers various relevant day to day running costs for carers' activities.

Reach Out Support
Represents awards received from the Friends of Edington Trust and members' contributions and other donations towards the salaries of three Reach Out workers. In the previous year this also included an award from North Berwick Trust.

Tesco Fund
Grant received to provide music for older people in the community.

CLLD Fund
Government fund administered through Tyne & Esk to support community led local development. The transfer represents funds used towards capital expenditure which is being depreciated in the general fund.

Designated funds
Bus replacement
This reflects sums set aside by the trustees for the replacement of the Day Centre's bus. A new bus was purchased in March 2025 and is being depreciated in the general fund. The trustees no longer required a designated amount to be set aside and therefore this amount has been transferred back into the general fund.

Operating costs
This represents the trustees' estimate of resources which should be set aside to cover operating costs for six months in the event that external funding were to cease. In 2024-25 this has been transferred back to the general fund where this contingency is now being held.

12. MOVEMENT IN FUNDS (cont.)

	Balance at 1 April 2024	Income	Expenses	Transfers	Balance at 31 March 2025
	£	£	£	£	£
Restricted Funds:					
Carers Act Fund	-	45,000	(45,000)	-	-
Reach Out Support	-	47,020	(47,020)	-	-
Tesco Fund	1,125	375	(1,500)	-	-
CLLD Fund	-	4,000	(2,528)	(1,472)	-
Total restricted funds	1,125	96,395	(96,048)	(1,472)	-
Unrestricted Funds					
General Fund	147,388	215,983	(216,720)	216,472	363,123
Designated Funds:					
Bus Replacement Fund	85,000	-	-	(85,000)	-
Operating costs Fund	130,000	-	-	(130,000)	-
Total unrestricted funds	362,388	215,983	(216,720)	1,472	363,123
Total funds	363,513	312,378	(312,768)	-	363,123

13. ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Unrestricted Funds General	Unrestricted Funds designated	Restricted Funds	Total Funds
	£	£	£	£
Tangible fixed assets	48,606	-	-	48,606
Current assets	338,760	-	-	338,760
Current liabilities	(13,176)	-	-	(13,176)
At 31 March 2026	374,190	-	-	374,190

13. ANALYSIS OF NET ASSETS BETWEEN FUNDS (cont.)

	Unrestricted Funds General £	Unrestricted Funds designated £	Restricted Funds £	Total Funds £
Tangible fixed assets	56,158	-	-	56,158
Current assets	316,818	-	-	316,818
Current liabilities	(9,853)	-	-	(9,853)
At 31 March 2025	363,123	-	-	363,123

14. RELATED PARTY TRANSACTIONS

During the year the trustees donated a total of £Nil (2025 £Nil).

No transactions with related parties were undertaken such as are required to be disclosed under Financial Reporting Standard 102.

No one individual had control over the charity during either the current or previous year.

15. VOLUNTEERS

In common with many charities the members benefit from the contribution made by volunteers who give their time and talents willingly for the benefit of the organisation. The areas of activity which rely on the contribution of volunteers are many and varied and much of the activity would be unable to continue were it not for the commitment shown.

16. COMPANY LIMITED BY GUARANTEE

The members have each agreed to contribute £1 in the event of the company being wound up.

17. PENSION AND OTHER POST-RETIREMENT BENEFIT COMMITMENTS

Defined Contribution Pension Scheme

North Berwick Day Care Association Limited participated in a defined contribution pension. The charity's contribution to this scheme is 3% of participants' salaries which is charged to the Statement of Financial Activities in the year to which the payments relate. This scheme is open to all qualifying employees.

Defined contribution	**2026**	**2025**
	£	**£**
Contributions payable by the charitable company for the year	4,745	4,184

18. Operating Lease

At 31 March 2026 the charitable company had total commitments under operating leases, payable as set out below.

	2026	**2025**
	Land & buildings	**Land & buildings**
	£	**£**
Expiring:		
Within one year	-	1

19. CAPITAL COMMITMENTS

At 31 March 2026 the Charity had committed to £1,935 (2025: £nil) in respect of a website design and development project. These amounts were not provided for in the financial statements as the related services had not been delivered at the reporting date.