

APPENDIX 1

**OSCR**

Scottish Charity Regulator

Office of the Scottish Charity Regulator

Trustees' Annual Report for the period							
Period start date				Period end date			
	Day	Month	Year		Day	Month	Year
From	01	08	2024	To	31	07	2025

**Reference and administration details**

Charity name  
Other names charity is known by  
Registered charity number  
Charity's principal address

EACHA Cut and Connect SCIO
SC052895
49 John Finnie Street Kilmarnock
Postcode KA1 1BL

**Names of the charity trustees on date of approval of Trustees' Annual Report**

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	David Cameron	Chairperson		
2	Gayle Watson	Treasurer		
3	Stephen McCutcheon	Secretary		
4				
5				
6				
7				
8				
9				
10				
11				
12				
13				
14				
15				
16				
17				
18				
19				
20				

## Reference and administration details

Names of all other charity trustees during the period, if any, (for example, those who resigned part way through the financial period)

Name	Dates acted if not for whole year

## Structure, governance and management

**Type of governing document**

Constitution of a Scottish Charitable Incorporated Organisation (SCIO)

**Trustee recruitment and appointment**

Trustees are recruited and appointed in accordance with the SCIO's constitution. New trustees are identified through open recruitment and co-option, approved by existing trustees.

## Objectives and activities

**Charitable purposes**

EACHA Cut and Connect SCIO provides free hairdressing and wellbeing services to isolated and disadvantaged individuals across East Ayrshire and the surrounding area, reducing social isolation and supporting mental health and wellbeing.

**Summary of the main activities in relation to these objects**

During the year the charity continued to deliver free hairdressing services to care homes, community centres and individuals who are housebound or otherwise unable to access mainstream services. Grant-funded outreach sessions were held across East Ayrshire. The charity also provided training and volunteering opportunities to support skills development in the community.

## APPENDIX 1

### Achievements and performance

#### Summary of the main achievements of the charity during the financial period

The charity delivered services to over 500 individuals during the period. National Lottery funding of £89,655 and EAC grant funding of £51,213 enabled significant expansion of outreach activities.

### Financial review

#### Brief statement of the charity's policy on reserves

The trustees aim to maintain free reserves equivalent to approximately three months of operating expenditure. At the period end the charity held bank balances of £66,496, representing a surplus for the year of £8,959. The trustees consider this level of reserves to be appropriate given the charity's funding position and ongoing grant commitments.

#### Details of any deficit

The charity recorded a surplus of £8,959 for the year ended 31 July 2025 (2024: surplus of £57,537). There is no deficit to report.

#### Donated facilities and services (if any)

No donated facilities or services were received during the period.

**Other optional information**

*(This area is intentionally left blank for optional information.)*

**Declaration**

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

<b>Signature(s)</b> <i>OSCR will accept digital or typed signatures</i>	David Cameron	
<b>Full name(s)</b>	David Cameron	
<b>Position (e.g. Chair)</b>	Chairperson	
<b>Date</b>	10/05/2026	

## EACHA Cut and Connect SCIO

SC052895



Receipts and payments accounts		
For the period from	1 August 2024	to 31 July 2025

## Section A Statement of receipts and payments

	Unrestricted funds to nearest £	Restricted funds to nearest £	Expendable endowment funds to nearest £	Permanent endowment funds to nearest £	Total funds current period to nearest £	Total funds last period to nearest £
<b>A1 Receipts</b>						
Donations	481				481	500
Legacies					-	
Grants	140,868				140,868	165,584
Receipts from fundraising activities					-	
Gross trading receipts					-	
Income from investments other than land and buildings					-	
Rents from land & buildings					-	
Gross receipts from other charitable activities					-	
					-	
<b>A1 Sub total</b>	<b>141,349</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>141,349</b>	<b>166,084</b>
<b>A2 Receipts from asset &amp; investment sales</b>						
Proceeds from sale of fixed assets					-	
Proceeds from sale of investments					-	
<b>A2 Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total receipts</b>	<b>141,349</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>141,349</b>	<b>166,084</b>
<b>A3 Payments</b>						
Expenses for fundraising activities					-	
Gross trading payments					-	
Investment management costs					-	
Payments relating directly to charitable activities	102,255				102,255	108,547
Grants and donations	30,000				30,000	
Governance costs:					-	
Audit / independent examination	135				135	
Preparation of annual accounts					-	
Legal costs					-	
Other	-				-	
					-	
<b>A3 Sub total</b>	<b>132,390</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>132,390</b>	<b>108,547</b>
<b>A4 Payments relating to asset and investment movements</b>						
Purchases of fixed assets					-	
Purchase of investments					-	
<b>A4 Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total payments</b>	<b>132,390</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>132,390</b>	<b>108,547</b>
<b>Net receipts / (payments)</b>	<b>8,959</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>8,959</b>	<b>57,537</b>
<b>A5 Transfers to / (from) funds</b>						
					-	
<b>Surplus / (deficit) for year</b>	<b>8,959</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>8,959</b>	<b>57,537</b>

**Section B Statement of balances**

Categories	Details	Unrestricted funds	Restricted funds	Expendable endowment funds	Permanent endowment funds	Total current period	Total last period
		to nearest £	to nearest £	to nearest £	to nearest £	to nearest £	to nearest £
<b>B1 Cash funds</b>	Cash and bank balances at start of year	57,537				57,537	-
	Surplus / (deficit) shown on receipts and payments account	8,959				8,959	57,537
						-	
						-	
	<b>Cash and bank balances at end of year</b>	<b>66,496</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>66,496</b>	<b>57,537</b>

(Agree balances with receipts and payments account(s))

Categories	Details	Fund to which asset belongs	Market valuation	Last year
			to nearest £	to nearest £
<b>B2 Investments</b>				
		<b>Total</b>	-	-

Categories	Details	Fund to which asset belongs	Cost (if available)	Current value (if available)	Last year
			to nearest £	to nearest £	to nearest £
<b>B3 Other assets</b>					
		<b>Total</b>	-	-	-

Categories	Details	Fund to which liability relates	Amount due	Last year
			to nearest £	to nearest £
<b>B4 Liabilities</b>				
		<b>Total</b>	-	-

Categories	Details	Fund to which liability relates	Amount due (estimate)	Last year
			to nearest £	to nearest £
<b>B5 Contingent liabilities</b>				
		<b>Total</b>	-	-

Signed by one or two trustees on behalf of all the trustees	Signature*	Print Name	Date of approval

**Section C Notes to the Accounts**

C1 Nature and purpose of funds (may be stated on analysis of funds worksheets)

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C2 Grants

	Individual / institution	Number of grants made	£
<b>Total</b>			-

C3a Trustee remuneration

If no remuneration was paid during the period to any charity trustee or person connected to a trustee cross this box (otherwise complete section 3b)	
--	--

C3b Trustee remuneration - details

	£

C4a Trustee expenses

If no expenses were paid to any charity trustee during the period then cross this box (otherwise complete section 4b)	
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C4b Trustee expenses - details

		Number of trustees	£

C5 Transactions with trustees and connected persons

	Nature of relationship	Nature of transaction	Transaction amount (£)	Balance outstanding at period end (£)

C6 Other information

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**Additional analysis (1)**

Analysis of receipts and payments

1 Donations

	Unrestricted funds to nearest £	Restricted funds to nearest £	Expendable endowment funds to nearest £	Permanent endowment funds to nearest £	Total current period to nearest £	Total last period to nearest £
Donations	481				481	500
					-	
					-	
<b>Total</b>	<b>481</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>481</b>	<b>500</b>

2 Grants

	Unrestricted funds to nearest £	Restricted funds to nearest £	Total current period to nearest £	Total last period to nearest £
EAC Grant Funding	51,213		51,213	80,000
National Lottery	89,655		89,655	85,584
			-	
			-	
<b>Total</b>	<b>140,868</b>	<b>-</b>	<b>140,868</b>	<b>165,584</b>

3 Gross receipts from other charitable activities

	Unrestricted funds to nearest £	Restricted funds to nearest £	Expendable endowment funds to nearest £	Permanent endowment funds to nearest £	Total current period to nearest £	Total last period to nearest £
					-	
					-	
					-	
					-	
					-	
					-	
<b>Total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>

4 Payments relating directly to charitable activities

	Unrestricted funds to nearest £	Restricted funds to nearest £	Expendable endowment funds to nearest £	Permanent endowment funds to nearest £	Total current period to nearest £	Total last period to nearest £
General Running Costs & Salaries	102,255				102,255	108,547
Grants & Donations	30,000				30,000	
Audit	135				135	
					-	
					-	
					-	
					-	
					-	
					-	
<b>Total</b>	<b>132,390</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>132,390</b>	<b>108,547</b>

**Additional analysis (2)**

**5 Breakdown of unrestricted funds**

	Unrestricted fund 1 - enter name of fund below	Unrestricted fund 2 - enter name of fund below	Unrestricted fund 3 - enter name of fund below	Unrestricted fund 4 - enter name of fund below	Total unrestricted funds	Total unrestricted funds last period
<b>Receipts</b>						
Donations	481				481	500
Legacies					-	
Grants	140,868				140,868	165,584
Receipts from fundraising activities					-	
Gross trading receipts					-	
Income from investments other than land and buildings					-	
Rents from land & buildings					-	
Gross receipts from other charitable activities					-	
<b>Sub total</b>	<b>141,349</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>141,349</b>	<b>166,084</b>
<b>Receipts from asset &amp; investment sales</b>						
Proceeds from sale of fixed assets					-	
Proceeds from sale of investments					-	
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total receipts</b>	<b>141,349</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>141,349</b>	<b>166,084</b>
<b>Payments</b>						
Expenses for fundraising activities					-	
Gross trading payments					-	
Investment management costs					-	
Payments relating directly to charitable activities	102,255				102,255	108,547
Grants and donations	30,000				30,000	
Governance costs:						
Audit / independent examination	135				135	
Preparation of annual accounts					-	
Legal costs					-	
<b>Sub total</b>	<b>132,390</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>132,390</b>	<b>108,547</b>
<b>Payments relating to asset and investment movements</b>						
Purchases of fixed assets					-	
Purchase of investments					-	
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total payments</b>	<b>132,390</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>132,390</b>	<b>108,547</b>
<b>Net receipts / (payments)</b>	<b>8,959</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>8,959</b>	<b>57,537</b>
<b>Transfers to / (from) funds</b>					-	
<b>Surplus / (deficit) for year</b>	<b>8,959</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>8,959</b>	<b>57,537</b>

Nature and purpose of funds

**Additional analysis (3)**

**6 Breakdown of restricted funds**

	Restricted fund 1 - enter name of fund below	Restricted fund 2 - enter name of fund below	Restricted fund 3 - enter name of fund below	Restricted fund 4 - enter name of fund below	Total restricted funds	Total restricted funds last period
<b>Receipts</b>						
Donations					-	
Legacies					-	
Grants					-	
Receipts from fundraising activities					-	
Gross trading receipts					-	
Income from investments other than land and buildings					-	
Rents from land & buildings					-	
Gross receipts from other charitable activities					-	
<b>Sub total</b>	-	-	-	-	-	-
<b>Receipts from asset &amp; investment sales</b>						
Proceeds from sale of fixed assets					-	
Proceeds from sale of investments					-	
<b>Sub total</b>	-	-	-	-	-	-
<b>Total receipts</b>	-	-	-	-	-	-
<b>Payments</b>						
Expenses for fundraising activities					-	
Gross trading payments					-	
Investment management costs					-	
Payments relating directly to charitable activities					-	
Grants and donations					-	
Governance costs:					-	
Audit / independent examination					-	
Preparation of annual accounts					-	
Legal costs					-	
<b>Sub total</b>	-	-	-	-	-	-
<b>Payments relating to asset and investment movements</b>						
Purchases of fixed assets					-	
Purchase of investments					-	
<b>Sub total</b>	-	-	-	-	-	-
<b>Total payments</b>	-	-	-	-	-	-
<b>Net receipts / (payments)</b>	-	-	-	-	-	-
<b>Transfers to / (from) funds</b>					-	
<b>Surplus / (deficit) for year</b>	-	-	-	-	-	-

Nature and purpose of funds

APPENDIX 3



**Independent examiner's report on the accounts** v2

v2

Report to the trustees/members of

Charity name  
**EACHA Cut and Connect SCIO**

Registered charity number

**SC052895**

On the accounts of the charity for the period

Period start date				Period end date		
Day	Month	Year	to	Day	Month	Year
01	August	2024		31	July	2025

Set out on pages

(remember to include the page numbers of additional sheets)

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) 2005 Act and the Charities Accounts (Scotland) Regulations 2006 (as amended). The charity trustees consider that the audit requirement of Regulation 10(1) (d) 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 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 [other than that disclosed on the attached page\*]

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 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\*\*:

  
Name: SCOTT MCPHERSON FCCA

Date:

21/05/26

Relevant professional qualification(s) or body (if any):

CHARTERED ASSOCIATION OF CERTIFIED ACCOUNTANTS (ACCA)

Address:

52 MAIN STREET  
AYR  
AYRSHIRE  
KA8 8EF

\*Please delete the words in the brackets if they do not apply. If the words do apply, set out those matters which have come to your attention on the following page.

\*\* OSCR will accept digital or typed signatures

