OSCR
Scottish Charity Regulator

MORNING CALL

Annual Report and Accounts:

MORNING CALL

Scottish Charity No – SC049015

Annual Report and Financial Statements

For the year ended 31 March 2026

Trustees' Annual Report

For the year ending 31 March 2026

The Trustees have pleasure in presenting their report together with the financial statements for the year ending 31 March 2026.

Reference and Administrative Information

Charity Name

Morning Call

Charity No.

SC049015

Address

Morning Call, Box422, 8 Church Street, Inverness, IV1 1EA

Current Trustees

Peter Lamont - Chairperson

Morag Oates – Secretary

Peter Sinclair – Treasurer

Tina Chancellor

Jude Watmough

Susan Fraser

Contractor

Sue Hill – Part-time Coordinator (Employed on a 20hours per week basis)

Structure, Governance and Management

Constitution

The Charity is a Scottish Charitable Incorporated Organisation (a SCIO). It was registered in its current legal form on 01 February 2019. This followed the amalgamation on Morning Call **(SC005570)** and the Visiting Service of the North of Scotland **(SC039555).** The assets of Morning Call **(SC005570)** and the Visiting Service of the North of Scotland **(SC039555)** now belong to Morning Call **(SC049015).**

Appointment of Trustees

The management committee, which normally meets quarterly, are the charity's trustees. Membership of the management committee is open to all interested members of community groups and statutory bodies. To allow for some continuity of the committee it is also open to interested members of the community. In the past year we have welcomed a new Chairperson, Mt Peter Lamont and a new Secretary, Mrs Morag Oates.

Trustees are elected at the annual general meeting, which is held in March. There must be a minimum of four and a maximum of eight trustees.

Objectives and Activities

Charitable Purposes

To establish and maintain a scheme, for public benefit in and around Inverness and the Highland and Islands of Scotland, by way of an organisation, which will (a) by arrangement telephone each morning mainly people of 60 years of age or older, to confirm that all is well with them and that they are not in need of assistance; (b) to help and assist in alleviating the loneliness and isolation of similar people, arrange visits to their homes by suitably vetted volunteers. The scheme is totally charitable and non-discriminatory. Morning Call aims to promote, operate and/or support other similar schemes and projects with wholly charitable purposes for the benefit of the local community and public at large.

Activities

The charity provides a daily telephone call to any person who requires the reassurance that such a telephone call provides. In the event of a call being unanswered the appropriate action is taken to ensure the safety of the individual is maintained. The charity also arranges for any person who is lonely and isolated to have a regular visitor or regular telephone befriender. Our Coordinator maintains a close contact with the statutory agencies, Doctor's surgeries etc. in order that appropriate support is offered at the earliest opportunity. It is worthy of note that through such close contact we can attract requests for assistance.

Achievements and Performance

At present we have a team of 25 volunteers and 62 clients, spread across three very different services.

Morning Call Service

Our core service is the Morning Call Service, which calls the clients in the morning between 8am and 10am to check that all has been well overnight, and for a friendly chat first thing in the morning.

Telephone Service

The second Telephone Service is a befriending service; In this service our clients receive a phone call once a week for a friendly chat.

Visiting Service

Our third service is our Visiting Service in which our volunteers visit the client's homes for a coffee and a chat each week.

In many of these cases the voices and visits of our volunteers can be the only contact the individual has in a day. For those of us with busy days it is hard to imagine that this has a great impact, but our clients would tell you differently with sentences like, ***"Morning Call gives me a reason to get up in the morning"*** being a common response.

As a service we provide support every morning, all year round, including bank holidays and especially over the Christmas period. Our small dedicated service helps with client's well-being and mental health by reducing the feeling of loneliness and can help some people to remain in their own homes for longer.

Financial Review

Our main source of funding is through the application for grants from both statutory and business sources. In the current financial climate, an ever-increasing amount of our time is engaged in the application process, where we are competing against other third sector organisations.

A £10,000 grant from Community Link, a £3,000 donation from an international financial organisation and a £400 grant from Jennifer's Fund were the main sources of funding during the past year. However, it is very encouraging to also receive donations from client, volunteer and the general public.

Specific grants (Jennifer's Fund) were received and used for volunteer training and meetings, which are essential if we are to maintain the high standards we have set.

The Trustees continue to look at all and any methods of fundraising in order to maintain and expand the service provision.

Reserves Policy

The Trustees' do not have a formal reserves policy, however they do attempt to retain twelve months' worth of normal running costs in order to meet commitments and to cover any unexpected expenditure. Twelve months expenditure stands at approximately £17,000 and reserves are slightly less of this at £16,211. The Trustees believe that this is still in an acceptable range, but will continue to monitor the position.

Plans for the future

The Trustees, intend to continue to develop the service, however it is essential that we are in a position to maintain the current level of service.

Declaration

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

Signed on behalf of the Charity's Trustees: -

Peter Lamont

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Mr Peter Lamont, Chairperson

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Mrs Morag Oates, Secretary

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF MORNING CALL

I report on the accounts of the charity for the year ended 31st March 2026 which are set out on pages 6 to 8.

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.

NAME :- Mr Keith Ross

ADDRESS 17 Meadow Wood Road, Inshes, Inverness, IV2 5JX

SIGNED.....Keith Ross.....

DATE..14/9/2026

MORNING CALL

Receipts and Payments Accounts

For Year to 31st March 2026

	Notes	Total 2026 £	Total 2025 £
Receipts			
Grants		**£13,400.00**	£17,000.00
Client Donations		**£254.00**	£769.00
Other Donations		**£95.00**	£600.00
Bank interest and other interest		**£0.00**	£0.00
Refunds		**£0.00**	£0.00
Miscellaneous Income		**£0.00**	£0.00
Total Receipts		**£13,749.00**	£18,369.00
Payments			
Payments for Charitable activities			
Co-ordinators Invoices		£15,000.00	£11,308.00
Telephone Costs		£979.71	£765.35
Internet Costs		£597.58	£769.73
Insurance		£294.92	£265.67
Stationery		£0.00	£25.50
Adverts Etc		£0.00	£0.00
Meetings		£473.50	£193.00
Miscellaneous		£230.00	£546.25
Bank Charges		£0.50	£0.00
Governance costs		£0.00	£0.00
Independent Examination		£50.00	£50.00
Total Payments		**£17,626.21**	**£13,923.90**
Surplus (deficit) for the year		**-£3,877.21**	**£4,445.10**

MORNING CALL	2025/2026					
		FINANCIAL SUMMARY				
General Account			Bank per last stat.	31/03/2026		16,211.87
Opening Balance	20089.08		Add payins			
Income	13749.00					
	33838.08					
Expenditure	17626.21					
Balance	16211.87					
				31/03/2026		16,211.87
Surplus/(Deficit)	(3,877.21)					
dif	0.00					
						16,211.87

The financial statements were approved by The Board of Trustees and authorised for issue on the 1 September 2026 and were signed on its behalf by:-

Peter Lamont

Mr Peter Lamon, Chairperson

Peter D Sinclair

Mr Peter Sinclair, Treasurer

Notes to the Accounts – For the Year ended 31st March 2026

Basis of Accounting – These accounts have been prepared on the Receipts and Payments basis in accordance with the Charities & Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended)

Nature and Purpose of Funds – The Trustees maintain a single unrestricted fund for the day to day running of the charity.

Donations – The following sum was received from Clients and other donations

2026 = £349 2025 = £1369

Grants Received – The following grants were received during the year

1 Community Link	£10,000	
2 Orbis	£ 3,000	
3 Jennifer's Fund	£ 400	
TOTAL	£13,400	(2025 £17,000)

Governance Costs

Independent Examiners Fee £50.00 (2025 £50.00)