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RAY'S OPPORTUNITIES

SCOTTISH CHARITY NO SC045561

ANNUAL REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 30 APRIL 2026

RAY'S OPPORTUNITIES

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REFERENCE AND ADMINISTRATIVE DETAILS

Charity registration number: **SC045561**

TRUSTEES
Ray McDonald
Ruth White
Ewen Watson
Pat Ellison
Scott Meredith
Iris Christy

SECRETARY
Ruth White

TREASURER
Scott Meredith

REGISTERED OFFICE
Forres Town Hall
High Street
Forres
Moray
IV36 1PB

EXAMINER
Roger Lander

BANKERS

THE CO-OPERATIVE BANK PLC
Business Direct
PO BOX 250,
Delf House
Southway
Skelmersdale
WN8 6WT

TRUSTEES' ANNUAL REPORT

The trustees have pleasure in presenting their report together with the financial statements and the independent examiner's report for the year ended 30 April 2026.

The Trustees

The trustees who served the charity during the period were as follows:

Ray McDonald	Chair
Ruth White	Secretary
Scott Meredith	Treasurer
Ewen Watson	
Pat Ellison	
Iris Christy	

Constitution

The Charity is governed by its constitution which was adopted on 22 April 2015. The charity was granted charitable status by OSCR on 22 April 2015.

Structure

The structure of the organisation consists of the Charity Trustees who are also the organisation's only members and comprise the organisation's Board.

The responsibilities of elected Trustees are as detailed in the charities Constitution.

Purpose, Area of Benefit, and Beneficiaries

The organisation is established for charitable purposes only. The Trustees assert the following as statements of the organisations purpose, vision and mission

Purpose: *Ray's Opportunities exists to provide a safe space with access for all where partners can address a range of community needs.*

Vision: *Ray's Opportunities seeks to increase the range of choices for local people to live independently.*

Mission: *Ray's Opportunities works to empower local people with opportunities to achieve.*

It has the following Charitable objectives:

The relief of those in need by reason of disability

The organisation of recreational activities with the object of improving the conditions of life for those in need by reason of disability.

The advancement of education.

The area within which the organisation shall operate (in this constitution referred to as the 'area of benefit') shall be Moray and surrounding areas.

The organisation shall promote (but not promote exclusively) its activities and delivery operations to people within the area of benefit who are disadvantaged, have additional support needs or have a physical, hidden or learning disability. These people shall be the organisation's beneficiaries.

TRUSTEES' ANNUAL REPORT

Ray's Opportunities, SC045561 01 May 2025 to 30 April 2026

Ray's Opportunities is a local charity, based in Forres, Moray; its focus has been to support individuals with physical, hidden and learning disabilities with the goal of working together towards more independent living.

Our purpose is to provide a safe space with access for all where partners can address a range of community needs.

Our vision is of enhanced choices for local people in independent living and we are committed to empowering local people with opportunities to achieve.

We are passionate about the provision of inclusive, respectful, high-quality services to all members of the community.

These are the principles which have determined the activities of the organisation during the past year and which are set out below.

Ray's Opportunities has maintained its networking connections throughout the year and has held regular (quarterly) Trustees' meetings.

Initiatives and partnership working

IMPROVING THE UNDERSTANDING OF AUTISM
Trustees decided not to continue with this initiative in its current format but to partner with the local National Autistic Society (NAS) Nairn and Strathspey branch, Forres. The remaining balance, for the presentations of Improving the Understanding of Autism, will be used for funding six sessions from 'Out There' (mobile sensory room) to support the local events of the Forres branch. The six sessions will run on a monthly basis with the first commencing on 16th May 2026. These mobile visits will provide vital sensory relaxation and stimulation to their neurodivergent services users.

CHARITY BINGO
Trustees had advised that serious consideration be given to ceasing the Bingo sessions as they were imposing too much on the organisers' time and energy. However, as a result of community requests, a session was held in June 2025 in collaboration with Forres Costa Coffee, using their dining area free of charge within the Local Forres Tesco Store. This event proved so successful that further sessions have taken place, once a month, throughout this reporting period; this has generated £2,986.30 in fund-raising income.

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SPIRIT OF COMMUNITY (SOC) AND FORRES LOCAL PLACE PLAN (LPP)
The aim of this long-running community initiative was to capture an understanding of the needs and aspirations of people in Forres and surrounding areas post Covid 19.

The draft Forres LPP was released to stake holders and the general public in April 2025. A review of the SoC feeding into the LPP was carried out by Forres Area Forum (FAF) in September 2025 which led to an additional update in January 2026. Two dates were set by FAF in March 2026 for stakeholders to attend meetings to discuss the six main SoC themes: *Local Environment, Transport Traffic and Access, Leisure Tourism and Heritage, Facilities and Services, Cost of Living and Young People.* The Chair attended the meeting at the Forres Town Hall on 23rd March 2026 which covered the *Facilities and Services Theme*, "Community Toilet Facilities". An update on the above Themed Session will be discussed in next year's Chair's Report.

FORMER LEYS ROAD TOILETS, FORRES – RAY'S REST ROOMS, 10 LEYS ROAD, FORRES.

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An application was made to Moray Council to rename the above *Ray's Rest Rooms.* This, was agreed by the local authority in June 2025.

TRUSTEES' ANNUAL REPORT

Last year's report noted that the Charity had commissioned LDN Architects of Inverness, to complete an initial feasibility study to provide the basis for future grant funding and progression to a full planning application. The £5k grant from the Newbold Legacy Trust to fund this exploratory work is noted in the accounts.

The Charity envisaged a redeveloped building to allow for a modern gender-neutral facility complete with a Changing Places[1] toilet provision (CPT), and a separate commercial street food outlet, to generate future rental income.

The CPT facility is designed for people with complex needs and their carers; such a facility is essential for people with profound learning and multiple disabilities (PMLD) and others who require additional support when using the toilet. In July 2025 we learnt from PAMIS (Promoting a More Inclusive Society) that the Scottish Government had released a £10M funding initiative to increase the number of CPTs in Scotland by a further 150. This initiative was being administered by Inspiring Scotland who, following a successful grant application, awarded our Charity a grant of £117k.

For note by Trustees; there have been four further unsuccessful applications – two with national funders, Clothworkers and the Wolfson Foundation, and two local – Berry Burn and Baxter's. The two local applications were made in respect of the building roof.

Following initial consultations with the Local Authority a project design was produced by LDN Architects; a planning application which was approved in April 2026. The design is for a modern gender-neutral facility complete with a pitched roof having solar panels, air source heat pump and a surface water retention toilet flushing system which will add to the building's low carbon footprint.

In March 2026 a Crowdfunder was launched towards the cost of the pitched roof. This initiative was called *'Ray's The Roof'* and together with Cake & Prosecco and Fancy-Dress Bingo events, it has raised £4k to date.

A Building Warrant was submitted on 6th March 2026, It is anticipated that building works will commence in September 2026. The project will be completed in stages subject to achieving necessary funding with the CPT unit scheduled to open by the end of March 2027.

A de facto Steering Group has been formed, with the chair and two trustees; this group meets regularly in order to manage the project on a day to day basis, with reporting to trustees and to funders as part of its responsibility. Reports are submitted regularly, for example, to Inspiring Scotland, on financial matters and on the project's progress more generally; Inspiring Scotland are very supportive and keen for all the CPT projects to succeed.

Beneficiary News

Contact with some of the people who have been supported by the charity has been maintained. All have welcomed this continued engagement.

Future

Trustees feel that the period of reflection undertaken after the pandemic has resulted in clarity about the organisation's future orientation. There is ample motivation and determination to continue making a positive and imaginative difference within the local community, as is demonstrated by the progress above with Ray's Rest Rooms.

Ray McDonald - Chair

Approved by Trustees on 22nd August 2026 and signed on their behalf by:



Ray McDonald – Chair

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF RAY'S OPPORTUNITIES

I report on the accounts of the charity for the period ended 30 April 2026 which are set out on pages 6 to 9.

Respective responsibilities of directors 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. The charity's trustees consider that the audit requirement of Regulation 10(1)(a) to (c) of the Accountants 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 was carried out in accordance with Regulation 11 of the Charities Accounts (Scotland) Regulations 2006. 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 you as 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 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 Regulations have not been met.



Roger Lander
Chartered Accountant
Forres.
22nd August 2026

RAY'S OPPORTUNITIES

STATEMENT OF FINANCIAL ACTIVITIES
(INCORPORATING THE INCOME AND EXPENDITURE ACCOUNT)
YEAR ENDED 30 April 2026

	Note	2026 Unrestricted Funds £	2026 Restricted Funds £	2026 Total £	2025 Total £
INCOMING RESOURCES					
Incoming resources from generating funds:					
Fundraising		3,947	-	3,947	-
Grants		-	12,644	12,644	-
Income from charitable Activities		-	-	-	-
Gift Aid		3,033	-	3,033	3,000
Interest		-	-	-	-
Donations		12,150	-	12,150	12,225
TOTAL INCOMING RESURCES		19,131	12,644	31,775	15,225
RESOURCES EXPENDED					
Charitable activities	2	4,269	10,176	14,445	2,385
Depreciation		1,104	-	1,104	740
TOTAL RESOURCES EXPENDED		5,373	10,176	15,549	3,125
NET INCOMING (OUTGOING) RESOUR		13,758	2,468	16,226	12,100
TOTAL FUND BROUGHT FORWARD		26,392	495	26,888	14,788
TOTAL FUNDS CARRIED FORWARD		40,150	2,963	43,113	26,888

Charity number SC045561

BALANCE SHEET at 30 April 2026

	Note	2026	2025
		£	£
FIXED ASSETS			
Toilet Block	4	53,345	36,250
CURRENT ASSETS			
Debtors: amounts falling due within one year		-	1,500
Trade debtors		-	-
Cash at bank and in hand		13,768	13,222
		13,768	14,722
Creditors: amounts falling due within one year		-	84
Loans		24,000	24,000
NET CURRENT ASSETS		43,113	26,888
TOTAL ASSETS LESS CURRENT LIABILITIES		43,113	26,888
NET ASSETS `		43,113	26,888

The trustees are satisfied that the charity is entitled to exemption from the provisions of the Companies Act 2006 (the Act) relating to the audit of the financial statements for the year by virtue of section 477, and that no member or members have requested an audit pursuant to section 476 of the Act.

The trustees acknowledge their responsibilities for:

(i) ensuring that the charity keeps adequate accounting records which comply with section 386 of the Act, and

(ii) preparing financial statements which give a true and fair view of the state of affairs of the charity as at the end of the financial year and of its profit or loss for the financial year in accordance with the requirements of section 393, and which otherwise comply with the requirements of the Act relating to financial statements, so far as applicable to the charity.

These financial statements were approved by the trustees of the Charity on the 22nd August 2025 and are signed on their behalf by:



Ray McDonald
Chairperson
Charity number SC045561
The notes on pages 9 to 10 form an integral part of these financial statements.

1. ACCOUNTING POLICIES

The following accounting policies have been applied consistently in dealing with items which are considered material in relation to the financial statements, except as noted below.

Basis of accounting

The financial statements have been prepared under the historical cost convention and in accordance with applicable United Kingdom accounting standards, the Statement of Recommended Practice "Accounting and Reporting by Charities" issued in March 2005 (SORP 2005) and the Companies Act 2006, and in accordance with the Financial Reporting Standard for Smaller Entities (effective April 2008).

Fund Accounting

Restricted funds are subjected to restrictions on their expenditure imposed by the donor.
All incoming resources are included in the statement of financial activities when the charity is entitled to the income and the amount can be quantified with reasonable accuracy.
Voluntary income is recorded on a cash received basis.
Investment income is included when receivable.
Incoming resources from charitable activities are accounted for when earned.

Resources expended

Expenditure is recognised on an accrual basis as a liability is incurred. Expenditure is includes any vat which cannot be fully recovered and is reported as part of the expenditure to which it relates.
A cost of generating funds comprises the costs associated with attracting voluntary income and the costs of trading for fundraising purposes.
Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Governance costs include those costs associated with meeting the constitutional and statutory requirements of the charity.

All costs are allocated between expenditure categories of the SoFA on a basis designed to reflect the use of the resource. Costs relating a particular activity are allocated directly, others are apportioned on an appropriate basis.

Fixed assets
Fixed assets are stated at cost less accumulated depreciation.

Depreciation
Depreciation is calculated so as to write off the cost of an asset, less its estimated residual value, over the useful economic life of that asset as follows:

Freehold Property 2% of cost

2. COSTS OF CHARITABLE ACTIVITIES

	Unrestricted Funds	Restricted Funds	Total	Total
	£	£	£	£
Cost of Fundraising	704	-	704	-
Examinrer's Fee	-	-	-	-
Administration & other direct costs	486	-	486	477
Toilet Block Costs	-	9,681	9,681	-
Equipment Repairs & Maintenance	-	-	-	576
Toilet Block Utilities	1,053	-	1,053	467
Insurance	676	-	676	762
Project Expenses	1	495	497	104
Room Hire	47	-	47	-
Bingo Costs	1,302	-	1,302	-
Total	4,269	10,176	14,445	2,385

FUNDS MOVEMENTS

3. FUNDS MOVEMENTS:

	01 May 2025			30 April 2026
	£	£	£	£
Unrestricted Fund	26,392	19,131	(5,373)	40,150
Restricted Funds	495	12,644	(10,176)	2,963
Total Funds	26,888	31,775	(15,549)	43,113

4. TANGIBLE FIXED ASSETS

	Property	Totals
	£	£
COST		
At 1 May 2025	36,989	36,989
Additions	18,199	18,199
At 30 April 2026	55,189	55,189
DEPRECIATION		
At 1 May 2025	740	740
Charge for year	1,104	1,104
At 30 April 2026	1,844	1,844
NET BOOK VALUE		
At 30 April 2026	53,345	53,345
At 30 April 2025	36,250	36,250