

KINCARDINE & DEESIDE BEFRIENDING

ANNUAL REPORT AND FINANCIAL STATEMENTS
FOR YEAR ENDED 31ST MARCH 2025

Trustees' Annual Report for the year ended 31st March 2025

Reference and administration details

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

Kincardine & Deeside Befriending
K & D Befriending
SC032594



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



Structure, Governance and Management

Type of governing document

The organisation is a charitable unincorporated association, and the purposes and administration arrangements are set out in our constitution.

Trustee recruitment and appointment

At each annual general meeting, the members may elect any member to be a member of the management committee.

At each annual general meeting all members of the management committee retire from office but are eligible for re-election.

The management committee may at any time appoint any member to be a member of the management committee.

Remuneration of Trustees

No member of the management committee received remuneration during the year in question. The trustee expenses for the year in question totalled £301 (a decrease of £221 from the previous year).

Objectives and Activities

Charitable purposes

To promote the welfare and meet the needs of older people (over 55) and to provide emotional and practical support and social contact through a volunteer befriender visiting scheme.

Achievements and Performance

Throughout the year we continued to recruit volunteers, operate an open/closed waiting list and offer a befriending service.

The number of matches supported by a befriender as at 31 March 2025 was up on last year at 84, with an average of 79 older people benefiting each month over the year. This was due to the impact of increased match capacity numbers on the Kincardine side. The total number of beneficiaries over the year was 127 with 48 new matches made to benefit an older vulnerable person. We trained 19 new volunteer bendifenders in the course of the year and volunteers have given approximately 8,000 hours to befriending during the year.

Financial Review

As reflected in the annual accounts there was a deficit for the financial year 2024-2025 of £36,161 compared to a 2023-24 deficit of £9,018. If you factor in monies received this year in grants to be used in the next Financial Year, then the real deficit in 2024-25 rises to £48,792.

To have losses of such a magnitude year on year would be unsustainable of course and an update on the Financial picture will be given in September at the AGM with Trustee and Staff plans to address this issue if costs continue to exceed Grants received.

Overall funds in the bank at 31st March 2025 totalled £75,526 (down nearly a third) and you will note that the Charity has moved some of the excess liquidity into an array of short and longer-term Deposit Accounts (just over £57k worth) to take advantage of prevailing relatively high interest rates.

Reserve Policy

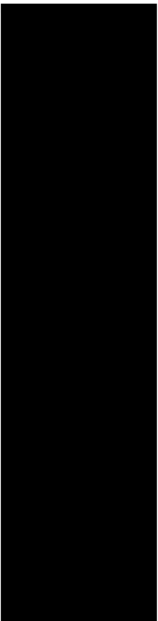
The policy states that the reserves held should be no less than the total of 3 months running costs plus a sufficient sum to cover the possibility of all members of staff being made redundant.

We have amended the above to £25,820 for Overheads (increased running cost) and £12,230 for Employment Protection. Our funds are still sufficient to cover these eventualities in the immediate future.

Declaration

The trustees declare that they have approved the trustees' report via e-mail exchanges during May 2025

Signed on behalf of the charity's trustees

A large black rectangular box redacting the signature of the trustee.

Position: Chair

Date: 29 May 2025

KINCARDINE AND DEESIDE BEFRIENDING

STATEMENT OF BALANCES

	AS AT	AS AT
	31.3.25	31.3.24
BANK ACCOUNT		
Opening balance	£53,975	£61,891
Transfer to Deposit Account	£2,745	-£15,000
Surplus/Deficit for year (excluding interest)	-39,235	£7,084
	£17,485	£53,975
BANK TERM DEPOSIT		
Opening balance	£57,712	£40,778
Transfer from Current Account	-£2,745	£15,000
Interest added	£3,074	£1,934
	£58,041	£57,712
TOTAL FUNDS	£75,526	£111,687
RESERVES		
RESTRICTED FUNDS*	£12,631	£43,646
DESIGNATED FUNDS		
Employment Protection	£15,580	£12,230
Overheads (3 months running costs)	£29,185	£25,820
	£57,396	£81,696
GENERAL (AVAILABLE) FUNDS	£18,130	£29,991
	£75,526	£111,687

*£7,631 Restricted funds relating to Rent & Utility charges (Aberdeenshire CMHWF round 4) received this financial year with the residue to be spent in the next. Similarly, £5,000 received from the Charles Hayward Foundation to assist with Volunteer Expenses during the Financial Year 2025-26.

STATEMENT OF RECEIPTS AND PAYMENTS FOR THE YEAR ENDED 31ST MARCH 2025

	UNRESTRICTED FUND	RESTRICTED FUNDS	YEAR TO 31.3.25	YEAR TO 31.3.24
RECEIPTS				
Aberdeenshire Health & Social Care Partnership (AHSCP)		19696	19696	19696
National Lottery Community Fund				23625
Aberdeenshire Communities Mental Health & Wellbeing Fund (CMHW) Round 3		2369	10000	18950
Aberdeenshire Communities Mental Health & Wellbeing Fund (CMHW) Round 4		7631		
abrdn Charitable Foundation		-		5000
Peoples Postcode Trust		-		25000
Foundation Scotland (Baillie Gifford/Champ Trust)		-		5000
Co-op Local Community Fund	-	4161	4161	2472
Hillhead of Auquhirie Wind Farm Community Fund	1500	-	1500	1445
St John's Hill Wind Farm Community Fund	1000		1000	
The George Crombie Trust	3000	-	3000	
Erskine Cunningham Hill Trust	2000	-	2000	
Age Scotland Support, Sustain and Celebrate (SSC) Fund		700	700	
Meikle Carewe Wind Farm Community Fund	950		950	
Miss Caroline Jane Spence's Fund	4000		4000	
Charles Hayward Foundation		5000	5000	
The MacRobert Trust	10000		10000	
Other Income (Insurance Refund)	3	-	3	
Gift Aid Donations	3966	-	3966	1296
Oher Community Donations	4611	-	4611	4567
Term Deposit Interest	3074	-	3074	1934
Bank Receipts 01/04/2024 - 31/03/2024 23	34104	39557	73661	108985
Funds Not Available for Use		12631	12631	
Funds Available for Use	34104	26926	61030	90035
PAYMENTS				
Salaries (includes Pension)	40826	38646	79472	74473
Rent, Utilities and Insurance	6519	3069	9588	9012
Computer and Equipment Cost	2885		2885	2180
Phone, Postage and Internet	1865		1865	1991
Volunteer Travel & Training	4580	6656	11236	7730
Staff Travel & Training	1477		1477	1604
Stationery	358		358	232
Management Committee Expenses	301		301	522
Payroll	699		699	666
Examination of Accounts	95		95	95
Social Events	59		59	221
Sundry Expenses	705		705	654
Bank Charges and Interest	109		109	105
Affiliations	668		668	75
Promotions & Advertising	305		305	408

Bank Outgoings 01/04/2024 - 31/03/2025	61451	48371	109822	99968
Funds artificially boosted by next year's grants			12631	21445
Deficit for Year			-36161	
Deficit for Year (excluding forward Grant)			-48792	

NOTE ON THE USE OF RESTRICTED FUNDS

RECEIPTS				
AHSCP				19696
CMHW Round 3				18950
CMHW Round 4				10000
Foundation Scotland (Baillie Gifford/Champ Trust)				2495
Age Scotland SSC Fund				700
Co-Op Local Community Fund				4161
Charles Hayward Foundation				
Total of Restricted Funds				61002

PAYMENTS	TOTAL	AHSCP	CMHW3	CMHW4	FOUNDATION SCOTLAND	CO-OP LOCAL COMMUNITY FUND	AGE SCOTLAND (SSC) FUND	CHARLES HAYWARD FOUNDATION
Salaries	38396	19696	18700					
Pension	250		250					
Rent, Utilities and Insurance	3069			2369			700	
Volunteer Travel and Training	6656				2495	4161		
	61002	19696	18950	10000	2495	4161	700	5000

The Statement of Balances, the Statement of Receipt and Payments and Notes for the year ended 31st March 2025 were approved by the trustees via electronic messaging on 27 May 2025.

Signed on behalf of the charity's trustees.

Position: Chair
Date: 29 May 2025

APPENDIX 3



Independent examiner's report on the accounts										v2
Charity name		KINCARDINE & DOESIDE BEFRINDING								
SC		032594								
Period start date		Period end date		Day		Month		Year		
Day		Day		Day		Day		Day		
Month		Month		Month		Month		Month		
Year		Year		Year		Year		Year		
01		04		2024		31		03		
2025										
(remember to include the page numbers of additional sheets)										

Report to the trustees/members of

Registered charity number

On the accounts of the charity for the period

Set out on pages

Respective responsibilities of trustees and examiner

Basis of independent examiner's statement

Independent examiner's statement

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.

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.

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 8 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

und

Signed:

Name:

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

Address:

ACCA

15/01/25

*Please delete the words in the brackets if they do not apply. If the words do apply, set out what matters attracted your attention on the following page.

