Registered number: SC305764

Scottish Charity number: SC038727

LOCHABER CARE AND REPAIR

(A company limited by guarantee)

DIRECTORS' REPORT AND FINANCIAL STATEMENTS

for the year ended 31 March 2026

LOCHABER CARE AND REPAIR

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LOCHABER CARE AND REPAIR

COMPANY INFORMATION

DIRECTORS

Jennifer Hodgson	(Chairperson)
Kenneth Johnston	
Anthony MacMillan	
Fiona Reed	
Jean Sinclair	(resigned 26 February 2026)

ADVISORS

Gina Hough (Fort William Health Centre)

COMPANY SECRETARY

Margaret Moynihan

COMPANY NUMBER

SC305764

SCOTTISH CHARITY NUMBER

SC038727

REGISTERED OFFICE

101 High Street
Fort William
Inverness-shire
PH33 6DG

AUDITORS

TC Group
Business Advisors and Accountants
180 St Vincent Street
GLASGOW
G2 5SG

ACCOUNTANT

David Smith
Chartered Accountant
Keppoch
Croft Road
Oban
PA34 5JN

Banks

Virgin Money
15 Academy Street
Inverness
IV1 1JN

Bank of Scotland
62 High Street
Fort William
PH33 6AE

DIRECTORS' REPORT
for the year ended 31 March 2026

The Directors present their annual report and the financial statements for the charity for the year ended 31 March 2026. The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 (as amended) 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).

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing Document

The organisation is a charitable company limited by guarantee, incorporated on 21 July 2006 and registered as a charity in September 2007. The company was established under a Memorandum of Association which established the objects and powers of the charitable company and is governed by its Articles of Association. In the event of the company being wound up, members are required to contribute an amount not exceeding £1.

Ownership

The charity is a wholly owned subsidiary of Lochaber Housing Association Limited. An independence agreement is in place which has the objective of ensuring that Lochaber Care and Repair shall at all times act independently of Lochaber Housing Association Limited.

Recruitment and Appointment of Management Committee

The Directors of the company are also charity Trustees for the purposes of charity law and under the company's Articles are known as members of the Management Committee.

The Directors are appointed by Lochaber Housing Association Limited as the sole member of the company and are required to be approved by the Board of Lochaber Housing Association Limited. In addition, Lochaber Housing Association Limited has the power to terminate the appointment of a director at any time.

There is no requirement for the directors to retire by rotation.

Generally, Directors have been invited to join the Management Committee because of the skills and expertise which they can bring to the organisation and they will often have links with other organisations, which work alongside Lochaber Care and Repair. The Directors are looking to develop a more formal policy with regard to the appointment and induction of new Directors.

The Directors have access to ongoing training through sessions organised by Lochaber Housing Association Limited for its own Board members and those of its subsidiaries.

DIRECTORS' REPORT
for the year ended 31 March 2026

Organisational Structure

Lochaber Care & Repair is a subsidiary company of Lochaber Housing Association and as such, the overarching responsibility for the organisation sits with the Association. Governance arrangements are delegated to a separate Management Committee, who meet quarterly and are responsible for the strategic direction and policy of the organisation. At present, the Committee has four members, who have been recruited from local stakeholder organisations. The Management Committee is advised by a representative from Health and Social Care, NHS Highland who does not have voting rights. The Company Secretary, who is also the Chief Executive of Lochaber Housing Association, also sits on the Committee but has no voting rights.

Day to day operational responsibility for the provision of services rests with a staff team comprising of three full time and six part time employees.

Lochaber Care & Repair is an associate member of EVH, which is an organisation providing unlimited support to the governing bodies of not-for-profit and voluntary organisations in all aspects of their employer role. All staff, including the Manager, are subject to EVH terms and conditions of employment and as such salaries are paid in accordance with these.

OBJECTIVES AND ACTIVITIES

Lochaber Care & Repair services play a key role in supporting older and disabled people to live independently and safely in their own homes and communities for as long as possible. Our services make a significant contribution to improving the health and housing outcomes of older people at a local and personal level and our reach extends throughout the Lochaber area.

The Lochaber Care & Repair service plays an integral role in contributing, at a local level, to the Scottish Government's National Strategy for Older People.

Lochaber Care & Repair supports the Highland Council in meeting its strategic objectives relating to the delivery of the Scheme of Assistance and its Operational Delivery Plan 2024-2027. Care & Repair & Handyperson services also support the aims of The Highland Health & Social Care Partnership "Adult Services Strategic Plan 2024-27".

The company's strategic objectives are as follows:-

1. Working with our partners - Lochaber Care & Repair will work in partnership with its principal funders, The Highland Council and NHS Highland, where appropriate, by assisting and contributing to achievement of their strategic objectives throughout Lochaber. We will work to the principles of our national governing body - Care & Repair Scotland.

2. Delivering & Managing our Services - Lochaber Care & Repair & Handyperson Service will deliver a high quality, holistic service tailored to their clients' needs to enable them to live independently and safely in their own homes for as long as is practicable and safe to do so.

3. Promoting our services - Lochaber Care & Repair will endeavour to promote its services throughout Lochaber in furtherance of its objectives.

DIRECTORS' REPORT
for the year ended 31 March 2026

OBJECTIVES AND ACTIVITIES (continued)

4. Effective Financial Management - We will ensure that our financial management and planning will deliver short, medium, and long-term financial viability.

5. Investing in our People - We will support, train, and develop our staff team in the furtherance of our objectives.

6. Robust & Accountable Governance - We will ensure that we manage and govern our affairs effectively and prudently and in doing so will operate accountably and openly in all that we do.

The company's principal activities are to:

- improve the quality of housing for older and disabled people living in Lochaber through the provision of practical support and advice.
- deliver a trustworthy, high quality, customer-focused Handyperson and Small Repairs service to clients across all tenures.
- operate a Community Aids and Equipment Service for NHS Highland, including the management of a Community Equipment Store
- deliver the Scheme of Assistance, which helps homeowners and private sector tenants with issues of property maintenance and disrepair, and with disabled adaptations to aid independent living, on behalf of the Highland Council
- to provide a Telecare service for NHS Highland

ACHIEVEMENTS AND PERFORMANCE

In July 2025, Lochaber Care & Repair was awarded a three-year contract by The Highland Council and NHS Highland to deliver Care & Repair and Handyperson services. The contract will run until 31 March 2028, with an option for the purchasers to extend it for a further two years beyond the initial term. A three-year term (with a possible two-year extension) provides predictable income and demand and reduces financial risk, which helps with longer-term decision making. As well as providing organisational stability, it contributes to better outcomes for service users, including increased safety, improved wellbeing, and the ability to remain living independently in their own homes for longer.

The Care & Repair service continues to deliver the Scheme of Assistance and has supported our clients with a range of adaptations and repairs to their properties.

Our Handyperson Service supported over 2,000 clients across Lochaber, completing approximately 4,000 tasks that contributed to preventing hospital admissions, facilitating timely hospital discharges, and delaying the need for premature moves into residential care.

Staff provide a wide range of technical and practical support to enable people to live safely and independently at home. This includes carrying out small repairs, installing adaptations such as grabrails and banisters, and delivering a Community Equipment Service.

In addition, the Handyperson Service plays a key role in supporting telecare provision within the community, including the supply, installation, and maintenance of devices. The team successfully completed the transition from analogue to digital telecare systems in 2025, ensuring continued reliability and future sustainability of the service.

Client satisfaction levels remain consistently high.

FUTURE

The new contract provides a strong foundation of financial stability, enabling us to focus on delivering high-quality services and maintaining effective day-to-day operations. This stability allows for more confident planning, improved resource management, and a greater emphasis on meeting the needs of our service users.

In line with our new contract, we will introduce a Short-Term Loan Service to provide members of the public with access to wheelchairs on a temporary basis, supporting individuals who have short-term mobility needs due to illness, injury, or recovery. This service will help people maintain their independence, attend appointments, and remain active within their communities during periods when mobility may otherwise be limited. It is anticipated that the service will commence later in 2026.

Over the years, Lochaber Care & Repair has successfully developed and delivered a variety of additional projects designed to complement our core services and respond to identified local needs. These initiatives have supported people across Lochaber to live more safely, independently, and comfortably in their own homes. We will continue to actively seek out funding opportunities and partnerships that enable us to enhance and extend our service offer. By doing so, we aim to provide added value, address gaps in provision, and remain responsive to the changing needs of the communities we serve.

RISK

As a subsidiary company of Lochaber Housing Association, Lochaber Care & Repair comes under the Association’s group policy for risk management. The Association maintains a register of the risks that have been identified as having the potential to prevent it from achieving its strategic objectives. The register is reviewed regularly and is carefully monitored. Key responsibility for monitoring and addressing these risks (and, where necessary, reporting to the LHA Board of Management) rests with the Audit Sub-Committee, supported by the LCR Management Committee and Management Team.

FINANCIAL REVIEW

The Care & Repair service is funded through the Scottish Government’s Scheme of Assistance, which is administered by the Highland Council, and by NHS Highland. The Care & Repair service has an annual Service Level Agreement with the Highland Council.

In July 2025, Lochaber Care & Repair was awarded a three-year contract by The Highland Council and NHS Highland to deliver Care & Repair and Handyperson services. The contract will run until 31 March 2028, with an option for the purchasers to extend it for a further two years beyond the initial term.

In the Statement of Financial Activities on page 14, the charity reported a net surplus of £20,720 (2025: deficit £(16,349)). The charity's total reserves at 31 March 2026 amounted to £62,774 (2025: £42,054).

DIRECTORS' REPORT
for the year ended 31 March 2026

FINANCIAL REVIEW (continued)

There was an increase of £66,105 in Lochaber Care and Repair's core grant funding from Highland Council, following the award of an updated contract. Overall income has increased by £43,668 from £454,324 in 2025 to £497,992.

Expenditure increased by 1.4% in the year mainly due to lower than expected staff costs.

Principal funding sources

As a result of the integration of social care in the highlands, The Highland Council has taken over responsibility for chanelling funding for those aspects of Lochaber Care & Repair's activities which were previously funded by NHS Highland. Effectively the principal funding source is a joint funding source from The Highland Concil and NHS Highland and for the year to 31 March 2026 this amounted to 88% (2025: 83%) of the charity's total income. The Highland Council and NHS Highland have continued to support the charity.

Reserves policy

The Directors have considered the requirements for reserves in the light of the main risks to the charity. Arising from this, the Directors consider that the charity should build its unrestricted reserves to a level of which would equate to around six months expenditure and that the preferred level of reserves would be £150,000. This would enable the charity to manage and reorganise its activities in the event of a significant drop in funding. Current unrestricted reserves stand at £62,774 and represent around 42% of the desired level. Given current restrictions on funding the Directors consider that it will take a number of years to build its reserves to the desired target level.

Deficiency of funds

There were no funds in deficit at the year end.

GOING CONCERN

The Directors have reviewed the results for this year and have also reviewed the budgeted projections for the forthcoming year. Consideration has been given to the impact of the ongoing pressure on grant funding, however, the Directors consider that as a result of the continued support of the company's funders and steps taken to reduce unnecessary outgoings the financial impact will be minimal. They therefore, have a reasonable expectation that the company has adequate resources to continue in operational existence for the foreseeable future. For this reason, the going concern basis has been adopted in these financial statements.

DIRECTORS' REPORT
for the year ended 31 March 2026

STATEMENT OF DIRECTORS' RESPONSIBILITIES

The Trustees (who are also Directors of Lochaber Care & Repair for the purposes of company law) are responsible for preparing the Directors' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the Directors to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing these financial statements, the Directors 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 charitable company will continue in operation.

The Directors are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006, 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 charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

In so far as the Directors are aware:

- there is no relevant audit information of which the charitable company's auditors are unaware, and

- the Directors have taken all the steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditors are aware of that information.

DIRECTORS' REPORT
for the year ended 31 March 2026

PRINCIPAL ACTIVITIES AND REVIEW OF BUSINESS

The Company's principal activity is the operation and delivery of the Care & Repair and Handyperson and Small Repairs services in Lochaber.

Lochaber Care & Repair delivers the Scheme of Assistance in Lochaber on behalf of The Highland Council. The core service assists older and disabled people to carry out repairs, improvements and adaptations to enable them to remain living at home independently and within their own communities.

The Handyperson service carries out the following services:-
Handyperson and small repairs
Fitting of aids and minor adaptations
Operation of a Community Equipment Service
Delivery of Technology Enabled Care including Telehealth and Telecare.

DIRECTORS

The Directors who served during the year were:

Jennifer Hodgson	Chairperson
Ken Johnston	
Anthony MacMillan	
Fiona Reed	
Jean Sinclair	(resigned 26 February 2026)

KEY MANAGEMENT PERSONNEL

Maureen Cameron - Manager

AUDITORS

A resolution proposing the appointment of auditors, for the coming year, will be put to the Annual General Meeting.

SMALL COMPANY PROVISIONS

This report has been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

This report was approved by the Management Committee on 13 August 2026 and signed on its behalf.

Jenni Hodgson
Jennifer Hodgson
Chairperson

INDEPENDENT AUDITORS' REPORT TO THE MEMBERS AND TRUSTEES OF LOCHABER CARE AND REPAIR

Opinion

We have audited the financial statements of Lochaber Care and Repair for the year ended 31st March 2026 which comprise the statement of financial activities, the balance sheet, the statement of cash flows and the notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31st March 2026 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006, the Charities and Trustee Investment (Scotland) Act 2005 and Regulation 8 of the Charities Accounts (Scotland) Regulations 2006 (as amended).

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the Financial Reporting Council's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the Directors' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charity's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.
Our responsibilities and the responsibilities of the Directors, with respect to going concern are described in the relevant sections of this report.

Other information

The other information comprises the information included in the annual report other than the financial statements and our auditor's report thereon. The Directors are responsible for the other information contained within the annual report. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon. Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit, or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

INDEPENDENT AUDITORS' REPORT TO THE MEMBERS AND TRUSTEES OF LOCHABER CARE AND REPAIR

Opinion on other matter prescribed by the Companies Act 2006
In our opinion, based on the work undertaken in the course of the audit:

- the information given in the Directors' Annual Report, which includes the Directors' Annual Report prepared for the purposes of company law, for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the Directors' Report included within the Directors' Annual Report has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception
In the light of our knowledge and understanding of the charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the Directors' Report.

We have nothing to report in respect of the following matters where the Companies Act 2006 and the Charities Accounts (Scotland) Regulations 2006 (as amended) requires us to report to you if, in our opinion:

- adequate and proper accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of Directors' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit; or
- the Directors were not entitled to prepare the financial statements in accordance with the small companies regime and take advantage of the small companies' exemptions in preparing the Directors' Report and from the requirement to prepare a strategic report

Responsibilities of Directors
As explained more fully in the statement of Directors' responsibilities, the Directors are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the Directors determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the Directors (who are also the Trustees of the charitable company for the purposes of charity law) are responsible for assessing the charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Directors either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements
We have been appointed as auditor under Chapter 3 of Part 16 of the Companies Act 2006 and section 44(1)(c) of the Charities and Trustee Investment (Scotland) Act 2005 and report in accordance with the Acts and relevant regulations made or having effect thereunder.

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

INDEPENDENT AUDITORS' REPORT TO THE MEMBERS OF LOCHABER CARE AND REPAIR

Irregularities, including fraud, are instances of non-compliance with laws and regulations. The extent to which our procedures are capable od detecting irregularities, including fraud, is detailed below.

Extent to which the audit was considered capable of detecting irregularities, including fraud

Our approach to identifying and assessing the risks of material misstatement in respect of irregularities, including fraud and non-compliance with laws and regulations, was as follows

- the engagement partner ensured that the engagement team collectively had the appropriate competence, capabilities and skills to identify or recognise non-compliance with applicable laws and regulations;
- we identified the laws and regulations applicable to the charity through discussions with Directors and other management, and from our wider knowledge and experience of the charity sector;
- we focused on specific laws and regulations which we considered may have a direct material effect on the financial statements or the operations of the charitable company, including the Companies Act 2006, Charities SORP (FRS 102) and the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended);
- we assessed the extent of compliance with the laws and regulations identified above through making enquiries of management; and
- identified laws and regulations were communicated within the audit team regularly and the team remained alert to instances of non-compliance throughout the audit.

We assessed the susceptibility of the charitable company's financial statements to material misstatement, including obtaining an understanding of how fraud might occur, by:

- making enquiries of management as to where they considered there was susceptibility to fraud, their knowledge of actual, suspected and alleged fraud; and
- considering the internal controls in place to mitigate risks of fraud and non-compliance with laws and regulations.

Audit response to risks identified

To address the risk of fraud through management bias and override of controls we:

- performed analytical procedures to identify any unusual or unexpected relationships;
- tested journal entries to identify unusual transactions;
- assessed whether judgements and assumptions made in determining the accounting estimates set out in Note 2 were indicative of potential bias; and
- investigated the rationale behind significant or unusual transactions.

In response to the risk of irregularities and non-compliance with laws and regulations, we designed procedures which included, but were not limited to:

- agreeing financial statement disclosures to underlying supporting documentation;
- reading the minutes of meetings of those charged with governance;
- enquiring of management as to actual and potential litigation and claims; and
- reviewing correspondence with OSCR.

There are inherent limitations in our audit procedures described above. The more removed that laws and regulations are from financial transactions, the less likely it is that we would become aware of non-compliance. Auditing standards also limit the audit procedures required to identify non-compliance with laws and regulations to enquiry of the Directors and other management and the inspection of regulatory and legal correspondence, if any.

INDEPENDENT AUDITORS' REPORT TO THE MEMBERS OF LOCHABER CARE AND REPAIR

Material misstatements that arise due to fraud can be harder to detect than those that arise from error as they may involve deliberate concealment or collusion.

A further description of our responsibilities is available on the Financial Reporting Council's website at: https://www.frc.org.uk/auditorsresponsibilities. This description forms part of our auditor's report.

Use of our report

This report is made solely to the charitable company's Members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006, and to the charity's Trustees, as a body, in accordance with Section 44 (1)(c) of the Charities and Trustee Investment (Scotland) Act 2005 and Regulation 10 of the Charities Accounts (Scotland) Regulations 2006. Our audit work has been undertaken so that we might state to the Members and Trustees those matters we are required to state to them in an Auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company, its Members as a body and its Trustees as a body, for our audit work, for this report, or for the opinions we have formed.

Kevin G Booth

Kevin G Booth (Senior Statutory Auditor)
for and on behalf of
TC Group
Business Advisors and Accountants
Statutory Auditors

180 St Vincent Street
Glasgow
G2 5SG

Date: 13 August 2026

TC Group is eligible to act as an auditor in terms of Section 1212 of the Companies Act 2006

LOCHABER CARE AND REPAIR

STATEMENT OF FINANCIAL ACTIVITIES
for the year ended 31 March 2026

	Notes	Unrestricted	Restricted Funds	2026 Total Funds	2025 Total Funds
		£	£	£	£
INCOME					
Income from donations and legacies		1,825	-	1,825	510
Income from charitable activities	3	94,141	369,058	463,199	411,475
Income from other trading activities	4	31,656	-	31,656	39,492
Investment income	5	1,312	-	1,312	2,847
Total income		128,934	369,058	497,992	454,324
EXPENDITURE					
Expenditure on charitable activities	6	126,623	350,649	477,272	470,673
Other expenditure		-	-	-	-
Total expenditure		126,623	350,649	477,272	470,673
Net expenditure and net movement in funds for the year		2,311	18,409	20,720	(16,349)
Total funds brought forward		42,054	-	42,054	58,403
Transfer from unrestricted reserves		18,409	(18,409)	-	-
Total funds carried forward		62,774	-	62,774	42,054

All amounts relate to continuing operations.

Comparative figures for the year to 31 March 2025 are analysed in note 20.

The notes on pages 17 to 28 form part of these financial statements.

LOCHABER CARE AND REPAIR

COMPANY NUMBER SC305764

STATEMENT OF FINANCIAL POSITION
as at 31 March 2026

	Notes	2026 £	2026 £	2025 £	2025 £
FIXED ASSETS					
Tangible fixed assets	13		36,199		40,963
CURRENT ASSETS					
Debtors	14	20,582		6,893	
Cash at bank		76,023		43,926	
		96,605		50,819	
CREDITORS: amounts falling due within one year	15	(70,030)		(49,728)	
NET CURRENT ASSETS			26,575		1,091
TOTAL ASSETS LESS CURRENT LIABILITIES			62,774		42,054
FUNDS					
Unrestricted funds	18		62,774		42,054
Restricted funds	18		-		-
Total charity funds	18		62,774		42,054

These financial statements were prepared in accordance with the special provisions relating to companies subject to the small companies regime within Part 15 of the Companies Act 2006 relating to small companies.

The financial statements were approved and authorised for issue by the Management Committee and were signed on its behalf on 13 August 2026.

Jennifer Hodgson — Chairperson

Fiona Reed — Director

The notes on pages 17 to 28 form part of these financial statements.

LOCHABER CARE AND REPAIR

STATEMENT OF CASH FLOWS
for the year ended 31 March 2026

	Notes	£	2026 £	£	2025 £
Cash flows from operating activities					
Net income			20,720		(16,349)
Add depreciation			4,485		4,990
Add loss on disposal			278		166
Less interest income			(1,312)		(2,847)
Decrease/(increase) in debtors			(13,688)		24,016
Increase/(decrease) in creditors			20,301		(36,459)
Cash flows from operating activities			30,784		(26,483)
Cash flows from investing activities					
Interest income	5	1,312		2,847	
Purchase of tangible fixed assets		-		(400)	
Cash flows used in investing activities			1,312		2,447
Increase/(Decrease) in cash in the year			32,096		(24,036)
Cash at the beginning of the year			43,926		67,962
Cash at the end of the year			76,022		43,926

The notes on pages 17 to 28 form part of these financial statements.

NOTES TO THE FINANCIAL STATEMENTS
for the year ended 31 March 2026

1. ACCOUNTING POLICIES

1.1 BASIS OF PREPARATION OF FINANCIAL STATEMENTS

The financial statements are prepared using the historical cost convention and where appropriate modified to include the revaluation of certain fixed assets and in accordance with the Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their financial statements in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective January 2019), the Charities and Trustees Investment (Scotland) Act 2005, the Companies Act 2006 and the Charities Accounts (Scotland) Regulations 2006 (as amended). The principal accounting policies adopted in the preparation of the financial statements are set out below.

1.2 FUND ACCOUNTING

Unrestricted funds are available for use at the discretion of the Directors in furtherance of the general objectives of the charity.

Restricted funds are subjected to restrictions on their expenditure imposed by the donor.

1.3 INCOME

Income from charitable activities includes revenue grants which provide funding to support the running of the company's Care and Repair and Handyperson services. In addition, capital grants which provide the company with funds to invest in fixed assets are treated as incoming resources since they increase the overall net worth of the company.

Grant income is recognised where there is entitlement to the funds, any performance conditions attached to the grant have been met, it is probable that the income will be received and the amount can be measured reliably and is not deferred.

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity, which is normally upon notification of the interest.

1.4 EXPENDITURE

All expenditure is included on an accruals basis and is recognised where there is a legal or constructive obligation to pay for the expenditure. The company is registered for VAT but the greater part of its activities are exempt and accordingly expenditure is shown gross of irrecoverable VAT.

1.5 TANGIBLE FIXED ASSETS AND DEPRECIATION

Tangible fixed assets are stated at cost less depreciation. Depreciation is provided at rates calculated to write off the cost of fixed assets, less their estimated residual value, over their expected useful lives on the following bases:

Office equipment	25%	reducing balance
Fixtures and fittings	5%	straight-line

NOTES TO THE FINANCIAL STATEMENTS
for the year ended 31 March 2026

1. ACCOUNTING POLICIES (continued)

1.6 DEBTORS

Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

1.7 CASH AT BANK AND IN HAND

Cash at bank and cash in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of opening of the deposit.

1.8 CREDITORS

Creditors and provisions are recognised where the company has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amounts after allowing for any trade discounts.

1.9 OPERATING LEASES

Rentals under operating leases are charged to the Statement of Financial Activities on a straight line basis over the lease term.

1.10 PENSIONS

The company operates a defined contribution pension scheme and the pension charge represents the amounts payable by the company to the fund in respect of the year.

1.11 FUNDS RECEIVED AS AGENT

Where the charity receives incoming resources as an agent and is legally bound to pay these over to a third party and in respect of which there is no responsibility for their ultimate application these resources are not recognised in the Statement of Financial Activities and the funds are excluded from the Statement of Financial Position.

1.12 ALLOCATION OF COSTS TO ACTIVITIES

Costs are allocated to the charity's activities on the basis of staff time spent on each activity and for non-staff based overhead by taking account of the use of resources for each activity.

1.13 GOING CONCERN UNCERTAINTY

On the basis that the Directors have a reasonable expectation that the charity has adequate reseources to continue in operational existence for the foreseeable future, the charity has adopted the going concern basis of accounting, in preparing these financial statements.

NOTES TO THE FINANCIAL STATEMENTS
for the year ended 31 March 2026

2. JUDGEMENTS IN APPLYING ACCOUNTING POLICIES AND KEY SOURCES OF ESTIMATION UNCERTAINTY

The company has based the charge for depreciation on its estimate of the expected useful life of the assets involved.

The allocation of costs between activities is based on estimates of the resources utilised in each case, and mainly on an estimate of staff time incurred on each activity.

3. INCOME FROM CHARITABLE ACTIVITIES

	Care and Repair Unrestricted £	Handyperson & Store Restricted £	2026 Total £	2025 Total £
Grants received:				
Highland Council	81,641	356,558	438,199	376,475
Lochaber Housing Association	12,500	12,500	25,000	35,000
	94,141	369,058	463,199	411,475

Income from charitable activities was £463,199 (2025: £411,475) of which £94,141 was unrestricted (2025: £81,270) and £369,058 was restricted (2025: £330,205).

4. INCOME FROM OTHER TRADING ACTIVITIES

	Unrestricted £	Restricted £	2026 Total £	2025 Total £
Aids and adaptations fees	4,576	-	4,576	4,332
Sundry income	27,080	-	27,080	35,160
	31,656	-	31,656	39,492

5. INVESTMENT INCOME

All of the Company's investment income of £1,312 (2025: £2,847) arises from money held in interest bearing bank accounts.

NOTES TO THE FINANCIAL STATEMENTS
for the year ended 31 March 2026

6. EXPENDITURE ON CHARITABLE ACTIVITIES

	Care and Repair Unrestricted £	Handyperson & Store Restricted £	2026 Total £	2025 Total £
Staff salaries	99,094	203,947	303,041	280,185
Staff pension	5,877	12,490	18,367	36,964
Temporary staff	-	-	-	3,029
Directors' expenses	51	88	139	-
Materials and protective clothing	-	7,038	7,038	4,391
Health and safety	-	3,230	3,230	2,571
Motor expenses	-	33,913	33,913	32,751
Travel expenses	520	886	1,406	649
Rent and rates	-	26,698	26,685	26,698
Insurance	1,200	2,549	3,749	4,019
Heat and light	1,137	11,124	12,261	13,865
Repairs and cleaning	1,106	5,201	6,307	5,068
Administration fees	4,500	13,500	18,000	18,000
Postage and stationery	1,328	2,260	3,588	3,420
Telephone	1,001	1,942	2,943	2,675
Office costs	2,733	4,460	7,193	6,972
Training	213	454	667	838
Advertising	675	675	1,350	670
General expenses	680	1,158	1,838	1,398
Computer costs	2,039	8,156	10,195	11,192
Professional fees	379	645	1,024	1,114
Accounting	788	1,341	2,129	3,532
Audit fees	2,673	4,551	7,224	5,325
Bank charges	82	140	222	191
Depreciation	457	4,028	4,485	4,990
Loss on disposal	103	175	278	166
	126,636	350,649	477,272	470,673

Expenditure on charitable activities was £477,272 (2025: £470,673) of which £126,636 was unrestricted (2025: £140,084) and £350,649 was restricted (2025: £330,589).

Costs have been allocated between activities after consideration of the resources utilised for each activity, including staff time and office and unit space utilised.

NOTES TO THE FINANCIAL STATEMENTS
for the year ended 31 March 2026

7. NET SURPLUS/(DEFICIT) FOR THE YEAR

Net surplus/(deficit) for the year is stated after charging:

	2026 £	2025 £
Depreciation	4,485	4,990
Loss on disposal	278	166
Auditor's remuneration	7,224	5,325
Operating lease	24,000	24,000

8 STAFF COSTS

	2026 £	2025 £
Wages and salaries	268,978	256,733
Social security	34,062	23,452
Pensions	18,367	36,964
	321,407	317,149
Total compensation paid to key management personnel	58,835	68,895

There were no employees who received emoluments (excluding pension contributions) above £60,000 in the year (2025: none).

The average monthly number of employees, including the directors, during the year was as follows:

	No.	No.
Administration	9	9

All employees were involved in the direct delivery or support of the charity's activities or in supporting the governance of the organisation.

NOTES TO THE FINANCIAL STATEMENTS
for the year ended 31 March 2026

9. DIRECTORS' REMUNERATION

The Directors received no remuneration during the year (2025: nil).
Travel or other expenses of £139 (2025: £nil) were paid to 1 director .

10. AUDITOR'S REMUNERATION

The auditor's remuneration constituted an audit fee of £7,224 (2025: £5,325). There were no fees paid for additional services.

11. PENSION COMMITMENTS

The company operates a defined contributions pension scheme. The assets of the scheme are held separately from those of the company in an independently administered fund. The pension cost charge represents contributions payable by the company to the fund and amounted to £34,062 (2025: £36,964). No contributions were outstanding as at 31 March 2026 (2025: £2,835) and this was included in Trade Creditors.

12. TAXATION

The charity's activities fall within the exemptions afforded by the provisions of the Income and Corporation Taxes Act 1988. Accordingly, there is no taxation charge in these accounts.

13. TANGIBLE FIXED ASSETS

	Office equipment £	Fixtures and fittings £	Total £
COST			
As at 1 April 2025	17,821	64,982	82,803
Additions in year	-	-	-
Disposals in year	(1,824)	-	(1,824)
As at 31 March 2026	15,997	64,982	80,979
DEPRECIATION			
As at 1 April 2025	12,599	29,241	41,840
Disposals in year	(1,546)	-	(1,546)
Charge for year	1,236	3,249	4,485
As at 31 March 2026	12,289	32,490	44,779
NET BOOK VALUE			
As at 31 March 2026	3,708	32,492	36,200
As at 1 April 2025	5,222	35,741	40,963

NOTES TO THE FINANCIAL STATEMENTS
for the year ended 31 March 2026

14. DEBTORS

	2026	2025
	£	£
Trade debtors	360	1,080
Amounts owed by group undertakings	15,310	-
Prepayments and accrued income	4,912	5,813
	20,582	6,893

15. CREDITORS: amounts falling due within one year

	2026	2025
	£	£
Trade creditors	19,523	5,679
Other taxation and social security	6,994	5,517
Amounts owed to group undertakings	18,479	22,838
Accruals and deferred income	25,034	15,694
	70,030	49,728

16. COMPANY STATUS

The company is a private company limited by guarantee and consequently does not have share capital. Each member is liable to contribute an amount not exceeding £1 towards the assets of the company in the event of liquidation.

NOTES TO THE FINANCIAL STATEMENTS
for the year ended 31 March 2026

17. ANALYSIS OF NET ASSETS BETWEEN FUNDS

	General Funds	Restricted Funds	2026 Total	2025 Total
	£	£	£	£
Tangible fixed assets	36,199	-	36,199	40,963
Current assets	96,605	-	96,605	50,819
Current liabilities	(70,030)	-	(70,030)	(49,728)
Total	62,774	-	62,774	42,054

18. STATEMENT OF FUNDS

	Balance at 1 April 2025	Income	Expenditure	Transfer	Balance at 31 March 2026
	£	£	£	£	£
Unrestricted funds:					
General funds	42,054	128,934	126,623	18,409	62,774
Restricted funds:					
Handyperson and store	-	369,058	350,649	(18,409)	-
Total	42,054	497,992	477,272	-	62,774

Unrestricted Funds

The General Fund encompasses all income and expenditure relating to the primary focus activities of the charity, other than those for which funding is restricted.

Restricted Funds

The Handyperson Service Fund represent grants received towards the operation of the Handyperson Service. This also incorporates the operation of an Aids and Equipment Store which stores, decontaminates, delivers and installs aids and equipment on behalf of the Highland Council's Social Work Department for clients in the community or returning home from hospital. This also includes the installation of Telecare equipment such as personal alarms.

19. OPERATING LEASE COMMITMENTS

At 31 March 2026 the total future minimum lease payments under non-cancellable operating leases are as follows:

	2026 £	2025 £
Property:		
Expiry date		
Within 1 years	26,400	26,400
Between 2 and 5 years	105,600	105,600
After more than 5 years	270,600	297,000
Total	402,600	429,000

NOTES TO THE FINANCIAL STATEMENTS
for the year ended 31 March 2026

20. PRIOR YEAR COMPARATIVE FIGURES FOR STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted	Restricted Funds	2025 Total Funds Restated
	£	£	£
INCOME			
Income from donations and legacies	510	-	510
Income from charitable activities	81,270	330,205	411,475
Income from other trading activities	39,492	-	39,492
Investment income	2,847	-	2,847
Total income	124,119	330,205	454,324
EXPENDITURE			
Expenditure on raising funds	-	-	-
Expenditure on charitable activities	140,084	330,589	470,673
Other expenditure	-	-	-
Total expenditure	140,084	330,589	470,673
Net income and net movement in funds for the year	(15,965)	(384)	(16,349)
Total funds brought forward	58,403	-	58,403
Transfer from unrestricted reserves	(384)	384	-
Total funds carried forward	42,054	-	42,054

21. FUNDS HELD AS AGENT

Lochaber Care and Repair, in the course of its activities, receives grants for clients and client contributions which are subsequently paid out in respect of contractors' charges and fees. The charity has no control over the ultimate application of these funds and in accordance with the Charities SORP 2019 income, expenditure, assets and liabilities relating to funds received by the charity as an agent are excluded from the charity's financial statements.

	2026 £	2025 £
Income and expenditure on client funds		
Grant received	134,705	141,861
Client contributions	28,336	58,688
	163,041	200,549
Expenditure	(163,041)	(200,549)
	-	-
Third party balances		
Assets		
Client debit balances	-	-
Cash in bank	57,774	70,728
	57,774	70,728
Liabilities:		
Client credit balances	11,576	22,584
Sums due to contractors	-	-
Grant received in advance	46,198	48,144
	57,774	70,728

The third-party assets and liabilities noted above have been excluded from the Statement of Financial Position.

22. RELATED PARTY TRANSACTIONS

The charity is a subsidiary of Lochaber Housing Association and received a grant towards running costs of £25,000 (2025: £35,000). During the year the charity received £42,663 (2025: £35,391) from Lochaber Housing Association in respect of the recharge of staff costs and other costs incurred for the Association. A significant amount of the charity's expenditure is incurred by Lochaber Housing Association and subsequently reimbursed. Expenditure recharged to the charity, during the year to 31 March 2026, amounted to £349,057 (2025: £330,843). In addition, the charity leases a workshop unit from Lochaber Housing Association on a commercial basis at a cost for 2026 of £26,400 (2025: £26,400). As at 31 March 2026 the charity was owed £15,310 by Lochaber Housing Association (2025: £8,664 owed to Lochaber Housing Association) .

The company also purchased goods and services from Lochaber Housing Association Property Services CIC amounting to £17,772 (2025: £15,754). As at 31 March 2026 the charity owes £18,479 (2025: £13,563) to Lochaber Housing Association Property Services CIC.

NOTES TO THE FINANCIAL STATEMENTS
for the year ended 31 March 2026

23. ULTIMATE CONTROLLING PARTY

The charity is a subsidiary of Lochaber Housing Association, which is incorporated in Scotland under the Co-operative and Community Benefit Societies Act 2014 and registered with the Financial Conduct Authority.