AGE CONCERN CUPAR (SCIO) SCOTTISH CHARITY NO.: SC009599
SCOTTISH CHARITABLE INCORPORATED ORGANISATION
PROVOST WYND, CUPAR, FIFE

TRUSTEES ANNUAL REPORT AND ACCOUNTS
FOR THE YEAR ENDED 31 MARCH 2026

JAMES HAIR GROUP LIMITED
CHARTERED ACCOUNTANTS

Current Management Committee

Ms Kate Hughes	Chairman
Mr John Dow	Vice-Chairman
Vacant	Treasurer
Mgr. Patrick McInally	
Ms Helen Gauld	
Ms Jacqueline Lawson	
Ms Denise Russell	
Ms Dorothy Lumsden	
Ms Margaret Kennedy	
Mr Graeme Bain	Appointed 11 November 2025
Ms Hazel Lumsden	Appointed 11 November 2025
Mr Brenda Michie	Appointed 24 February 2026

Contact Name and Address

Anne Ronaldson — Centre Manager
Provost Wynd — Telephone No.: 01334 653579
Cupar
Fife
KY15 5HE

Recruitment and Appointment of Trustees

Charity Trustees are appointed or re-appointed at the annual general meeting, and they may also be appointed at any other meeting of the Trustees throughout the year.

Governing Document

The Charity is a Scottish Charitable Incorporated Organisation and its purposes and administration arrangements are as set out in the constitution.

Charitable Purposes

The purpose of the organisation, as set out in the constitution, is to promote the welfare of older people within the burgh of Cupar and district in any manner which is now or hereafter deemed by law to be charitable.

Activities, Achievements and Future Events

This has been a rather even keel year for the organisation, which has been a great relief for us all.

We have had no major disasters that put us into a crisis situation. Staffing has seen the odd sick day, with usual colds and flu, but nothing that couldn't be dealt with.

The buses are in good order, though we are aware that the Mercedes is getting old and we will have to look at a replacement at some point in the future, we just keep our fingers crossed that this may be some time away.

Activities, Achievements and Future Events - continued

Our activity table is well used, and Karolina has been very good at encouraging our users to participate in all the arts and crafts. The more adventurous activities, ie anything involving axe throwing, darts, hitting things with foam batons etc are enjoyed by the majority of our users - health and safety awareness is obviously taken very seriously and so far we have had no injuries!

We have also been successful in getting a further years funding from Fife Voluntary Action for the Activity Coordinators post, which we are very grateful for.

We continue to have discussions with Fife Council regarding our grant funding and I have made contact with senior management in the Health and Social Care Partnership to make them aware of our precarious financial situation. We are dependent on the goodwill and support from the local community in fundraising for us and donations from local organisations and individuals, which is gratefully appreciated.

We also are grateful for the continued support from Fiona Lowson our Link Officer from Fife Council. Fiona has a wealth of knowledge and is always at the end of a phone call should we need her.

The Family Ceilidh was a great success in November 2025, a substantial amount was raised and everyone who came along had a fabulous evening. The work involved in organising this event is huge and thanks must be given to all staff and volunteers for making the night such a success. The decision has been taken to make this a biannual event, as the work involved is a lot and we cannot rely on people's goodwill every year. So, the next Ceilidh will be in 2027.

Our volunteer staff, volunteers and Trustees are the backbone of the organisation and we would not survive without their enthusiasm and commitment, so I want to sincerely thank them all for the time they give to Age Concern Cupar.

Again, we must give thanks to Debbie Munro, who has continued to do our social media, and the interest and following we get from this continues to grow. This allows us to let the community know what we do, see how much our users enjoy the time spent in the Centre and also enables us to reach out widely when we need assistance, support or advice. It would be a huge loss if we were not able to do this, so thank you Debbie.

We have been fortunate in adding to our Board of Trustees this year and welcomed, Graeme Bain, Brenda Michie and Hazel Lumsden. We are always on the look out for interested individuals who would like to join us.

In conclusion, I want to thank all our supporters, our staff, Anne, Evelyn, Mavis, Alan, Alan, Karolina, all our volunteers, and the Board of trustees for continuing to make Age Concern Cupar the success that it is today.

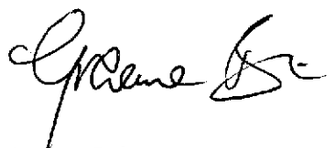
Reserves

The activities in the year resulted in a deficit of £12,624 (2025 – surplus £26,410). Last year we had received funding from the Council in advance of £17,808. In 2026 the quarterly payment of £17,808 from Fife Council was not received until after the year end.

Of the closing reserves of £58,306 (2025 - £70,930), £32,961 is held in restricted reserves, and £29,255 (2025 - £29,255) has been designated as a redundancy fund by the Trustees. Unrestricted reserves which are not designated for a specific purpose amount to a deficit of £3,910 (2025 - £4,262 surplus).

Due to the uncertainty surrounding its sources of income and the possibility of substantial unplanned expenditure on the repair or purchase of assets, the charity requires significant reserves in order to continue the delivery of its activities. The Trustees are currently looking at ways to increase reserves moving forward.

Approved by the Trustees and signed on their behalf by:



Mr Graeme Bain
Trustee
Date: 20 October 2026

AGE CONCERN CUPAR (SCIO) – SCOTTISH CHARITY NO.: SC009599
INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF AGE CONCERN CUPAR
FOR THE YEAR ENDED 31 MARCH 2026

I report on the accounts of the charity for the year ended 31 March 2026 which are set out on pages 6 to 9.

Respective Responsibilities of the Trustees and the Examiner

The Charity's Trustees are responsible for the preparation of the accounts in accordance with the terms of Charities and Trustees Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006. The charity Trustees consider that the audit requirement of Regulation 10(1)(d) of the Accounts Regulations do 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 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, 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.



Sheena Gibson FCCA
James Hair Group Limited
59 Bonnygate
CUPAR
Fife
KY15 4BY

Date: 20 October 2026

AGE CONCERN CUPAR (SCIO) – SCOTTISH CHARITY NO.: SC009599
RECEIPTS AND PAYMENTS ACCOUNT
FOR THE YEAR ENDED 31 MARCH 2026

	Notes	Unrestricted Funds 2026 £	Restricted Funds 2026 £	Total Funds 2026 £	Total Funds 2025 £
Receipts					
Grant and donations	3	77,605.38	22,073.20	99,678.58	112,139.01
Fundraising receipts	4	9,034.80	270.00	9,304.80	50,119.18
Receipts from charitable activities	5	42,099.32	-	42,099.32	31,648.44
Total receipts		128,739.50	22,343.20	151,082.70	193,906.63
Payments					
Cost of Charitable Activities:					
Wages, salaries and National Insurance					
Centre Manager		31,062.44	-	31,062.44	29,036.48
Administration Manager		18,138.04	-	18,138.04	16,512.67
Catering staff		21,872.20	-	21,872.20	19,852.35
Minibus drivers		27,650.51	-	27,650.51	26,627.03
Activity co-ordinators		-	11,138.93	11,138.93	-
		98,723.19	11,138.93	109,862.12	92,028.56
Food and provisions		13,001.58	-	13,001.58	11,841.16
Minibus expenses	6	-	9,083.27	9,083.27	6,770.11
Heating and lighting		7,750.90	-	7,750.90	10,093.39
Insurance		2,019.59	-	2,019.59	1,979.32
Equipment, repairs and maintenance		488.64	-	488.64	1,478.65
Building, repairs and maintenance		211.47	5,586.00	5,797.47	3,793.92
IT expenses		345.98	-	345.98	1,178.88
Telephone and internet		1,911.73	-	1,911.73	1,591.79
Cleaning materials		2,165.46	-	2,165.46	1,601.87
Stationery, postages and advertising		691.81	-	691.81	650.91
Gifts and gratuities		535.72	-	535.72	882.51
Christmas and social outlays		1,062.86	1,000.00	2,062.86	54.52
Payroll administration charges		643.66	-	643.66	601.97
Fundraising expenses		2,468.19	-	2,468.19	1,430.64
Miscellaneous expenses		1,265.15	-	1,265.15	386.31
Bank charges		88.23	-	88.23	-
Governance costs:					
Independent examiner's fee		1,740.00	-	1,740.00	1,440.00
		135,114.16	26,808.20	161,922.36	137,804.51
Purchase of fixed assets	7	1,784.69	-	1,784.69	29,691.99
Total payments		136,898.85	26,808.20	163,707.05	167,496.50
(Deficit)/surplus for the year before transfers		(8,159.35)	(4,465.00)	(12,624.35)	26,410.13
Transfers		(12.80)	12.80	-	-
		(8,172.15)	(4,452.20)	(12,624.35)	26,410.13

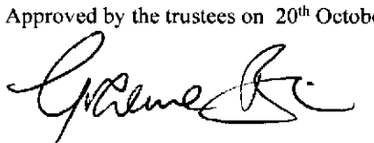
AGE CONCERN CUPAR (SCIO) – SCOTTISH CHARITY NO.: SC009599
STATEMENT OF BALANCES
FOR THE YEAR ENDED 31 MARCH 2026

	Unrestricted Funds 2026 £	Restricted Funds 2026 £	Total Funds 2026 £	Total Funds 2025 £
Opening balances				
Bank of Scotland				
Treasurer's Account No.: 00112134	30,448.82	7,958.20	38,407.02	27,048.23
Bus Fund Account No.: 00111131	-	29,454.95	29,454.95	16,184.99
Petty Cash	3,068.06	-	3,068.06	1,286.68
	33,516.88	37,413.15	70,930.03	44,519.90
Surplus/(deficit) for the year	(8,172.15)	(4,452.20)	(12,624.35)	26,410.13
	25,344.73	32,960.95	58,305.68	70,930.03
Closing balances				
Bank of Scotland				
Treasurer's Account No.: 00112134	20,919.41	6,174.71	27,094.12	38,407.02
Bus Fund Account No.: 00111131	-	26,786.24	26,786.24	29,454.95
Petty Cash	4,425.32	-	4,425.32	3,068.06
	25,344.73	32,960.95	58,305.68	70,930.03

		2026 £	2025 £
Assets (Unrestricted Fund)			
Heritable Property:			
Provost Wynd, Cupar, Fife	Gifted by Cupar Baptist Church 1975	85,000.00	85,000.00
Minibuses	at purchase cost	62,180.00	62,180.00
Fixtures, fittings and equipment	at purchase cost	20,856.52	19,071.83
		168,036.52	166,251.83
Liabilities (Unrestricted Fund)			
Independent Examiner's Fee		1,314.00	1,500.00
Fuel		104.59	119.46
Food		295.15	282.21
Gas		527.47	541.58
Electricity		571.00	1,130.00
Income from Fife Council received in advance		-	17,807.51
Income from Fife Voluntary Action received in advance		15,500.00	14,500.00
		18,312.21	35,880.76

The notes on pages 8 to 9 form an integral part of these accounts.

Approved by the trustees on 20th October 2026 and signed on their behalf by:



Mr Graeme Bain
Trustee

1. Basis of accounting

These accounts have been prepared on the Receipts and Payments basis in accordance with the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (amended).

2. Nature and purpose of funds

Unrestricted funds are those that may be used at the discretion of the trustees in furtherance of the objects of the Charity.

Restricted funds may only be used for specific purposes. Restrictions arise when specified by the donor or when funds are raised for specific purposes.

	Unrestricted Funds 2026 £	Restricted Funds 2026 £	Total Funds 2026 £	Total Funds 2025 £
3. Grants and donations				
Fife Council Grant	53,422.53	-	53,422.53	87,640.91
Bus Service Operators Grant	877.10	-	877.10	2,248.85
Fife Voluntary Action	-	15,500.00	15,500.00	14,500.00
New Boiler	-	5,573.20	5,573.20	-
Donations	23,305.75	1,000.00	24,305.75	7,749.25
	77,605.38	22,073.20	99,678.58	112,139.01
4. Fundraising receipts				
Bonus ball	257.00	-	257.00	320.00
Hall donations	3,880.00	-	3,880.00	5,180.00
Coffee mornings and fundraising	4,897.80	-	4,897.80	1,836.80
New bus fundraising	-	270.00	270.00	42,542.38
Fixed asset disposal	-	-	-	240.00
	9,034.80	270.00	9,304.80	50,119.18
5. Receipts from charitable activities				
Transport donations	8,727.90	-	8,727.90	5,656.50
Lunches	32,245.50	-	32,245.50	24,919.00
Teas	1,125.92	-	1,125.92	1,072.94
	42,099.32	-	42,099.32	31,648.44

		Unrestricted Funds 2026 £	Restricted Funds 2026 £	Total Funds 2026 £	Total Funds 2025 £
6.	Mini bus expenses				
	Repairs and servicing	-	2,424.12	2,424.12	1,133.09
	Diesel	-	4,265.72	4,265.72	4,311.58
	Road tax	-	451.70	451.70	389.55
	Insurance	-	1,753.73	1,753.73	890.89
	Sundry	-	188.00	188.00	45.00
		-	9,083.27	9,083.27	6,770.11
7.	Purchase of fixed assets				
	Alarm system	1,536.69	-	1,536.69	-
	Computer	-	-	-	801.99
	PA System	-	-	-	150.00
	Minibus	-	-	-	28,740.00
	CCTV	248.00	-	248.00	-
		1,784.69	-	1,784.69	29,691.99

8.	Reserves	Opening £	Income £	Expenditure £	Transfer £	Closing £
	Restricted reserves					
	Minibus running costs	22,913.15	270.00	(9,083.27)	-	14,099.88
	Fife Voluntary Grant	14,500.00	15,500.00	(11,138.93)	-	18,861.07
	New boiler	-	5,573.20	(5,586.00)	12.80	-
	Music licence	-	1,000.00	(1,000.00)	-	-
		37,413.15	22,343.20	(26,808.20)	12.80	32,960.95
	Unrestricted reserves	4,261.88	128,739.50	(136,898.85)	(12.80)	(3,910.27)
	Designated reserves	29,255.00	-	-	-	29,255.00
		33,516.88	128,739.50	(136,898.85)	(12.80)	25,344.73
	Total reserves	70,930.03	151,082.70	(163,707.05)	-	58,305.68

Purposes of Restricted Funds
Minibus running costs – Cost associated with running the minibuses
Fife Voluntary Action - Communities Mental Health and Wellbeing Fun – Grant income received for the costs of a member of staff 'Activities Coordinator'
New boiler – monies received towards the cost of a new boiler.
Music licence – monies received towards the cost of a music licence
Purposes of Designated Funds
Redundancy fund – Provision of likely redundancy costs should Age Concern Cupar need to close down in the future

9. Transactions with Trustees

No Trustee received any remuneration or reimbursement of expenses during the year.