

**INVERCLYDE HOMELESS FORUM
TRUSTEES REPORT AND ACCOUNTS
YEAR ENDED 1 APRIL 2026**

Scottish Charity No. SC040834

GENERAL INFORMATION

CURRENT TRUSTEES

Carol Bjonness
Sandra Wilson
Daniel Donnelly
James Tolan

SECRETARY

Rosemary McCartney

TREASURER

Sandra Wilson

PRINCIPAL OFFICE

85A Newton Street
Greenock
PA16 8SF

**INDEPENDENT
EXAMINER**

Tracey Orr
Welsh Walker Limited
179a Dalrymple Street
Greenock
PA15 1BX

BANKERS

Royal Bank of Scotland
122 Cathcart Street
Greenock
PA15 1BA

SCOTTISH CHARITY NUMBER

SC040834

Trustees Annual Report for the year ended 1 April 2026

The Trustees have pleasure in presenting their Report, together with the Accounts for the period ended 1 April 2026. The 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 (as amended).

STRUCTURE, GOVERNANCE AND MANAGEMENT

Constitution and objects

Inverclyde Homeless Forum is a recognised Scottish Charity which is governed by a Constitution.

Methods of recruiting and appointing new trustees

Trustees are appointed from within the local community and are usually identified by existing Trustees as being individuals who are interested in the aims of Inverclyde Homeless Forum and can contribute to meeting these aims.

Details of any outside party who can appoint trustees

No outside parties can appoint Trustees.

OBJECTIVES AND ACTIVITIES

Inverclyde Homeless Forum was established as a charity in September 2009. Its objectives are to provide food services to the homeless in and around the Inverclyde area.

CHAIRPERSON (JOINT) Rosemary McCartney and James Tolan

TREASURER Sandra Wilson

Other Committee Members are:

Anne McAlonan

Rosemary McCartney

Paul McVey

Kevin Newsone

Jan Thomson

INVERCLYDE HOMELESS FORUM
Year ended 1 April 2026

Report of the Trustees for the year ended 1 April 2026 (cont'd.)

ACHIEVEMENTS AND PERFORMANCE

Summary of the main achievements during the year

The charity continues to be a valuable asset to the local community.

FINANCIAL REVIEW

Reserves Policy

It is the policy of the charity to build up unrestricted funds, which are the free reserves of the charity, at a level not less than three months unrestricted expenditure to ensure there are sufficient funds to cover administration costs.

PLANS FOR FUTURE PERIODS

To continue to operate the main activities of Inverclyde Homeless Forum and provide food services for the homeless people of Inverclyde and the surrounding area.

TRUSTEES REMUNERATION AND EXPENSES

The trustees did not receive any remuneration or expenses during the year.

Approved by the Trustees and signed on their behalf on 15th September 2026.



Carol Bjonnness
Trustee

Statement of Receipts and Payments for the year ended 1 April 2026

Income	Unrestricted Funds 2026 £	Restricted Funds 2026 £	Total Funds 2026 £	Total Funds 2025 £
Donations	3,708	-	3,708	4,425
Fundraising	3,012	-	3,012	3,861
Bank Interest	188	-	188	254
Grants	1,300	3,000	4,300	2,000
Total Receipts	8,208	3,000	11,208	10,540
Expenditure				
Discretionary Food Fund Expenses	-	1,000	1,000	-
Warm Hand of Friendship Expenses	-	2,305	2,305	1,695
Rent	800	-	800	800
Travel	437	-	437	180
Food	7,227	-	7,227	8,185
Equipment & Repairs	30	-	30	450
Bank Charges	8	-	8	-
Other	257	-	257	367
Total Payments	8,759	3,305	12,064	11,677
(Deficit) for year	(551)	(305)	(856)	(1,137)

In 2026 a grant of £2,000 was received from the Warm Hands of Friendship Fund and £1,000 was received from The Discretionary Food Fund. These funds were restricted and were fully spent during the year along with the unspent value from the Warm Hands of Friendship Fund in 2025.

In 2025 a grant of £2,000 was received from the Warm Hands of Friendship Fund. This fund was restricted and a balance of £305 remained unspent at 1st April 2025.

Statement of balances as at 1 April 2026

2026	Restricted Funds 2026 £	Unrestricted Funds 2026 £	Total Funds 2026 £
Opening Balance	305	18,008	18,313
Result for the year	(305)	(551)	(856)
Closing Balance	-	17,457	17,457
Reserves			
Closing Bank Balances	-	17,457	17,457
Total Funds	-	17,457	17,457
 2025	 Restricted Funds 2026 £	 Unrestricted Funds 2025 £	 Total Funds 2025 £
Opening Balance	-	19,450	19,450
Result for the year	305	(1,442)	(1,137)
Closing Balance	305	18,008	18,313
Reserves			
Closing Bank Balances	305	18,008	18,313
Total Funds	305	18,008	18,313

Approved by the Trustees and signed on their behalf on 15th September 2026.


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Carol Bjønness
Trustee

179A Dalrymple Street
Greenock
PA15 1BX
Tel: 01475 722233

WELSH WALKER LTD

Chartered Accountants

INDEPENDENT EXAMINERS' REPORT TO THE TRUSTEES OF INVERCLYDE HOMELESS FORUM

I report on the accounts of the Charity for the year ended 1 April 2026, which are set out on pages 2 to 5.

Respective responsibilities of trustees and examiner

The Charity's Trustees are responsible for the preparation of the accounts in accordance with the terms of the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006. The Charity Trustees consider that the audit requirement of Regulation 10(1) (d) of the 2006 Accounts Regulations does not apply. It is my responsibility to examine the accounts as required under section 44(1) (c) of the Act and to state whether particular matters have come to my attention.

Basis of independent examiner's statement

My examination is carried out in accordance with Regulation 11 of the 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 seeks explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the accounts.

Independent examiner's statement

In the course of my examination, no matter has come to my attention (other than disclosed below):

1. which gives me reasonable cause to believe that in any material respect the requirements:
 - to keep accounting records in accordance with Section 44(1) (a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations
 - to prepare accounts which accord with the accounting records and comply with Regulation 9 of the 2006 Accounts Regulations

have not been met, or

2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



Tracey Orr
Chartered Accountant
Welsh Walker Ltd
179A Dalrymple Street
GREENOCK
PA15 1BX

15th September 2026