ABERDEEN CARE & REPAIR GROUP

Report and Financial Statements
for the year ended 31st March 2026

Registered Charity SC015306

Aberdeen Care & Repair Group

Report and financial statements for the year ended 31st March 2026

Committee of Management

	Nominated by:
Mr J Carroll	Independent member
Mr K Christie	Independent member
Mr D Lappin (resigned 29 April 2026)	Castlehill Housing Association Ltd
Ms I Gray (appointed 29 July 2026)	Castlehill Housing Association Ltd
Mrs Mhorag Ewen	Castlehill Housing Association Ltd
Mrs J Lyon	Castlehill Housing Association Ltd
Mr G Kyle	Independent member
Ms M Booth	Aberdeen City Council
Mr M Shaw	Aberdeen City Council
Cllr S Delany	Aberdeen City Council
Cllr J Cooke	Aberdeen City Council
Cllr L Thomson	Elected Member Aberdeen City Council
A Macleod	Health & Social Care Partnership
Ms K Diack (resigned 18 June 2025)	Health & Social Care Partnership
Ms K Tait (resigned 29 April 2026)	Bon Accord Care

Principal Address
4 Carden Place
Aberdeen
AB10 1UT

Project manager in charge of day-to-day activities: Karen Milne

Independent Examiner
Andrew Shaw CA
AAB Audit & Accountancy Limited
Kingshill View
Prime Four Business Park
Aberdeen
AB15 8PU

Bankers
Virgin Money
Principal Branch
Queens Cross
Aberdeen
AB15 4XU

Managing Agents
Castlehill Housing Association Ltd
4 Carden Place
Aberdeen
AB10 1UT

Report of the management committee for the year ended 31st March 2026

The committee of management, who are also the charity trustees, present their report and the financial statements for the year ended 31st March 2026.

Principal activities and objectives

The objective of Aberdeen Care & Repair Group is the promotion of the welfare of the older and/or disabled persons resident in the Aberdeen City area in respect of housing and other relative matters, including promoting and running various services. The charity does not employ staff but can apply for staffing and running costs for specific purposes which is transferred over to the service to deliver.

Unrestricted funds raised by the Group can be used to provide grants to individuals to assist them to carry out repairs, improvements and or adaptations to the home, supporting clients to stay in their own home. The Group Fund also purchases security, safety and dementia friendly equipment, which can be supplied and fitted free of charge to vulnerable households as a result of an Early Intervention Survey.

Committee approval is needed to allocate unrestricted funds. Staff submit a grant application for up to £1000 for individuals who meet the set criteria. In exceptional circumstances, an additional grant or loan may be considered. The Group Fund is used as a last resort for individuals, with staff approaching work or health related charities for individuals, where appropriate, in the first instance.

Hardship grants are also provided from unrestricted funds to assist with small repairs. Grants of up to £300 can be authorised by staff from initiative funds following our Guidance Procedure, but anything above this level requires committee approval.

The Group Fund has raised funds for specific projects, and these are restricted for the sole use of that project. Funds have been raised from local companies, trusts and charities. The funds that are available relate to:

- Safety/Security
- Energy Efficiency
- Support for Carers/Young Children
- Gas Safe
- Home Maintenance Fund
- ESF Grant Fund
- Gas Boiler Replacement Fund
- Minor Adaptations
- Decoration Fund
- Home safe Fund
- Dementia Fund
- Electrical Safety
- Cost of Living Fund
- Equipment Fund

The project manager is in day-to-day control of the running of the charity & has delegated authority for operational matters.

Grant making policy

The guidelines for grant making were reviewed in May 2025 and committee agreed to increase the income levels to £240 and £360 respectively.

(1) Applicants should.

- have limited income, generally not exceeding £240 per week for a single person and £360 for a couple, excluding housing costs and disability benefits. All other avenues should be explored before the case comes to committee
- be in financial hardship
- be over 60 years of age, or be disabled, or be suffering chronic ill health.
- have limited capital and
- generally, be owner occupiers or tenants of a private landlord

Report of the management committee for the year ended 31st March 2026 (*continued)*

Grant making policy *(continued)*

(2) Priority will be given to repairs where: -

- the lack of repair will lead to a serious risk to health and/or safety.
- the client is likely to suffer hardship unless financial help is given

(3) Payment will be made to the contractor subject to the appropriate mandate being in place.

(4) There should be no other appropriate source of financial help available, but where such other source can meet only part of the cost of a repair then a grant up to the agreed maximum will be considered.

Review of period

The aim for the period under review was to ensure the principal objectives of the Group were met and to position the Group so that the organisation was ready for the challenges to be faced in future years, when the statutory funding regime changes.

Some of the activities of the Group in 2025/26:

- We approached external charities and trusts for donations for individual clients. During this financial year £21,037 was raised for individual clients through these sources, for various purposes.

- We applied for funding to provide grants from our initiative funds. Companies/Trusts indicate their preferred area of support; others make a general allocation, and funds are distributed across the various initiatives. A total of £11,500 was raised through these sources.

- Applications were made to 3 funders for staff revenue costs but since 31 March 2026 we have been advised that all of these applications were unsuccessful: Communities & Mental Health Fund, Independent Access Fund and the Energy Redress Scheme.

- The group allocated £30,000 from the Affordable Warmth Loan Fund to the charity, to be used to replace central heating boilers for customers who met the agreed criteria.

- An application was made this year for equipment to provide free of charge for vulnerable householders who have received an early intervention survey. A total of £3,000 was raised.

- An annual report for the charity was produced and circulated to our supporters and shared on our website and Facebook page.

Report of the management committee for the year ended 31st March 2026 (*continued)*
Review of period *(continued)*

Over the last few years, the charitable fund has actively promoted and supported relevant services, particularly our energy efficiency, minor aids, decoration, support for carers and disabled children, safety and security projects, Home safe, Electrical & Gas Safety initiatives and Equipment. An application to Foundations Independent Living Trust/ Gas Safe Charity was successful again this year. This has specific household criteria and scope of works that need to be met to qualify for a grant. An application to Trades Widow Fund (Seven Trades of Aberdeen) was successful again this year allowing us to purchase equipment including rollators, air fryers and one cup kettles.

In 2025-26 the charity helped less households than previous years, due to reviewing our policies and criteria. We are seeing changes with a wider group of clients identifying as being in financial hardship due to the recent cost of living increases. People are not carrying out large repairs/improvements unless in relation to health and are doing temporary fixes or just ignoring the need. Requests are coming in for low-cost items/equipment from people who cannot afford to purchase items to support them living independently. Quarterly reports are provided to Management Committee on level of funds and number of grant awards for monitoring purposes. The introduction of an application form for grants allows us to report on household type, income level and what the grant award was for, giving Committee members more detailed information. Without the support of the organisations/companies listed below we would be unable to deliver these projects:

Source	**Purpose/Initiative**
FILT - Gas safe charity	Gas Safety fund Year 12 & 13
Transfer from CHA AFW loan fund	Gas Boiler Replacement Fund
ASPC	Decoration Fund
Trades Widow Fund	Equipment
The John Gordon Charitable Trust	Safety/ Security and Minor Aids Funds
Elizabeth Wilson's Trust	Safety/ Security Fund
Miss Violet M Lessels' Trust	Support for Carers Fund
The Thomas Primrose Trust	Minor Aids Fund

Report of the management committee for the year ended 31st March 2026 (*continued)*

Constitution
Aberdeen Care & Repair Group is an unincorporated association governed by a constitution adopted on 20th April 2012. The constitution was reviewed and revised in 2024.

Management and administration of the charity
A committee of volunteers who receive no emoluments or expenses for their services manages Aberdeen Care & Repair Group. The day-to-day administration of the charity is carried out by the staff of Castlehill Housing Association Ltd as part of its Care & Repair programme of activities and the value of the service provided is shown as governance costs in the Statement of Financial Activities on page 9. The other governance costs are audit fees and the purchase of charity publications. This allows for maximum benefit to go to clients from the funds raised.

The committee consists of up to 18 members, with nominations accepted from the following sources (*maximum representatives allowed*):

Aberdeen City Council	4 (Staff and Councillors)
Castlehill Housing Association	3 (2 staff members & 1 committee member)
Third Sector	3
Health & Social Care Partnership	2
Individuals nominated by other Independent organisations/or service user	6

New committee members are issued with the policies and procedures documentation (referred to in the risk management section) to acquaint them with the day-to-day workings of the Group.

Principal funding sources

The principal sources are contributions by clients and charitable donations from vocational charities & trusts.

Review of the 2025/26 financial year

It is acknowledged that external factors have changed and will continue to change the scope of the activities of the Group – the reduction of both statutory funding and the level of funding that charities can now provide is reducing year on year. We target funders for particular projects and invest time in completing applications, as well as researching relevant funders on a regular basis to identify relevant sources. The reduction in service provision, the cost-of-living increase and the ageing population means that there will be a greater call upon the charitable fund now and in the future.

In response to these more challenging conditions, the Group has taken the following action:
- Applications were made to existing and/or new funders in 2025/26.
- Reduced staff approved grants from the Hardship fund and initiative funds to £300 in August 2025 (previously £500).
- Applications were made to 3 external funders for revenue costs.
- 6 monthly reports on Grants awarded/committed was provided to Management Committee.
- Produced an annual report for the charity, which was included in the services annual report.
- The charity was promoted on our digital platforms.
- Service staff attended events promoting charity and service.

Report of the management committee for the year ended 31st March 2026 (*continued)*

Risk management

The Group has a set of policies and procedures that are adhered to. These policies are under constant review.

Future plans

Committee members have decided to undertake the following work during financial year 2026/27:

- Increase/maintain the level of membership of management committee
- Continue to apply for funding for our initiatives
- Continue to apply to external funders for a contribution towards the security, safety and dementia friendly equipment
- Make applications to funders for project funding to enhance services
- Produce an annual report for the charity for 26/27
- Produce 6 monthly reports for Management Committee on grant allocation statistics
- Promote the work and assistance the charity provides to a wider audience
- Increase the promotion of the charity and service on digital platforms

Reserves

The balance of unrestricted reserves as at 31st March 2026 was £66,324. The committee believes that a level of reserves equivalent to at least 12 months' expenditure is desirable.

The board will continue to monitor the position and ensure that no significant deterioration occurs.

Investment policy

During the year interest was received totalling £3,622 from monies put on deposit in a Virgin Money one-year fixed term deposit account.

Report of the management committee for the year ended 31st March 2026 (*continued)*

Statement of Trustees' responsibilities

The Trustees are responsible for preparing the Trustees' report and the financial statement in accordance with applicable law.

The law applicable to charities in Scotland requires the Trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that period. In preparing these financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently.
- observe the methods and principles in the Charities SORP.
- make judgments and estimates that are reasonable and prudent.
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The Trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 and the provisions of the charity's constitution. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Mhorag Ewen

On behalf of the Committee
29 July 2026

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF ABERDEEN CARE & REPAIR

I report on the financial statements of the charity for the year ended 31 March 2026 which are set out on pages 9 to 13.

Respective responsibilities of trustees and examiner

The charity's Trustees are responsible for the preparation of the financial statements in accordance with the terms of the Charities and Trustee Investment (Scotland) Act 2005 (the Act) and the Charities Accounts (Scotland) Regulations 2006 (the Accounts Regulations). The Trustees consider that the audit requirement of Regulation 10(1) (a) to (c) of the Accounts Regulations does not apply. It is my responsibility to examine the financial statements 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 report

My examination was carried out in accordance with Regulation 11 of the Accounts Regulations. An examination includes a review of the accounting records kept by the charity and a comparison of the financial statements presented with those records. It also includes consideration of any unusual items or disclosures in the financial statements 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 connection with 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 Accounts Regulations; and
- to prepare financial statements which accord with the accounting records and comply with Regulation 8 of the 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 financial statements to be reached.

Andrew Shaw

Andrew Shaw CA
Member of Institute of Chartered Accounts in Scotland
AAB Audit & Accountancy Limited
Kingshill View
Prime Four Business Park
Kingswells
Aberdeen

Date 1st August 2026

STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 MARCH 2026

	Note	Unrestricted Funds	Restricted Funds	Total Funds 31 March 2026	Total Funds 31 March 2025
Incoming Resources :	*Note*	£	£	£	£
Incoming resources from generated funds:					
Voluntary income:					
Charitable donations received		**67,566**	**21,037**	**88,603**	18,965
Client contributions net of refunds		**699**	**-**	**699**	3,474
Grants for Support for Carers & Young Children		**-**	**500**	**500**	6,000
Grants for Safety,security & gardening		**-**	**3,000**	**3,000**	10,820
Grants for Electrical Safety		**-**	**-**	**-**	5,608
Grants for Gas safe scheme		**-**	**2,000**	**2,000**	2,000
Grants for Decoration (ASPC)		**-**	**1,500**	**1,500**	2,000
Grants for Minor Aids		**-**	**4,500**	**4,500**	5,500
Grants for ABBi Equipment		**-**	**3,000**	**3,000**	6,137
ACVO		**-**	**-**	**-**	12,148
Gas Boiler EE		**-**	**30,000**	**30,000**	30,000
ESF Grant		**-**	**-**	**-**	5,000
Cost of Living Fund		**-**	**-**	**-**	2,000
Investment interest received		**3,622**	**-**	**3,622**	1,424
Total incoming resources		**71,887**	**65,537**	**137,424**	111,076
Resources Expended :					
Charitable activities					
Payments to contractors		**724**	**16,697**	**17,421**	31,623
Grants for Support for Carers & Young Children (SCYC)		**-**	**3,976**	**3,976**	5,921
Grants for security equipment (Initiatives scheme)		**-**	**4,812**	**4,812**	9,251
Grants for Energy Efficiency		**-**	**804**	**804**	2,433
Grants for Electrical Safety		**-**	**754**	**754**	4,398
Grants for Home Safe scheme		**-**	**1,425**	**1,425**	1,617
Grants for Decoration (ASPC)		**-**	**1,382**	**1,382**	2,054
Grants for Dementia			**7,600**	**7,600**	**-**
Grants for Minor Aids		**-**	**3,585**	**3,585**	6,107
Grants for DEM Equipment		**-**	**3,791**	**3,791**	3,579
Grants for Gas Safe Initiative		**-**	**1,193**	**1,193**	2,656
Grants LAC & Hardship awards		**13,445**	**-**	**13,445**	20,230
Grants for ACVO		**-**	**-**	**-**	24,296
Gas Boiler EE		**-**	**25,158**	**25,158**	24,303
ESF Grant		**-**	**2,334**	**2,334**	2,500
Cost of Living Fund		**-**	**265**	**265**	1,274
Governance costs	*4*	**3,060**	**-**	**3,060**	3,126
Total resources expended		**17,229**	**73,776**	**91,005**	145,368
Net income/(expenditure) for the year		**54,658**	**(8,239)**	**46,419**	(34,291)
Transfer between funds		**-**	**-**	-	-
Reconciliation of funds					
Total funds brought forward		**11,666**	**87,771**	**99,437**	133,728
Total funds carried forward		**66,324**	**79,532**	**145,856**	99,437

The statement of financial activities includes all gains and losses in the year. All incoming resources and resources expended derive from continuing activities.

BALANCE SHEET AS AT 31 MARCH 2026

	Note	2026 £	2025 £
Current assets			
Cash on term deposit		**127,201**	56,079
Cash at bank and in hand		**25,674**	49,530
		152,875	105,609
Creditors: amounts falling due within one year	5	**(7,019)**	(6,172)
Net assets		**145,856**	99,437
Capital and reserves			
Unrestricted funds		**66,324**	11,666
Restricted funds		**79,532**	87,771
		145,856	99,437

These financial statements were approved by the Committee of Management on 29 July 2026 and signed on its behalf by:

Mhorag Ewen

Committee member

Isla Gray

Committee member

Notes to the financial statements for the year to 31st March 2026

1 Principal accounting policies

The principal accounting policies of the Group are set out below. The accounts are prepared on an accruals basis in accordance with applicable accounting standards. The accounts comply with the revised Statement of Recommended Practice for Charities, the Charities SORP 2005, applicable UK Accounting Standards and the Charities Accounts (Scotland) Regulations 2006.

Treatment of incoming resources

All incoming resources other than bank interest arise from activities in furtherance of the Group's objectives. Income is recognised in the accounts from the date on which funds are pledged to the Group, or notification is received of intention to award grant funding. As the costs of administering the Group's activities are limited to audit fees and insurance charges, which can be met from investment income, and staffing costs which are provided as an in kind donation by Castlehill Housing Association Ltd, the Group does not undertake any activities to generate funds for supporting administrative services.

Resources expended

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be recovered, and is reported as part of the expenditure to which it relates:

- Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries.
- Governance costs include those costs associated with meeting the constitutional and statutory requirements of the charity and include the audit fees.

Restricted funds

Restricted funds are funds raised specifically for particular projects. These can include contributions from clients towards the cost of work carried out as well as donations or grants from external agencies. Restricted funds may only be put towards the cost of the job for which they were raised. The majority of the Group's income during the period was in the form of restricted funds.

Unrestricted funds

Unrestricted funds are donations of a general nature received by the Group from individuals, charities and trusts. These donations do not specify a particular client or job of work being supported and so are available for use at the discretion of the Group. It is from these accumulated funds that the Group makes grants and hardship awards to individuals. Homeowners over the age of 60 and persons with disabilities may be eligible for an award, subject to meeting income and savings criteria set by the committee and reviewed annually. The value of grants awarded but not yet paid out at the year end is shown within sundry creditors.

Going concern – basis of accounts preparation

The committee of management, having made due and careful enquiry and review of the annual forecasts prepared, are of the opinion that the Group has adequate working capital & are satisfied that these accounts should be prepared on a going concern basis.

Notes to the financial statements for the year to 31st March 2026 (*continued)*

Investment income

Sufficient working capital is held in the Group's main current account at Virgin Money to cover day-to-day transactions.

2 Taxation

The Group is recognised by HM Revenue & Customs as a charity and as a consequence of the tax reliefs available in relation to current year income is not liable to taxation.

3 Related party transactions

Aberdeen Care & Repair Group has a close working relationship with Castlehill Housing Association, a registered Scottish charity in Aberdeen.

Castlehill provides staffing, office facilities and administrative support to the Group. There is a balance included in administration costs of £1,000.

The charity trustees were not paid or reimbursed expenses during the year and no charity trustee received any emolument or payment for professional or other services.

4 Governance costs

This includes independent examiner's remuneration of £1,200 (2025: £1,200).

5 Creditors due within 1 year

	2026	2025
	£	£
Grants	**4,610**	2,758
Accruals and deferred income	**2,409**	3,414
	7,019	6,172

Notes to the financial statements for the year to 31st March 2026 (*continued)*

6 Analysis of fund assets and liabilities

	Unrestricted Funds £	Restricted Funds £	Total £
Cash	73,343	79,532	**152,875**
Current liabilities	(7,019)	-	**(7,019)**
Total	**66,324**	**79,532**	**145,856**

Restricted funds are funds raised specifically for particular projects. These can include contributions from clients towards the cost of work carried out in addition to donations or grants received from external agencies.