



YOU'RE NEVER TOO OLD SCIO
TRUSTEES REPORT AND FINANCIAL STATEMENTS
YEAR ENDED 31 MARCH 2026
Scottish Charity No. SC049880

Supported by:



1 Trustees' Annual Report

The trustees of You're Never Too Old (YNTO) SCIO present their report together with the financial statements of the charity for the year ended 31 March 2026.

Reference and Administrative Details

Charity Name

You're never too old

Address

International House
38 Thistle Street
Edinburgh
EH2 1NE

Charity No

SC049880

Current Trustees

Brian Swanson, Chairperson
Victoria Hutchison, Secretary
Linda Munro, Treasurer
Shelagh Guthrie
Anne Stewart

Constitution

The charity is a SCIO, regulated by a constitution and governed by a Board of Trustees. It is a registered charity, number SC049880.

All strategic decisions affecting the charity are undertaken by the Board. The Board must have a minimum of three and maximum of five trustees. During the period covered by the report there were a minimum of three and maximum of five trustees. The trustees of the charity meet as a Board on a regular basis, approximately every six to eight weeks. Day to day management of the charity is delegated to a service development manager.

Appointment Trustees

Prospective trustees are required to submit a CV and covering letter explaining the skills they can bring to the organisation. If they meet the criteria required, they will be interviewed by two of the Board; successful candidates are then put forward for Board approval. New trustees are briefed by the chairperson and the service development manager on the charity's activities and recent financial performance, their legal obligations, the content of governing documents, and the functions of the Board and decision-making processes.

All trustees give their time freely and no member receives remuneration in respect of their trustee role.

Risk Management

Major risks to the charity are identified and managed on an ongoing basis. The Trustees ensure appropriate mitigants are in place to reduce the chance of a risk arising and the potential damage resulting.

Objectives and Principal Activities

The objectives and principal activities of the charity all aim to reduce social isolation for older people within the community of Corstorphine in Edinburgh. This isolation may result from one or more of age, ill-health, disability, financial hardship, or various other disadvantages.

We achieve this through:

- Providing weekly sessions involving a range of stimulating activities, gentle exercise, reminiscing activities, music therapy etc. These are held on Monday and Tuesday mornings, and a light lunch is provided.
- Arranging a range of additional events including summer outings and christmas events.

For all activities, we provide transport to ensure that all the people that we help can attend. By bringing people together we aim to increase levels of participation and access to community services. Our activities involve people sharing life experiences and memories, doing the things that they want to do and enjoy doing. As a result, we help bring back self-confidence and make sure they feel more valued and respected. We always aim to work in a person-centred way, for example, everyone is given a voice when deciding on activities.

Business Review

At the end of March 2026, we are supporting 27 people with 3 vacancies available. Referrals come in from Alzheimer's Scotland, link workers from GP's practices, Health and Social care, Chest Heart and Stroke, along with self-referrals. The sessions are supported by 2 paid staff, 7 weekly volunteers and another 2 volunteers covering outings and special events.

It has been another very positive year for YNTO. Weekly sessions continue to engage the people we support (PWS) to ensure activities are engaging and special outing are agreed across the group.

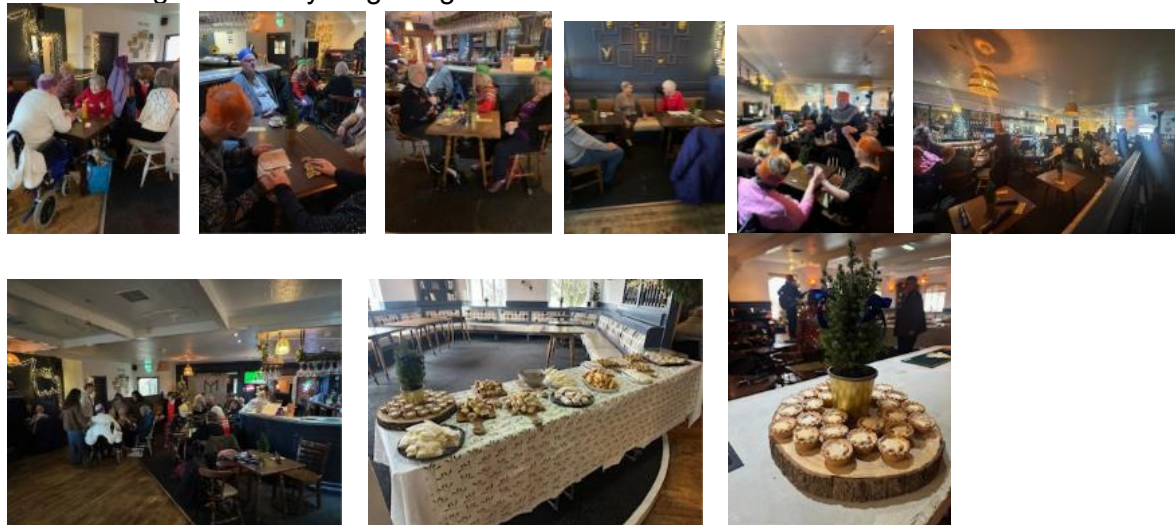
EVOC awarded us further funding to continue music therapy. The PWS enjoy the sessions writing their own group song and playing various instruments. We were also lucky to have several students from Queen Margaret University engage with the group to carry out music and drama activities.

Our supporters at Headley Foundation and Queensberry House Trust agreed to YNTO retaining unused grants from 24/25 which allowed us to partially fund some of our events this year.

The summer outing in August went back to Pettycur Bay as the PWS had enjoyed the previous trip so much.



In December we went to the Leonardo Hotel for Christmas lunch. Unfortunately, we were unable to go to the pantomime due to the high cost of tickets which we were unable to achieve funding for. We then had our Christmas party at the Mid Yoken, the first time we have held the party outside of the Blackwood lounge, with live music, finger buffet, soft drinks and plenty of dancing. On the last day before breaking up for Christmas, we were joined by a choir singing Carols and Christmas songs so that everyone could joined in. The PWS very much enjoyed all the festive activities, and they all must have been good as they all got a gift from YNT0 Santa.



Financial Position

Results for the year ended 31 March 2026 as reviewed by the Trustees are given in the statement of financial activities and balances on page 7.

Financial Contributions

The trustees could not provide our services without financial contributions. Supporters this year:

People Postcode Lottery	Queensberry House Trust
Bank of Scotland Reach Fund	Hedley Foundation
EVOC Mental Health & Wellbeing	City of Edinburgh Council
	The National Lottery

Non-Financial Contributions

The trustees are grateful for the on-going support provided by Blackwood who provide us with the lounge and kitchen area to host the weekly group sessions. We would also like to give thanks to the Mid Yoken who stepped in to offer their space when the Blackwood lounge was undergoing maintenance.

Our services could not be delivered without the support of all our volunteers who provide their time to help older people in their community.

Reserves Policy

With a sizeable portion of our funding coming from grants, the trustees are aware of the need to accumulate unrestricted funds to help reduce risks and overcome situations arising from any potential anticipated or unanticipated difficulty, including the contingency of dissolution. The charity maintains unrestricted funds at a level equivalent to 3 months of regular operating costs.

Plans for the Future

The trustees intend to continue supporting isolated older people. Due to reduced day services in the area, it is important that our group continues. We continually try to include new activities, getting the people we support views on the group. We aim to run the group with a very person centered approach.

Obtaining funding has become more challenging over the years which is a constant concern. Our Deputy Service Development Manager is retiring in August and currently we have no funding in place to support the role after that. Grant funding also runs out for the Service Development Manager role, the cost will be covered by our general unreserve fund. Grant applications are ongoing.

We also plan to run 2 outings as well as parties for Halloween/Christmas however funding has only been secured for 1 outing so far therefore planning continues.

Declaration

The trustees declare that they have approved the trustees' report above.
Signed on behalf of the charity's trustees.



Brian Swanson, Chairperson
21 July 2026

2 Independent examiner's report on the accounts

I report on the financial statements of the charity for the year ended 31 March 2026 which are set out on page 7.

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) 2005 Act and the Charities Accounts (Scotland) Regulations 2006 (as amended). The charity trustees consider that the audit requirement of Regulation 10(1) (d) of the Accounts Regulations does not apply. It is my responsibility to examine the accounts as required under section 44(1) (c) of the Act and to state whether particular matters have come to my attention.

Basis of independent examiner's statement

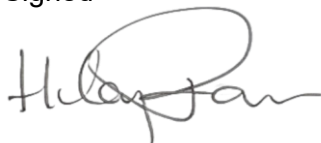
My examination is carried out in accordance with Regulation 11 of the 2006 Accounts Regulations. An examination includes a review of the accounting records kept by the charity and a comparison of the financial statements presented with those records. It also includes consideration of any unusual items or disclosures in the financial statements 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 financial statements.

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 financial statements 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 financial statements to be reached.

Signed



Name: Hilary Ramsay
Date: 15 August 2026

3 Finance Reports

Statement of Receipts and Payments for year ended 31 March 2026

	Note	Unrestricted £'s	Restricted £'s	Total 25/26 £'s	Total 24/25 £'s
Income From					
Grants		20,228	0	20,228	41,796
Charitable donations		687	0	687	10,940
Members donations		11,437	0	11,437	9,858
Other		0	0	0	3
Total Income		32,352	0	32,352	62,597
Expenditure on					
Transport		0	13,991	13,991	8,140
Charity activities		3,435	3,477	6,912	11,418
Management costs	2	21,747	7,000	28,747	28,913
Total expenditure		25,182	24,468	49,650	48,471
Net movement in fund		7,170	(24,468)	(17,299)	14,125
Total funds brought forward		40,707	13,052	53,759	39,634
Transfer of funds	3	(20,000)	20,000	0	0
Total Funds carried forward		27,877	8,584	36,461	53,759

Statement of Balances as at 31 March 2026

	Note	Unrestricted £'s	Restricted £'s	Total 25/26 £'s	Total 24/25 £'s
Current Assets					
Cash in Bank		27,847	8,584	36,431	53,526
Petty cash		30		30	233
Current Assets		27,877	8,584	36,461	53,759
Current Liabilities		0	0	0	0
Net Assets		27,877	8,584	36,461	53,759
The funds of the Charity					
Unrestricted Funds		27,877		27,877	40,707
Restricted Funds			8,584	8,584	13,052
Total charity funds	4	27,877	8,584	36,461	53,759

Notes to the Accounts

1 Accounting Policies

Basis of Preparation of Financial Statements

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

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. The trustees maintain a single unrestricted fund. Funds this year have been received from member fees for attending regular sessions/outing contributions and donations given directly or via Edinburgh community lottery.

Restricted funds may only be used for specific purposes. Restrictions arise when specified by the donor or when funds are raised for specific purposes. Restricted grants have been received this year from Bank of Scotland Reach Fund, City of Edinburgh Council, EVOC Mental Health & Wellbeing as well as grants from prior years being utilised (Peoples Postcode Lottery, Queensberry House Trust and the Hedley Trust)

2 Management costs breakdown

	Unrestricted	Restricted	Total	Total
	£'s	£'s	25/26	24/25
	£'s	£'s	£'s	£'s
Salaries	19,969	7,000	26,969	26,885
Professional Services	120	0	120	120
Telephone	373	0	373	353
IT equipment	0	0	0	0
Office Sundries	1,160	0	1,160	1,393
Bank Charges	125	0	125	161
Management costs	21,747	7,000	28,747	28,913

We have had two paid employees for the full financial year. All trustees and volunteers give their time without cost.

Office sundries are mainly made up of one-off annual costs for items such as register office and rentokill services.

3 & 4 Transfer of funds and Funds of the charity

	As at 31	Incoming	Funds	Transfer of	As at 31
	March 25	Funds	Expenditure	Funds	March 26
a) Unrestricted funds	40,707	32,352	(25,182)	(20,000)	27,877
b) Restricted funds	13,052	0	(24,468)	20,000	8,584
Total	53,759	32,352	(49,650)	0	36,461

After the 24/25 accounts were completed, it was identified that the grant received from the National lottery was restricted to transport costs. An adjustment has been made in the 25/26 accounts to reflect the transfer between the different funds.