



Black Isle Cares SCIO

Scottish Charity Number SC045371

Annual Report and Financial Statements

for the year

1 February 2018 to 31st January 2019

Website: <https://www.blackislecares.com>

Report of the Trustees of Black Isle Cares SCIO

The trustees are pleased to present their report together with the financial statements for the year from 1st February 2018 to 31 January 2019.

Reference and Administrative Information

Charity Name

Black Isle Cares SCIO

Principal Address:

Black Isle Leisure Centre
Deans Road
Fortrose
IV10 8TJ

Charity Trustees

Brian Devlin (Chair)
Jenye Monckton (Vice Chair)
Angela Morrison (Secretary)
Peter Furniss ACMA CGMA (Treasurer)
Jeannie Armstrong (until July 2018)
Lyn Forbes
Wilma Halley
Dr Simon Harrison (until 20 March 2018)
Genevieve MacIver (until 20 March 2018)
Graham MacIver
Freida McKenzie
Rod McKenzie
Caroline Matheson
Dr. Ian McNamara
Sheena Ross

Bankers

HSBC plc
50-52 High Street
Inverness
IV1 1JE

Independent Examiner

David Ross
Mackay & Co
Bridgend Business Park,
Strathpeffer Road,
Dingwall,
IV15 9SL

Structure, Governance and Management

Constitution

The Charity is a Scottish Charitable Incorporated Organisation (a SCIO). It was registered in its current legal form on 23 January 2015. The organisation is a two tier structure that consists of members who have the right to attend member's meetings and who appoint people to serve on the board together with the Board who hold regular meetings and control the activities of organisation including its financial transactions.

Appointment of trustees

The Board normally meets four weekly and trustees are elected at the Annual General Meeting which is held in March of each year. All charity trustees must be members and must retire from office at the AGM and then seek re-election (unless they express a wish not to be re-appointed) or have been debarred from membership under clause 55 of the Constitution. The maximum number of charity trustees is 15 and the minimum number is 5. Membership is open to any individual over the age of 18. Employees of the organisation are not eligible for membership and cannot be a trustee.

Objectives and Activities

Charitable purposes and objectives.

To provide relief to those in health or social care need by reason of age, ill-health, disability, rural isolation and other disadvantages. These objectives to be achieved by:

- Supporting adults with social needs and their carers
- Challenging the barriers surrounding the care of this group
- Identifying gaps in care provision and seeking ways to fill these.
- Increasing resources to provide for the needs of our target group

Review of the Past Year's Activities

This has been our fourth year of operation and I am pleased to report on another successful year.

We have continued the consolidation of our two principal services – Care at Home and Meals on Wheels – together with our two ancillary activities, Inter-generational work with Fortrose Academy and Fortrose Lunch Club.

Our Care at Home Service is operated by approximately 30 part time carers in conjunction with our partners Highland Home Carers. They provide around 700 hours of service every two weeks. Once again I am delighted to report that we have received several donations of thanks from grateful family members who particularly appreciate our high standards of care by the locally sourced staff.

The popularity of our Meals on Wheels service has been maintained with services provided to customers requiring both short and longer term support. Its success requires a high level of administrative input provided by Lesley Bowman and Paula Bremner; all of which is funded by grants, donations and local fund raising.

We have an average of 20 to 25 recipients of meals and over thirty different volunteers providing the delivery and serving of the meals. Volunteers receive no remuneration but as a "thank you" most attended a supper at the Fortrose Café on 19 January 2019. Their enthusiasm and commitment demonstrates once again the very high level of support we continue to receive from the Local Community. We simply could not operate without them and it is a great tribute to them and Lesley and Paula acting as co-ordinators that we have been able to sustain the service for the last three years.

Our meals are supplied by Fortrose Café - two days per week, Allangrange Arms Hotel, serving the local areas of Culbokie and Munloch - one day per week, and McBains Catering at Fortrose and Rosemarkie Golf club, one day per week. McBains Catering have recently relocated to a new venture in Inverness but we are pleased to report that the new operator at the Golf Club, Chanterelle Restaurant, have indicated that they should be able to provide meals on at least one day per week.

Linked to our Meals on Wheels service is our Inter-generational work with Fortrose Academy. The Games Afternoon on a Thursday afternoon in the Library involving elderly members of the community and Academy school children, is especially popular.

The well established Fortrose Lunch Club became part of the BIC organisation in April 2017. Lunches for an average of 15 to 20 elderly attendees are held weekly in the Fortrose Café on a Wednesday and remain an important weekly outing for the members.

Black Isle Cares rents the former Service Point office accommodation in the Fortrose Leisure Centre which has become the hub of its operations. Included in the area is a lounge style furnished room for occasional use by other charities, in addition to Black Isle Cares. Particular support for this facility was given by Highland Hospice who use it in connection with their "Helping Hands" initiative.

Financial Review

The charity currently relies entirely on fund raising activities, donations and funding grants from other charities. During the year we received grants totalling £20,640 from the following organisations:

Robertson Trust, Highland Hospice, Voluntary Action Fund, Highland Council Ward Discretionary Fund, and Caring and Sharing Highland.

Our grateful thanks to everyone for their tremendous support during the past year.

In addition we received local donations totalling £5,473 and our fund raising activities added a further £1,724.

The results on page 6 show an overall deficit of £5,928 for the year. This mainly reflects timing difference of grants and donations with expenditure requirements and is not indicative of any issues relating to our performance during the year.

Our closing Bank Balance at £28,768 is considered satisfactory. It includes a balance of restricted funds totalling £11,568 from earlier grants and donations that will be used to meet operating costs and project expenditure planned during the coming new financial year. Additionally there is an unrestricted balance of £15,811 available to support any short term operating cost requirements pending the receipt of longer term grant funding currently being sought.

Funding Policy

As previously reported the Trustees have identified a need to establish more permanent reserves totalling £25,000 as soon as possible. This sum is required to resource any delays in grant receipts, sickness absence of staff, reductions in funding by NHS and/or Highland Council, etc., and to provide initial funding for new projects. Much of this will be sourced by donations and fundraising within the Community and our efforts in this regard will be intensified during the coming year. Currently we are looking at the feasibility of a charity shop within the local area. Additionally, application work is at present ongoing to obtain major grant funding to source the appointment of an experienced Operations Manager over a longer three year period. One of their principal roles will be to provide more secure income streams to strengthen the long term financial viability of the organisation.



Brian Devlin
Chair of Board of Trustees

Independent Examiner's Report to the Trustees of Black Isle Cares

For the Year Ended 31 January 2019

I report on the financial statements of the charity for the period ended 31 January 2019 which are set out on pages 6 to 9.

Respective responsibilities of Trustees and examiner

The Trustees are responsible for the preparation of the accounts in accordance with the terms of the Charities and Trustee Investment (Scotland) Act 2005 ("the 2005 Act") and Charities Accounts (Scotland) Regulations 2006 (as amended) ("the 2006 Regulations"). The Trustees consider that the audit requirement of Regulation 10(1)(d) of the 2006 Regulations does not apply. It is my responsibility to examine the accounts as required under section 44(1) (c) of the 2005 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 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 Regulations, and

- to prepare accounts which accord with the accounting records and comply with Regulation 9 of the 2006 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.

David A. Ross

David Ross
Mackay & Co CA
Bridgend Business Park
Strathpeffer Road
Dingwall
IV15 9SL

Date: 19/3/2019.

Black Isle Cares

Statements of Receipts and Payments for the year ending 31 January 2019

		2018- 2019			Last Year
	Notes	Un-restricted £	Restricted £	Total £	£
Receipts					
Receipts from Investments	4	0	0	0	0
Grants Received	7	0	20,640	20,640	30,338
Donations	8	3,474	1,999	5,473	10,079
Receipts from Fundraising Activities	9	1,724	0	1,724	5,893
Receipts from Meals on Wheels Recipients	10	0	13,436	13,436	16,948
Refund re Charitable Activities		0	0	0	289
		5,198	36,075	41,273	63,547
Payments					
Payments Relating to Charitable Activities	11	7,171	39,570	46,741	48,200
Grants and Donations	12	0	0	0	0
Governance Costs	13	460	0	460	0
		7,631	39,570	47,201	48,200
Surplus/(Deficit) for Year		-2,433	-3,495	-5,928	15,347

The notes on pages 8 & 9 form an integral part of these accounts and provide further analysis of the above figures.

Black Isle Cares


Statement of Balances as at 31 January 2019

	2018- 2019			Last Year	
	Notes	Un-restricted	Restricted	Total	
		£	£	£	£
Funds Reconciliation					
Cash and bank					
Balance at Beginning of Period		18,244	15,063	33,307	17,960
Surplus/(Deficit) for Period		-2,433	-3,495	-5,928	15,347
Balance as at 31.01.19		<u>15,811</u>	<u>11,568</u>	<u>27,379</u>	<u>33,307</u>
Equipment & Investments					
Market value at Beginning of Period	4	0	0	0	0
Written-Off		0	0	0	0
Disposals		0	0	0	0
Market Value at End of Year	4	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
Total Assets		<u>15,811</u>	<u>11,568</u>	<u>27,379</u>	<u>33,307</u>
Fund Balances					
At Beginning of Period		18,244	15,063	33,307	17,960
Total Surplus/(Deficit) for Period		-2,433	-3,495	-5,928	15,347
Movement in Investments		0	0	0	0
Balance as at 31.01.19		<u>15,811</u>	<u>11,568</u>	<u>27,379</u>	<u>33,307</u>
Restricted Funds					
Balance Brought Forward			15,063		11,176
Movement for the Year			-3,495		3,887
Balance Carried Forward			<u>11,568</u>		<u>15,063</u>
Cash and Bank at 31 January 2019			<u>11,568</u>		<u>15,063</u>
			<u>11,568</u>		<u>15,063</u>

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

Statement of the Trustees

The accounts as laid out on pages 5 to 8 of these Financial Statements were approved by the Board of Trustees on the 5th day of February 2019



Chair of Trustees
Signed On Behalf of the Board



Treasurer
Signed On Behalf of the Board

Black Isle Cares

Notes to the Accounts for the year ended 31 January 2019

1 Basis of Accounting

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

Accruals are included for Meals on Wheels activities in respect of payments due to meal providers and payments due from the meal recipients.

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, which in the case of Black Isle Cares, currently relates to grants towards day to day operating expenditure e.g. Care at Home, Meals on Wheels, and our New Garden Project adjacent to our offices at the Black Isle Leisure Centre. Additionally, donors often place a restriction by identifying our Care at Home or Meals on Wheels Service to be the sole beneficiary; in which case these sums are treated as Restricted.

3 Related Party Transactions

No remuneration or expenses were paid to any trustees, or to any connected persons during the year

4 Equipment & Investments

To improve efficiency, during the year Black Isle Cares acquired a leased photocopier on a two year contract. It currently has no investments.

5 Grants and Donations

Black Isle Cares has made no grants or donations in the period.

Details of Grants and Donations received are shown in paragraph 7 on page 9. Grants received relate to expenditure planned in 2018-19 and later years.

6 Restricted Funds Balances at Year End

The restricted balance of £11,568 carried forward consists of the following:

Care at Home	£3,743
Meals on Wheels	£245
Garden Project	£6,320
Office Rental & Equipment	£1,260
	<u>£11,568</u>

Black Isle Cares

Notes to the Accounts for the year ended 31 January 2019

	<u>Un-restricted</u>	<u>2018-19 Restricted</u>	<u>Total</u>	<u>Last Year</u>
	£	£	£	£
7 Grants Received				
Big Lottery - Awards for All	0	0	0	9,900
Robertson Trust re Meals on Wheels	0	6,000	6,000	6,000
Highland Hospice re Office Refurbishment	0	2,500	2,500	0
Voluntary Action Fund re M.O.W. & Garden	0	7,500	7,500	10,000
Youth and Philanthropy Initiative	0	0	0	3,000
Scottish Council for Voluntary Organisations	0	0	0	1,438
Ward Discretionary Fund Grant re Garden Proj	0	640	640	0
Caring & Sharing Highland re Garden Project	0	4,000	4,000	0
	<u>0</u>	<u>20,640</u>	<u>20,640</u>	<u>30,338</u>
8 Donations Received				
Membership Donations	586	0	586	586
Specific for Care at Home	0	1,181	1,181	3,240
Specific for Meals on Wheels	0	518	518	305
Northern Recycling	0	0	0	500
Ferintosh Free Church	250	0	250	413
Friends of the Community	0	0	0	850
The Beast Challenge Event - Loch Ness	0	300	300	800
Avoch Gospel Hall	300	0	300	0
Fortrose & Rosemarkie Golf Club	400	0	400	0
St Peter & St Boniface R C Church Fortrose	0	0	0	280
Other Donations	1,938	0	1,938	3,105
	<u>3,474</u>	<u>1,999</u>	<u>5,473</u>	<u>10,079</u>
9 Receipts from fund raising activities				
Co-op Local Community Fund	0	0	0	2,251
Collection Boxes in local stores etc.	216	0	216	125
Smartie Tube Challenge	243	0	243	246
Stalls at local Events etc	607	0	607	634
Other Fund Raising & Sundry Receipts	658	0	658	2,637
	<u>1,724</u>	<u>0</u>	<u>1,724</u>	<u>5,893</u>
10 Receipts from Meals on Wheels Recipients	<u>0</u>	<u>13,436</u>	<u>13,436</u>	<u>16,948</u>
11 Payments Relating to Charitable Activities				
Care at Home direct costs	0	1,512	1,512	4,505
Meals on Wheels costs	5,010	29,647	34,657	34,542
Consultants Fees re Business Plan	0	0	0	2,640
Office Rental Costs	0	2,500	2,500	2,500
Website operation and development	705	0	705	1,460
Telephone & Broadband Costs	0	832	832	694
Garden Project - Initial Costs	0	2,320	2,320	0
Intergenerational Costs	165	0	165	0
Office Refurbishment Costs	0	2,759	2,759	592
Other Administrative Costs	1,291	0	1,291	1,267
	<u>7,171</u>	<u>39,570</u>	<u>46,741</u>	<u>48,200</u>
12 Grants and Donations made				
None in Period	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
13 Governance Costs				
Independent Examiners Fee & AGM Costs	460	0	460	0

